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A Depiction of Karnataka Women's Participation in India's Freedom Struggle Dr. Radhamma D.K

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Abstract:

The role of women in the freedom movement in Karnataka is unique. In the pre-Gandhi period as well as during the Gandhi period, women participated very actively and sacrificed their lives for their motherland. The Gandhian era of freedom struggle in Karnataka started from around 1920. Gandhiji's visit to Belgaum in 1924 left a lasting impression on the freedom fighters. He participated in Personal Satyagraha, Salt Satyagraha and No Tax campaign. Women freedom fighters fought alongside men for socio-economic values and to popularize democratic ideas. Rani Channamma of Kittur started the era of rebellion against the British in India. This article presents how women engaged in freedom struggles despite social opposition.

Key Words: Women Freedom fighters, Satyagraha, socio-economic background, princely sate of the Karnataka, British rule in Karnataka.

Introduction:

In the development of modernity, women have left their footprints in various fields. Today's women are able to achieve so much because of the abundant opportunities, facilities and environment available to them. But ancient women did not have such independent opportunities. She was only confined to the house and her existence was hidden there from the historical period. Yet in such an environment one can see that one has cherished its existence. Even at a time when struggle was only the property of men, some brave women who were confined to the family voluntarily took part in the independent struggle and made their lives worthwhile. In this article an attempt has been made to introduce the image of the struggle of some heroic women of Karnataka.

Objectives:

The main objectives of this article are

- 1. About introducing women's identity.
- 2. Aim to introduce the role played by the women of Karnataka in the freedom struggle.

Women Freedom Fighters Of Karnataka

Chandabibi, Belawadi Mallamma, Rani Abbakka, Keladi Chennamma, Kittur Chennamma etc. can be considered as freedom fighters before the Gandhi era. But to be specific, it is not wrong that they were administrators who fought with the British to maintain their power rather than freedom fighters. That is, the kingdoms of Maharani Chandabibi, Belavadi Mallamma, Keladi Chennamma of Ahmed Nagar were independent. Chennamma of Kittur's struggle was an attempt to retain the succession to his adopted son Shivalingarudrasarjan. The Peshwas of Bijapur were later a vassal state of the British. So it was a perpetual struggle. Also Hyderali and Tipu Sultan who fought for independence were not freedom fighters but leaders who fought for the independence of their power. Thus, when we look at the pages of history, we cannot find Mahilamanis in the freedom struggle that took place between 1824 and 1900.

After 1920, in the Gandhian era, women became involved in the freedom struggle as a common struggle. How Bhavani Kanagola, Gangabai Mirjankar, Umabai Kundapur etc. played a role in non-cooperation movement and civil disobedience movements due to influence. A few Karnataka Mahilamanis who were close relatives of well-educated middle-class political elites volunteered for Gandhiji's principles and engaged in the independence struggle. among Prominent them are. Kamaladevi Chattopadhyay of Mangalore, Umabai Kundapura of Hubballi, Nagamma Patila, Leelavati Magadi, Bellari Siddamma of Haveri, Yashodharamma Dasappa of Bangalore, Rajamma Theertha Sharma, Laxmmamma Emmar, Jayadevi mother Jomamma Ligade of Solapur, Bhagirathamma of Tumkur, Sunandamma, Devamma of Sirsi Siddapur, Harijan Seethaibai, Madam., Bhavani Bai of Kanagodu, Gangabai Mirjankar,, Kurtakoti Shakuntala of Belgaum. Ramabai, Siddamma of Parvatamma, Halamma, Nagaratnamma Hiremath of Chitradurga etc. Let's have a short introduction about some of these women heroes.

Kamaladevi Chattopadhyay: 1903-88

Kamaladevi Chattopadhyay is the daughter of District Officer Anantaiah of Sureshwar, Mangalore. Educated in Mangalore, Madras and London, Kamaladevi married a close relative. But she lost her husband in a short time and later married Harindranath Chattopadhyay, brother of Sarojininaidu. Kamaladevi Sarojini Naidu, a fine artist. Participated in the independence movement due to the influence of Anibesant and Gandhiji. She played a role as a member of "Mahila Seva Sadan" and "Servants of India Society" founded by Gopalkrishna Gokhale in Poona. Later she became the leader of "All India Women's Conference". 1930's Civil Disobedience Movement- Played a

leading role in the Dandi Salt Satyagraha. In 1930, the Congress organized the women of Mangalore for Satyagraha. He also visited America, Japan, Europe, Canada and sought their support for India's independence movement. She Played an active role in the Ouit India Movement of 1942.

Kamaladevi was a staunch freedom fighter. He had the courage to criticize leaders like Jawaharlal Nehru and Sardar Vallabhbhai Patel. He did not want India to be divided. As a favorite of Gandhiji, he persuaded women to participate in the Salt Satyagraha. Kamaladevi in the congress session held in Belgaum, the way Seva Dal workers grew up as one of the national leaders is amazing. His personality was made bright by service, sacrifice, perseverance and kindness. After independence, She served as the President of 'Central Handicraft Board' and 'Sangeetha Natak Akademi' in Delhi. Her service in women's development programs in all these fields is outstanding. Thus, he won the prestigious Magsaysay Award of the Philippines and brought glory to the entire country. Deshik of Santiniketan was well respected and awarded the Ratna membership of the Sangeet Natak Akademi for his work for the development of fine arts by freedom fighters. Awards will be recognized by Kamaladevi. There is a national level drama award in her name.

Kamaladevi is a renowned author whose books include Awakening of Indian Womanhood, Inwar Tours China, Uncle Samsa's Empire, America Land of Superlatives, India Hut the Cross Roads, Reflections After Sixty, The Spirit's Pilgrimage, Handy Crups of India, Indian Handy Crups etc. . In his last days the autobiography Inner Recesses Outer Spaces was published. It is a very rich autobiography. The Government of India honored him with the Padma Vibhushan in recognition of his exemplary service.

Kamaladevi could have gained power in independent India. Swataha Nehru invited him to the cabinet. Governor said to make the degree old. Go abroad as an ambassador, he said. But Kamaladevi did not like this and replied, "When I joined the independence movement, I did not have any high positions in front of me. I started my public life as a volunteer. Therefore, I want to remain a social worker." Hearing this, it is clear that she is such an ideal woman. It was like a mirror held up to his selfless service who was engaged in the work of building the country even after independence without being bound by any desire for power.

Umabai Kundapur: 1892-1991.

Among the freedom fighters of Karnataka, Umabai Kundapur was unique and an unparalleled patriot. Born in Bombay in 1892, she settled in Hubli in 1973 and married Kumar Ananda

Rao. She lost her husband in an unfortunate year and became a widow. Later he started his education and passed Echelon after learning English and French. Sushila Naik, who was already busy in the field of women's education, came under the influence of Kashibai Navaranga and participated in the independence struggle. After 1919 Saraswati Mahila Samaj formed after 1919 after Jallianwala Bagh Tragedy under the influence of Gandhiii and M.S Aradikar as Congressmen collected 100000 funds and started Tilak Kanyashala for girls in Hubli under the leadership of **Bhagini Samaj**. In 1924, after coming to Belgaum session, Gandhi toured the entire Karnataka and led the women's wing of M.S Aradikar's Hindustani Seva Dal and worked hard for the freedom struggle. He played an active role in the salt satyagraha of Karnataka and led the **Ankola salt satyagraha.** He participated in the illegal movement along with his relative Anandrao and served jail time. Later, he engaged in adult education program and did immense service and collected money for Kasturi Trust and Gandhi Trusts for Mr. Education. Gandhiji's influence on her was deep as can be seen from her words saying "Gandhiji is my living God".

Bellary Siddamma: 1903-1982

Bellari Siddamma, one of the foremost freedom fighters, was the daughter of Basappan, a trader from Dudisi village in Haveri taluk. Her husband was Murigappa, a trader and freedom fighter from Davangere. Although he did not acquire higher education, she engaged in the independence struggle under the influence of S Nijalingappa, T Siddalingaiah and Veeranna Gowda Patil. In 1938, he played an active role in the Flag Satyagraha held at Shivpur. On the third day of the program here, she hoisted the flag and was arrested. She was the first woman to become Dastagiri in Mysore State. On hearing this, the slogan of Bellari Siddamma Zindabad was heard all over India. After his release from prison, he started promoting the Khadi movement like the whole of Karnataka. He conducted public speeches related to its significance with enthusiasm. Thus he emphasized the need for freedom and progress. Along with Nagaratnamma Hiremath Lakshmamma Reddy, she played an active role in the fight against widow making in Chitradurga district under the leadership of S Nijalingappa. Echal set a record by cutting trees. He was jailed on the same occasion. After that, he left India and engaged in underground activities in the Tolagi movement and achieved unprecedented feats. After independence, she established Matrumandir-Mahila Seva Sanghs in Davanagere, Chitradurga and became active for the development of women. The common people recognized his service and elected him to the Legislative Assembly in 1951

from Davangere Constituency. The government honored her with a copper letter.

Nagamma Patila-1902

Nagamma Patil was the godmother of Veeranna Gowda Patil of Hubli. Being a teacher, she was influenced by Gandhi and plunged into the freedom struggle. Actively participated in the activities of **Harijan Ashrams in Sabarmati and Hubli.** He played an important role in the Belgaum Congress session and worked tirelessly in Harijanodhara programs along with the independence struggle.

He left India and participated in the Tolagi movement and spent time in prison with his young child. Even after independence, she continuously worked for the development of women through Hubli Mahila Vidyapeeth.

Yashodharamma Dasappa: 1905-1981.

Yashodharamma Dasappa daughter of K.H Ramaiah who founded the Okkaligar Sangha in Bangalore. Yashodhara Dasappa, who got higher education and developed patriotism, participated in the 1938 Shivpur Flag Satyagraha. Later freedom fighters who were lawyers Married to H. C Dasappa, she continuously served in the independence movement and unification of Karnataka. His role in the Palace Satyagraha or Mysore Chalo movement for responsible government in Mysore State is memorable. Along with T Sunandamma, Subbamma Joysa etc., they burnt copies of Jwalamukhi **newspaper** and drew people's attention. In 1938, during the Flag Satyagraha held at Vidurashwath, he took care of the victims of police firing and the injured and shared their pain. She was the first woman member of the Working Committee of the Mysore Congress and was encouraged by Kasturi Ba Gandhi when she visited Gandhiji's Seva Village in Wardha. She later served as the first woman minister of the Social Welfare Department in S. Nijalingappa's cabinet. He also adopted a Harijan girl and became a role model for the entire society. He insisted that the Madhya ban should be strictly enforced. When he failed to achieve this, he resigned from his ministerial post and portrayed his selfless value-added political personality.

Javadevi Mother Ligade: 1912-1986.

Jayadevi mother of Kannada Kanmania Ligader was the granddaughter of Mallappan of Solapur. The beloved daughter of a potter. Born in 1912, she rose to prominence in the independence struggle and unification movement of Karnataka. His family members were close friends of **Balgangadhar Tilak and Ranade**. Born in a wealthy family, Jayadevi Ligadeya married Savarkar Chennamallappa Mahadeva Raya Ligadeya of Sollapur and enjoyed all the comforts as a mother of 5 children. Although he studied

Marathi, he learned Kannada under the influence of his mother Sangamma. Thus influenced by **Shiva Sharan's vachana literature**, he became interested in their study. She lost her husband in 1946. After this he devoted himself to the development of Kannada, Marathi and Hindi literature. He also played an active role in the freedom struggle and expressed his patriotism.

In Hyderabad, the **Rajakars** burst into the midst of the fanaticism and fought for them. He succeeded in pacifying them by feeding them rice. Thus his role was important in the unification movement of Karnataka. He worked hard for the success of the Kannada Sahitya Sammelna held in Solapur in 1950. In 1952, at the Kannada Sahitya Sammelan held in Belur, he strongly condemned the creation of two Karnatakas. He cultivated a lot in Kannada, Marathi and Hindi literature. He created more than 55 works. It is because of them that Kannada Java Gita. Mother Words Siddarameshwar Purana, Taraka Tamburi etc. The poem 'Higgutide Vishva' from Jayagita Samkalana has been translated into fourteen languages. His epic poem Siddarameshwar Purana won the Central and State Sahitya Akademi awards in 1968. He is credited with introducing Kannada verses to the people of Maharashtra in 1968. In Marathi, Siddavani Basava Darshan, Mahavogini Siddaramaiah, Tripadi, Basava Vachanamrita, Nuva Sampadane etc. Zero editing work has been published by the Government of Maharashtra. As the President of the 48th Kannada Sahitva Sammelna held in Mandya in 1974, she became famous as the first woman president of the Kannada Sahitya Sammelna. Considering such a great spirit, Karnataka University honored him with an honorary doctorate degree. A very simple being, Jayadevitai Ligade was a Gandhian who like Shivsharan became the cause of the transformation of the society.

Lilavati Magadi – 1910

Leelavati, the daughter of Veeranna Gowda Patil of Hubballi, is one of the prominent freedom fighters of today. Educated in Kanya Mahavidyalaya, Jalandhar, Santiniketan, developed great patriotism and participated in the freedom struggle. As a student, he actively participated in Satyagraha programs like Charaka program, Prabhat Peri, picketing etc. On the same occasion, she got married to Venkatesh Magadi, a young Congress worker, and participated in the independence struggle with her husband as an intercaste marriage. He left India and became a Satipati who participated in the Tolagi movement. Dastgiri was sentenced to prison in Hubli. Her husband was Deputy Minister in B.D Jatti's cabinet. Even later, she worked hard for the development of women through Mahila Vidyapeeth- Hubli.

Bhagirathamma Changalaradhya

Bhagirathamma, the daughter Changalaradhya, a freedom fighter from Tumkur, was a true patriot who left India in 1942 and took part in the Ouit India Movement. When Changalaradhya went to jail as a Dastgiri, Bhagirathamma followed her husband participated in the freedom struggle. While in he met Kamaladevi Chattopadhyay. Ratnamma Madhavrao. Kamala Krishnappa. Bhadravati Lakshmidevi and others. Under his influence, he took an active part in the freedom struggle and had to spend several times in prison. And then as a result he was elected as a member of the Legislative Assembly. Commemorating his service, the government honored him with a copper letter. His biography was released in 1988 and honored.

Sunandamma

Sunandamma from Tumkur settled in Bangalore and served the country as a writer, freedom fighter and teacher. Through the influence of the Theosophical Society, she gained national pride in her school stage and married Narasimhaiah of Doddaballapur and played an active role in the Mysore Congress through the acquaintance of T Siddalingaiah of Doddaballapur. Under the influence of Tagadoor Ramachandra Rao and Veerkesari Sitaramashastri, a senior freedom fighter and Gandhian of that time, he participated in Shivpur Flag Satyagraha and Quit India Movements and was jailed several times.

Devamma Harijan

Devamma Harijan is a farm laborer of Nagesh Hegade of Pilimane village in Siddapur taluk. All his family members were farm labourers. There was no lack of patriotism in the heat of poverty. Even the illiterates responded to Gandhiji's call and joined the movement by leaving their menial jobs. Thus, he participated in Gandhiji's satyagraha and fell under the crooked view of the British. Nagesh Hegde was also a unique patriot. Nagesh Hegde's plantation was confiscated by the British government due to his participation in the anti-war movement. As a result, he was unemployed and suffered hardships. On the other hand, life became difficult after losing her husband. However, such an ardent patriot Devamma Harijan passed away in 1966, although she was the only woman who flaunted the pride of patriotism by rejecting the check given to her by the state government.

Sitabai Madgavankar

The family of Sitabai Madagavankar, one of the patriotic families of Siddapur, was one of the freedom fighters. His father-in-law Ramakrishna Madagavankar was also a selfless social worker and freedom fighter. He was influenced and participated in Congress flag satyagrahas and movements and

was jailed several times. Along with Kamaladevi Chattopadhyay and Sarojini Naidu, he participated in the freedom struggle.

Jayalakshmi Bai

Hailing from Harihara taluk, Jayalakshmi Bai was a socialite with social concerns. She is the wife of TB Keshav Rao, who is known as a freedom fighter and social worker in Bellary. This couple adopted a Harijan boy. Participated in the non-cooperation movement of 1930 and served imprisonment in Belur Jail. Sati's husband and wife served prison terms for actively participating in the Quit India Movement of 1942.

Submamma Jois

Subbamma Joiys was from Sirasi - Siddapur who actively participated in Salt Satyagraha, Forest Satyagraha, and Kar Rejection Movements. Subbamma was active in the freedom struggle, associating with women activists like Bellari Siddamma and Umabai Kundapur. He participated in the Shivpur flag satyagraha of 1938 and had to spend time in prison.

Krishnabai Panjekar

Krishnabai Panjekar, the son-in-law of Honnavar, was the wife of Gulwadi. She lost her husband at a young age and dedicated herself to the service of the country. Later she came to Dharwad and continuously participated in the activities of Congress like Salt Satyagraha, Flag Satyagraha and settled here. Krishnabhai Panjekar rendered his valuable service for freedom struggle for the liberation of the country and became immortal.

Conclusion:

If you look at all the women who were involved in the freedom struggle, you can clearly see that no matter how many reforms, struggles, and growth a woman is willing to take, she cannot be freed from her family responsibilities, child care, and the wishes of the elders. However, it is highly commendable that you, a woman who carries all the responsibilities, has left the marks of her existence from ancient times to the present without knowing anything. Thus, the important role played by women in making a country independent by participating with several fighters in the continuous efforts for freedom is presented through this article.

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Eco Friendly Fabrics and the Uses of Special Allications in Infants Wear S.R.Shanmugapriya¹, Dr.E. Devaki²

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Abstract

A Review is based on eco friendly and sustainable fabrics available in the market. Numerous of fabrics produced from plant, animal, manmade are produced without harmful and toxic they are call it as eco friendly. They are very expensive with low production. Now days the consumer are more aware with organic products, they want to use it more. Especially these types of fabrics have special applications like very soft and light and absorb sweet efficiently. Of course everyone should be concerned. We all live on the same planet, and we all want it to be secure and prosperous. As an individual, it might be challenging to bring about change in the world, but when the topic of eco-friendly business is brought up, we can all do our part. How? We all wear clothing, after all. When purchasing clothing, we will all begin to read the tags and labels made of eco-friendly materials. Somewhat change to bring out different eco-friendly wear for infants. The study reveals about some list of fabrics like Hemp, linen, Bamboo, Banana, Lyocell used as eco friendly as infants wear.

Key words: Eco Friendly, Special Uses, Infants.

Introduction

The creation of eco-friendly materials is a result of growing public awareness of the harm that synthetic materials do to the environment. The development of such materials that can take the role of synthetic materials has attracted a lot of interest. As a result, there has been a surge in demand for natural fabric-based composites for commercial usage across a variety of industrial sectors in recent years. Natural fabrics are readily accessible materials that are environmentally friendly and have benefits such being affordable, light, renewable, biodegradable, and having high characteristics. The eco friendly-based composite materials' sustainability has increased their use in a variety of manufacturing industries. Now-days the manufacturers look on to design different types of wear using eco-friendly fabrics. The attempt made to introduce eco-friendly wear in infants. So many brands available in the market as organic.

Ecofriendly Fabrics

Eco-friendly fabrics, often known as Organic textiles, are environmentally beneficial textiles. They do not use any pesticides, herbicides, or other chemicals during their controlled environments farming. We only use organic fertilizers, and we keep an eye on the water and soil.. Organic textiles have a strong emphasis on

cultivation and processing that don't utilize artificial or chemical pesticides or genetically altered or radioactive plants. Thus, the environment is protected to the greatest extent possible. Children's fragile and sensitive skin is particularly vulnerable to synthetic materials that have been chemically treated during production. Consequently, materials that are made naturally and without chemicals are good for kids' health. Sometimes materials that appear to be safe for a baby's skin are not. Therefore, there are many things to consider while buying for children's clothing in addition to style and fashion.

Better Atmosphere

- 1. Organic farming has several advantages, including
- 2. No use of chemicals or pesticides
- 3. Very little CO2 emissions
- 4. Much less water is used, allowing for additional uses of the water.
- 5. Fabric can be recycled easily without leaving any waste on the ground, and it helps keep agricultural production at a sustainable level.
- 6. The health of the soil and the price of agricultural products are both enhanced.
- 7. It helps to preserve natural resources for future generations while ensuring that they are utilized as efficiently as possible for immediate gain.

ECO FRIENDLY FABRICS

HEMP

LINEN

BANANA

BAMBOO

LYOCELL

HEMP

The stalks of the Cannabis sativa plant are used to make the fibers used to create hemp fabric. For millennia, this plant has been known as a source of incredibly strong and long-lasting textile fibers, but more recently, the psychoactive properties of Cannabis sativa have made it more challenging for farmers to grow this hugely advantageous crop. Hemp feels much like canvas when it is made into fabric, and it has a texture that is comparable to cotton. Hemp cloth is extremely resistant to pilling

and does not shrink easily. Since hemp's fibers are long and strong, hemp fabric is both incredibly soft and incredibly strong.

The lignin in the hemp plant is present. It is a kind of naturally occurring material resembling glue. And the reason for its antibacterial and antimicrobial qualities is lignin. Additionally, it will safeguard your infant from skin conditions like nappy dermatitis. Additionally, there is no danger that the fragrance of the clothes would bother your small one.

About Hemp

Fabric name	Hemp
Fabric also known as	Industrial hemp
Fabric composition	Fibers from stems of the Cannabis sativa plant
Fabric possible thread count variations	250-300
Fabric breathability	Very breathable
Moisture-wicking abilities	High
Heat retention abilities	Low
Stretch ability (give)	Medium
Prone to pilling/bubbling	Low
Country where fabric was first produced	Asia and the Middle East
Biggest exporting/producing country today	China

Special Application By (Hemp)



- 1. Hemp is healthy for baby
- 2. Hemp is breathable and comfortable
- 3. Hemp offers UV Protection
- 4. Hemp is suitable for all weathers
- 5. Hemp is extremely durable
- 6. Hemp is skin friendly

Types of Hemp Fabric

Hemp cloth comes in just one main kind. The same fundamental procedure is utilized all over the world to produce hemp fabric, despite the fact that the quality, feel, and texture of this fabric may differ from manufacturer to manufacturer. The

resulting fabric is more resilient than cotton, softer than canvas, and long-lasting.

Linen

One of the most popular fabrics is linen, which is made from the flax plant. Because it is soft, pleasant, and dries considerably more quickly than cotton, linen a robust, resilient, and absorbent fabric is virtually always used for bedding. This makes it the perfect material for persons who perspire while they sleep.

The easiest way to describe linen is as a fabric made of extremely fine fibers obtained from the flax plant. These fibers are meticulously

removed, spun into yarn, and then woven into extensive sheets of linen fabric, which is soft and long-lasting.

Because of its strength and airy quality, linen has been a favorite material for clothing whenever it has been warm outside. Even though there are now dozens of new "high performance" textiles available, linen is still a popular choice for its comfort and style. It is one of the oldest known fabrics. While selecting materials for child, there are factors other than only aesthetics to take into account. For those unavoidable spills on babies, they must be gentle, secure, and most importantly, washable. For the following reasons, linen is a perfect, hassle-free fabric for infant clothing.

About Linen

Fabric name	Linen
Fabric also known as	Flax fabric
Fabric composition	Spun fibers from the stalks of flax plants
Fabric possible thread count variations	200-2,000
Fabric breathability	Highly breathable
Moisture-wicking abilities	High
Heat retention abilities	Low
Stretch ability (give)	Low
Prone to pilling/bubbling	Low
Country where fabric was first produced	Prehistoric Europe
Biggest exporting/producing country today	China

Special Application By (Linen)



- 1. Its natural non toxic
- 2. Its breathable and moisture wicking
- 3. It gets softer and stronger with every wash
- 4. Its low maintenance
- 5. Its timeless

Types Of Linen Fabric

Damask Linen

Intricate and delicate, this type of linen is formed on a jacquard loom to achieve a final result that resembles embroidery. Damask linen is not intended for everyday use and is more used for decorative items.

Linen Plain

Weave Linen plain weave is widely used to make tea towels, cotton towels and hand towels. Because it is relatively loosely woven, it is very durable, but the durability does not decrease significantly.

Banana

Due to its high specific strength and resistance to rotting, banana fiber is quickly becoming one of the most significant reinforcement materials available. The use of banana stems as a source of fiber such as cotton and silk is becoming popular now. It is used all over the world for multiple purposes such as making tea bags or sanitary napkins to Japanese yen notes and care types. It is also known as musa fiber which is one of the strongest natural fibers. Previously thought to be a complete waste, banana stem is now being turned into banana-fiber cloth, which varies in weight and thickness depending on which part of the banana stem the fiber was taken from.

About Banana

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Fabric name	Banana fabric
Fabric also known as	Banana fiber, banana silk, musa fiber
Fabric composition	Yarn spun from strands derived from the soft inner lining or coarser outer lining of banana peels
Fabric possible thread count variations	Upward of 1,000
Fabric breathability	High
Moisture-wicking abilities	High
Heat retention abilities	Low
Stretch ability (give)	Low
Prone to pilling/bubbling	Low
Country where fabric was first produced	Unknown

Special Application By Banana (Infants Wear)



- 1. Banana fabric lets the body breathe and stay cool during hot days.
- 2. It is soft and has a shiny texture and does look like silk fabric.
- 3. Banana Fabric is anti-allergic and gives a comfy feel.
- 4. It is grease-proof, water-resistant, and heat-resistant.
- 5. Banana fabric is strong as it is made from tough material which makes it durable too.

Types of Banana Fabrics

Banana Inner-Peel Fiber: This particular banana cloth has a silk-like softness to it. It is reasonably delicate and relatively expensive to create.

Banana Outer-Peel Fiber: This rough, coarse fiber has been used for ages in industrial applications and is ideal for carpets, ropes, and occasionally, outerwear and heavy clothing.

Banana Cotton: Sometimes referred to as banana cotton, high-grade outer-peel banana fiber. It has a

texture that is comparable to cotton, and the two textiles also have many other qualities in common.

Bamboo: Bamboo is the plant that grows the fastest on the globe. On some varieties, growth can reach one meter in a single day. The grass known as bamboo is a member of the Gramineae family. While gigantic bamboo plants made of wood can grow to heights of more than 100 feet (30 meters), bamboo grass can only grow to a height of one foot (30 cm). Bamboo plants are widespread and have an important economic and cultural influence. In addition to being used for construction, musical instruments, and furniture, bamboo is also used in the textile industry. Bamboo has been utilized by Southeast Asian and Chinese cultures for a very long time. Chinese people first planted and used bamboo 7,000 years ago. It provided a supply of clothing, food, shelter, transportation, and even medicine.

About Ramboo

About Damboo	
Fabric name	Bamboo fabric
Fabric also known as Bamboo rayon, bamboo yarn, retting, bambo	
Fabric composition	Semi-synthetic viscose cellulose extracted from bamboo or yarn made from bamboo fibers
Fabric possible thread count variations	300-600
Fabric breath ability	Very breathable
Moisture-wicking abilities	High
Heat retention abilities	Medium
Stretch ability (give)	High
Prone to pilling/bubbling	High
Country where fabric was first produced	Countries in East Asia
Biggest exporting/producing country today	China

Special Application By Bamboo (Infants Wear)



- 1. Very soft
- 2. Highly absorbent
- 3. Bamboo smells better
- 4. Good anti microbial agent
- 5. Environment friendly
- 6. Economical
- 7. High strength

Types of Bamboo Fabrics Viscose Made From Bamboo

This kind of viscose is very similar to other types of viscose. The benefits of this fibre are not present in its viscose form, so consumers should be cautious about confusing this type of textile with actual mechanically-produced bamboo fabric. The only reason bamboo is used in the production of this fabric instead of another type of wood is lower manufacturing costs.

Lyocell-Style Bamboo Fabric

This kind of fabric resembles viscose but is produced using a closed-loop system. Additionally, because the chemical composition of the cellulose used to create this type of fabric is not changed during the manufacturing process, it preserves many of the advantageous characteristics that are also found in bamboo fabric manufactured mechanically.

Fine Bamboo

The only option that can truly be referred to as "bamboo fabric" is fine bamboo fibre that has

About Lvocell

Fabric name	Lyocell
Fabric also known as	Tencel
Fabric composition	Wood cellulose and synthetic substances
Fabric possible thread count variations	300-600
Fabric breath ability	Very breathable
Moisture-wicking abilities	High
Heat retention abilities	Medium
Stretch ability (give)	Low
Prone to pilling/bubbling	Medium
Country where fabric was first produced	United States

been mechanically generated. Although it takes more time and money to make than other types of fabrics, it has significantly more advantages than those produced manually. This particular bamboo cloth is extremely robust, long-lasting, and soft.

Lyocell

As one of the regenerated cellulosic fiber has the largest output. However, the development of viscose fiber is hampered by the difficulty of eliminating the wastes produced during the manufacturing process. Lyocell fiber is touted as a "green and eco-friendly fiber" with promising future applications. Lyocell fiber, in addition to organic hemp and cotton, has been widely used in children's clothing. Lyocell is an environmentally friendly regenerated cellulosic fiber by using N-methyl morpholineN-oxide (NMMO) that does not produce hazardous byproducts and can be almost completely recovered and reused. In addition, Lyocell fiber has a soft hand and excellent tensile strength, making it comfortable to wear against the skin. Lyocell uses nontoxic chemicals in its closed-loop manufacturing process, making it an excellent alternative to conventional cotton and synthetic fibers for children's clothing because of its suitable properties for children's wear

Special Application Of Lyocell



- 1. TENCEL branded Lyocell uses a sustainably so urced and environmental.
- 2. It is very soft
- 3. More moisture absorption
- 4. No wrinkles
- 5. Good strength and elasticity
- 6. Very soft and touch

Types of Lyocell Fabric Viscose Rayon

The fabric viscose rayon is still in demand and is made all over the world. The procedure for producing viscose, however, is significantly more environmentally damaging and difficult than the one used to make lyocell. Viscose rayon may occasionally be more affordable to produce than Tencel, but it is obvious that this fabric is out of date in terms of technology.

MODAL RAYON

In many aspects, this kind of rayon is comparable to Tencel. It is substantially more tensile than other kinds of cellulose fiber and is produced using a simpler method than viscose rayon. This technique for producing rayon, which was developed in the 1940s, represents a technical advance in the manufacture of cellulose fabrics. However, a lot of producers continue to use modal as opposed to viscose rayon throughout the world.

Conclusion

We hope this essay has made it clearer to you how important fabric selection is when making children's apparel. When purchasing something for a baby, toddler, or older child, it's crucial to take into account their demands and level of comfort. We hope that our suggestions will assist you in selecting materials that are not only enduring but also appropriate for use with children.

When choosing textiles for children's apparel, there are numerous factors to take into account, including comfort and durability. Soft cotton mixes that won't irritate skin or trigger allergies are the ideal textiles for kids.

We discussed about the various types of eco-friendly fabrics and their special application used in fashion industry to introduce the infants

wear as sustainable fashion for the future. Organic apparel isn't produced using pesticides or other conventional methods of farming, giving you access to secure materials with fashionable patterns. Are therefore distinctive organic baby clothing as sustainable option in the market.

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Nationalism in Catvāri Śṛṅgā

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Abstract:

'Chatvāri Śṛngā'(literally meaning four horns) is a post-modern Sanskrit poetry by Prafulla Kumar Mishra, who is a prolific writer of many books in Sanskrit, Oriya and English. The post-modernist touch in this poetry is very vivid the matically and stylistically. In the poetry poet Prafulla Kumar Mishra are enumerated under four categories. They are: place, time, person, and condition. Respectively in this four dimensional world a person lives a four dimensional life. The poems are manifested as per the context. Therefore an air of freedom is exercised by the poet, notwithstanding to any conformity. Mysticism, symbolism, spiritualism, nationalism and post-modernism have been rolled in to one. One can get many flavours while reading them sincerely. The extent has no limitation. Particularly in response to the influence of post-modernism, Poet has expressed nationalism in individual poems. The poems are mentioned below □ 1. Amaranātha Yātrī, 2.Rudati Bhāratamātā, 3. Kadā Bhārataḥ, 4. Śoṇacumbanam

The poet's recent picture shows the deep affection of homeland love. Many poets have tried to express nationalism as different as possible in the eyes but poet Prafulla Kumar Mishra is one of the recent modernists who has indentified the wounds and trauma of India, by touching the place of India's emotions and heritage, showed the country's ultimate humiliation.

Keywords: Chatvāri Śṛṇgā, Post-modern, Nationalism, Post-modernism, Homeland, Heritage

So far the term Nationalism in the western world is concerned, it is still obscure. The term is not yet defined. Israel Zangwill in his "Principle of Nationalities" says, - "Nationalism is one of those tropical jungles of thought in which politics and journalism flourish." H.L. Featherstone goes to say in his "A Century of Nationalism" as -"Nationalism is not capable of scientific definition." Most of the historians today agree upon the modern origin of Nationalism. G.P. Gooch remarks,- "Nationalism is a child of the French Revolution." On the other hand, Carlton J.H. Haves remarks nationalism to be a very modern theory. He writes, - "Nationalism is modern, very modern." John Oak smith describes nationalism as- "What the vast majority of civilized people feel to be the most sacred and dominating inspiration in life. "On the other hand, Max Weber tries to define the term as follows:- "Nationalism is a common bond of sentiment whose adequate expression would be a state of his own, and which, therefore, normally tends to give birth to such a state".

"If we closely observe the modern Sanskrit writings, we can see that the corpus of its theme is remarkably wider. The poets of ancient and medieval period were confined to the eulogy of the deity, or the praise of the protagonist. However, now the modern Sanskrit poets are writing poems on the topics directly related to the contemporary issues like social, political as well as financial ups and downs, the problems of terrorism, corruption, unemployment etc. Sanskrit poets are writing on

Gulf war, on corruption. They also have written on journey into desert. Among other modern themes which received attention today are patriotism, Nationality and other current affairs of our country. They write on freedom struggle and independence also",iii

'Catvāri Śrngā'(literally meaning four horns) is a post-modern Sanskrit poetry, containing 85 poems. In the poetry poet Prafulla Kumar Mishra are enumerated under four categories. They are: place, time, person, and condition. Respectively in this four dimensional world a person lives a four dimensional life. The extent has no limitation. Particularly in response to the influence of postmodernism, Poet has expressed nationalism in individual poems. The poet's recent picture shows the deep affection of homeland love. Many poets have tried to express nationalism as different as possible in the eyes but poet Prafulla Kumar Mishra is one of the recent modernists who has indentified the wounds and trauma of India, by touching the place of India's emotions and heritage, showed the country's ultimate humiliation.

1. Amaranātha Yātrī:

In this poem the poet is mentioned in the Amaranātha Pilgrimage. Amaranātha is the most sacred pilgrim centre of the Hindus. Geographical and mythological traditions are contemporary view of the poet's imagination. Amarnātha is the mythological Hindu script according to Lord Śivā. He is also Mahādeva, simultaneously, the symbol of the killer and the protector, the valor and the

vampire. Amaranātha journey is of the devotees in his vision, to seek immortality. Many obstacles of the journey of devotees are crossing terrorism, crossing torture, spent night and day in the cave exploring Amaranātha. In the words of the poet,-

> रात्रिः गमिष्यति भविष्यति सुप्रभातम् भास्वान् उदेष्यति हसिष्यति पङ्कजश्रीः ईति विचिन्त्य रात्रौ स्थिते गुहायां हा हताः वम्स्फोटेन दिवं प्रेरिताः ॥iv

Under the influence of spirits, in the poem nationalism. Geographical location of Amaranātha is Jammu and Kashmir. The struggle to survive this most beautiful integral part of India is always going on. Amarnath's journey-pilgrimage, protection of India's integrity, geographical beauty, all can be enjoyed at the same time. According to mythology Lord Śivā had chosen Amaranātha for the teaching of immortality to Pārvatī. And today, Amaranātha journey is very important for the protection of national heritage and the integrity of India. Therefore, none of the pilgrims of Amaranātha, who are not Hindus, hold the integrity of all the Indians which carries the identity of nationalism.

2. Rudati Bhāratamātā:

The poem introduces the era of the stigma of India in the helplessness of the fellow countrymen, in the helplessness of the people. The poem is arranged in three stanzas respectivelyfailure to end the alliance, powerful helpless prisoner; the sadness of India's crushing voices in the face of humanity due to the laughter of hypocrisy lied to all the revived rivers of nationalism. So remembering the Indian past history and tradition of the poet the Indian Prisoner wanted freedom of India. Deep pains diminished and tears mixed with anger the poet said that-

> कालिरुपिणी नृमुण्डमालिनी अट्टहास्येन दिशः विकसिताः त्रिपुरसुन्दरी त्रिपुरगामिनी परमानन्दाभिवन्दिता॥४

Wish to the heart criticize the people of India. With the greatest power the poet's crying has awakened the nation of nationality to the restoration of India's free spirited form.

In the name of the poem, the painting of the tears of nationalism is reflected in the mood. The principle of Indian culture and civilization are in the unification of diversity. In the present situation, those people of India are sacrificing their past tradition without the danger and existence of all the regions. Indians forget the alliance, on the way to violence, the insidious and lousy chaos ruin omnipotence in the separation. So, the voice of the poet heard the tone of nationalism,-

दुःखःदुःखिताविगुणदर्शिता चारसञ्चारविचारप्रचारैः अपि मातस्तवाद्भृतक्षमता ॥vi

3. Kadā Bhāratah:

India's heritage is to protect integrity by establishing unity between diversity. Through the religion, script, tradition and history, the poet has sought to highlight the overall form of India in this poem. India land of truth and faith, keeping in mind the Indian tradition, the progressive all types of survival are protected from the accident. So it can be said in poet's language-

भविष्यन्तीति प्रचलिता कथा तथापि न मनः विस्मरेद्

न कथ वदेत् न वा तुष्णीं भवेत् पीडा न सह्यते श्रुत्वा दुर्घटनाम् ॥^{५॥}

The Indian people continued to remember the ancient heritage of India. Artistry, literature and art are all soft and tender in Indian literature. The poem is arranged in four stanzas respectively, Imagine the poet in the first stanza- in relation to teaching Mahābhārata Bhīsma Lavpur story, second stanza-the importance of determining the present direction from India's past experience as a guide to true faith, third stanzas-artists, social workers, writers and judges show the correct instructions for the actions of people of all classes and the four stanzas- artistry, literature, art and culture all the past is only the strong fidelity of the poet on Indian civilization culture which is carries the identity of the nationalism of poetry.

The poetic poem in contemporary and tradition has seen the dynamic progress of India. Integration between Indian civilizations is culture, including education, art, literature and society. The poet has repeatedly warned that no sense of inattentiveness can lead to the separation of Indian culture. As the poet eyes,-

हालिकाः सैनिकाः सर्वे सेवकाः शिक्षकाः लिपिकाः तथा विचारकाः

भारतमातुः सर्वे सैनिकाः-देश सवेयां सावधानता ।णा

4. Śonacumbanam:

In the poem, the poet blood-stained presented the real transcript of an anarchical orthopedic society. In the first stanza- a woman has many male companions, many women's sexual intercourse with the charred men in fascination and delusion and illustrations of uncontrolled life such as alcohol addiction. In the second stanza- the untimely demise of frustration, depression, the collapse of alliance in the debate, the alarming life the pregnant women reveals the great danger life. Anarchy, as defined in the third stanzas, children are also living outside the home crisis in terms of firing every day. As the poet says,-

प्रतिदिनं गुलिकाशब्देन सद्योजातः शिशुपुत्रः प्रमोदितः गृहे यत्र गूढ़चरः सन्त्रासवादस्य भुशुण्ड्यग्रच्छुरिकया मूकयति गृहस्य पुरुषान् स्त्रियः मौनं नाटयन्ति ।थ

In such anarchy, the poet lauded the silence. The young people who embrace the new nation, the future and protector of the homeland, culture, society and civilization, today are engrossing in the path of terrorism by adopting extreme nationalism.

The patriotic poets awaken the troubled times for the recovery of healthy society civilization. As a bloody struggle, due to all the material things of the world, due to the rise of extremism, the society has become sick of civilization. Poet mocked the life of adulterers in order to cure the illness. So the poem carries the identity of healthy nationalism through the blood stream of extremist nationalism.

The theory of nationalism based upon political and economic foundation is new and obscure. On the other hand, the culture-based theory of Nationalism is perpetual and perfect. Forgetting the Indian heritage and history, the people and the statesmen have hindered the overall development of diverse India. India's dreams and hopes of Independence are dusting. In India, terrorism and bloodshed hurt India. Nationalism is losing people's mind day by day. The poet has kept these messages in order to awaken this nationalism. Critic of modern Sanskrit literature Dr. Arun Ranjan Mishra, overall, the focus of poetry is to give a holistic look-

"Dr. P.K.Mishra's poems pulsate with all the genre of modernity. The rise of the intellectual man in modern age and his thoughtful being pervaded and even invaded by the types of cynicism, death of desire, pessimism, double mindedness, loneliness and aimlessness causes the thickly flowing emotion in his poetry. His main expertise, however, lies in his rare, ability of delving deep into the subconscious feelings and into a feeling of man's cosmic state, which propels to get into the region of god, and time stream"

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Patriarchal Pattern and Subjugation of Women: Reading Journey of Selected Novels of Bapsi Sidhwa

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Abstract:

Literature reflects the social, political, economic, cultural and spiritual conditions of the age in which it is written. In fact, it goes deep into the historical, sociological and political phenomena of the real life and reveals the knowledge of the real world. The writers' primary task is to examine the social human behavior in the prevailing social milieu. Malcolm Bradbury is right when he says, "Literature bears a complex relation to prevailing institution and social organizations to the general feel and texture of contemporary life".

The post-colonial literary discourse is a comprehensive mode of thought related to socio-political, socio-economic and socio-psychological dimensions of human suffering with a view to give a definite direction to the oppressed in society. The silence of the weak becomes the central voice. The average third-world woman is represented as ignorant, poor, uneducated, silent and unaware of her freedom. Hence writer's focus is on the plight of the existence of women under the burden of conventions and traditions. All across the world, especially in the Indian sub-continent, a woman has erasured identity and writing for such women is an act of breaking their silence. Such insight into the marginalized self is brought out by Bapsi Sidhwa, a Parsi writer from Pakistan, who is very much a part of a patriarchal society still remaining separate from it. In *The Pakistani Bride (1983), The Crow Eaters (1980), Ice–Candy Man (1988), and Water (2006), Sidhwa investigates female suffering, injustice, humiliation and exploitation of silent women.*

Keywords: Patriarchy, Postcolonialism and Women.

Sidhwa portrays a system that penetrates and permeates all layers of society and all religions. Ann Duffy rightly states: The lives of almost all women, regardless of class, caste and age, race and ethnicity, sexual orientation, ability or disability have been distorted by violence and the expectation of violence. Whether women are the actual targets of violence, live in fear of violence or live with a commitment to transcend the violence, violence permeates their life experience and sense of self."

The Pakistani Bride, Sidhwa's first book narrates the Pakistani Muslim society. The narrative is about a young Punjabi girl Zaitoon who, when her parents are killed during the partition of the country, is adopted by Qasim. Qasim, a hill tribal who belongs to a society where the rigid code of honour, isolated hills, strong kinship, and the segregation of sexes give rise to spatial divisions and act like a veil. The novel starts with the marriage of the ten-yearold Qasim to the fifteen-year-old Afshan. Afshan is married to a boy younger than herself. The novel describes women in a purdah society leading veiled lives. This purdah is not an outer garment but it means the modesty of a woman. Women are supposed to allow their men and elders to guide and guard them.

Afshan waits for the groom she has never seen but chosen for her by her elders: Afshan sat amidst the huddle of women. Her head bowed beneath a voluminous red veil; she wept softly as befitted a bride. Her heavy silver bangles, necklace, and earrings tinkled at the slightest movement. She also

wore an intricately carved nose pin. Thrice she was asked if she would accept Qasim, the son of Arbab, as her husband, and thrice an old aunt murmured yes on her behalf (8)

Afshan has been given away in marriage by her father to end an old enmity, whose sexual desires, her ten-year-old husband is incapable of satisfying, on her wedding night. This young bride finds more of a maternal role thrust upon her when she has to caress and comfort the weeping boyhusband. Later Afshan and her three children's death leaves Qasim womanless and homeless.

The second woman is Miriam in the story, who though childless finds herself in the role of surrogate mother to Zaitoon, the adopted daughter of Qasim. Mariam prepares young Zaitoon for the onset of puberty and tells her, "Now you are a woman. Don't play with boys and don't allow any man to touch you. This is why I bear a burkha...." (55). Ziatoon accompanies Miriam on her visits to her neighbours and "entering their dwellings was like stepping into gigantic wombs, the fecund, feted world of mothers and babies" (55)

Zaitoon, the other bride of Sidhwa's story, unlike Afshan, does not accept so readily. She is, moreover, unwilling to marry Sakhi to whom her father has pledged her in marriage. She pleads with her father not to force her to marry Sakhi. She even refers to marrying the jawan, the soldier who gave a lift to her and Qasim ... Her father is furious at her immodesty. A decent girl doesn't tell her father to whom he should marry her" (158). When she

continues to plead with him, he tells her that his words depend on his honour which is dearer to him than his life. "If you besmirch it, I will kill you with my bare hands." (158)

Sakhi who has seen his betrothed being helped across a bridge by the jawan, becomes furiously jealous. This jealousy mingled with sexual excitement where both sexes remain segregated, leads him to attack her on their wedding night:

He tore the ghoongat from her head and holding her arms in a cruel grip he panted inarticulate hatred into her face. Zaitoon looked at him wildly, terrified as he dragged her up and roughly yanked her red satin shirt over her head. Her arms flew to cover her breasts... Zaitoon's cries and shrieks subdued Sakhi and his anger and jealousy subsided. All her efforts to adjust are thwarted by Sakhi's possessive jealousy. In fact, her obedience, her enclosure into herself, and her withdrawal from all openness become the test of her husband's manliness. In her confinement she struggles to find a way and, in the end, runs away. The way is difficult and unfamiliar and if caught that would certainly mean death but she chooses death over this constrained hell. Carol is the only woman amongst the army officers in the cantonment. She is an American woman who fell in love with Farukh and married him but is caught up in an adulterous relationship with Mushtaq, her husband's senior officer. Farukh's jealousy destroys her sense of freedom:

It had corroded her innocence, and stripped her, layer by layer, of civilized niceties. She was frightened to see a part of herself change into a hideously vulgar person... During one of her outings with Mushtaq tribesman stares at her. This obscene stare stripped her own self. She was a cow, a female monkey, a gender opposed to that of a man-charmless, faceless, and exploitable" (120)

Thus, *The Pakistani Bride* is dealt with at three different levels-in the tribal world, in Lahore and the third, foreign world of Carol. All these three levels leave women rootless, cultureless and devoid of self. Their self is repressed, oppressed and suppressed. Their self is the object of the male gaze and their gaze is filtrated, identity erased and personality deformed.

The Crow Eaters traces the fortunes of Faredoon Junglewalla, a Parsi from central India, who journeys to Lahore at the end of the nineteenth century and spends the rest of his life there. In the Parsi Community modesty of women is prized. On seeing strangers staring at their women, "the muscles in the jaw grew tight... threw the Sikhs a fierce glance' (56).

Much later Freddie's son Billy is disconcerted when he finds that his wife's charms are open for one and all. "He wished for the tenth time if he were a Mohamedan and could cover her up in a burqa. In *The Crow Eaters* Freddie's wife, Putli loves to behave like a good traditional wife. Her husband is modern but his modernity is troublesome to the wife: "Deep-rooted in the tradition of a wife. Walking behind her husband, their deportment was so painful to Putli as being marched naked in public" (188)

Sidhwa portrays the segregation and seclusion of women not only in Muslims but also in the Parsi Community. Putli enjoys her seclusion. It gives her comfort without feeling guilty at all. Women like Putli are used to this forced seclusion during periods of their 'uncleanliness', and 'impurity' and do not resent having to retire periodically to 'other room'.

This repression of women in the Parsi community is because of the surrounding Muslim society that compels women to depersonify themselves. It isolates them from their surroundings: In this repressed atmosphere, love grows astonishingly on nothing. It sprouts in the oddest places at the oddest times and takes the most bizarre forms. You can see the dusty toe of a woman peeking from her sandal and falling in love, even though their face and figure are veiled in purdah...volumes, inspired and beautiful, describe her unseen face ...There is no purdah at all among the Parsi- but generally, repressed air of India envelopes them. (206)

In *Ice-Candy Man*, Sidhwa concentrates on the turbulent year of partition. She conveys the traumatic experiences through the perspective of a young Parsi girl, Lenny, herself a wounded creative. She is devastated by Polio. Thus, to the disadvantage of being a female in a male world are added the physical deformity and a colonial milieu. Sidhwa tries to explore a female world marred by destructive and reductive forces of colonialism and patriarchy. Living in Muslim dominant society, Lenny becomes aware of the repression that society exercises on women. A trip with her cook Imam Din to his village, makes her realize the premium placed on modesty:

Already plasticized in the conduct they have absorbed from the village women; the girls try not to smile or giggle. They must have heard their mothers and their aunts (as I have) say: 'Hasi to Phasi '. Laugh(and), get laid. "I 'm not sure what it meansand I 'm sure they don't either – but they know that smiling before men can lead to disgrace" (55).

Lenny's world is habited by many other deprived women. The Ayah becomes a victim of rape and humiliation like numberless females at the time of partition, caught between rampant patriarchy and cruel and callus colonialism. The hands that rock the cradle are bruised, the heart tortured and the head tormented. The depressed self of a woman cannot even shatter itself to those shackles that rattle around her. Victimization is multi-ethnic, classless

and casteless. The Ice-Candy Man Says, "any man who has the money.... My cook, Wrestler, Imam Din, the knife sharpener, Collies" (24) can make women daily wedded and play with decked up bodies with 'make-up on their faces and flowers in their hair". Women are the most vulnerable targets of society who can be easily subjected to sexual, physical and mental violence. Susan Brown Miller observes, "For centuries in groups, in individuals, as soldiers and civilians, ordinary men have used rape to humiliate and subordinate women and to proclaim their masculine superiority and dominance to women and to other men." Women like Ayah are left with living bodies and dead souls 'emptied of life' with no 'radiance and glow' left.

Another female is Papoo, the daughter of Muccho and Moti. Muccho, the sweeper woman considers her young daughter to be a curse. The mother herself is a victim of patriarchal society and is filled with self-hatred. This self-hatred of the Muccho is manifested in_violence against her daughter. As a result, Pappoo is married off to a middle-aged dwarf. Pappoo does not want to marry but her pleas are unheard. She is drugged and forced to accept her deformed, insane bridegroom. This is the ultimate wound that a mother can inflict on her daughter.

Lenny herself is deprived of education the doctor tells her parents: She'll marry-have childrenlead a carefree, happy life. No need to strain her with studies and exams, he advises, "thereby sealing my fate".

The much loved and courted by a cross-section of men in Lahore, Ayah becomes "the opposite of Virgin Mary"- a whore. The violence in Lahore has changed Ayah into a mere Skelton. Abducted, raped, and forcibly married to an ice-candy man, renamed Mumtaz, Avah has not only lost her zest for life but also her very identity. Like Zaitoon of The Pakistani Bride, Ayah wishes to escape, to leave Pakistan for India. Atrocities against women are neither cultural nor region specific, it cuts across the community, class or country making no distinctions. Women are battered, betted, beaten and even burnt. Women's tale is the endless saga of heart-rendering woes and despairs. They are the victims of the familiar male psyche: the women, a spaniel, the walnut tree, the more you beat them, the better they be.

Water (2006) by Sidhwa is based on the controversial film by Deepa Mehta. Sidhwa in the novel historicizes the images, lends greater poignancy to faces and provides speech where the film must leave the women speechless. The novel presents a truthful picture of the lives_of widows in colonial India. She narrates the pathetic state of a widow in the ashram of Banares. It is the story of Chuyia, a child bride who is abandoned at a widow's ashram in Beneras after her fifty-year-old

husband Hira Lal dies. Chuyia's mother expresses her concern about Hira Lal, her would-be son-in-law. "I 've heard Hira Lal is a grandfather".7

After a long illness, Hira Lal dies and Chuyia is invited to her in-law's house. Her mother anticipated that the daughter's widowhood would be a complete erasure of her personal, social life and so much of her own identity. Her anticipated fears about the fate of a widow in a traditional Brahmin family universalize her misery of feminine suffering:

In Brahmin culture, once widowed, a woman was deprived of her useful function in society that of reproducing and fulfilling her duties to her husband. She ceased to exist as a person; she was no longer either daughter or daughter-in-law... A woman's sexuality and fertility, which was so valuable to her husband in his lifetime, was converted upon his death into a potential danger to the morality of the community. (24) The traditions are responsible for the misery of women. Chuyia plays with 'her clay dolls, skipping along a path in her bare feet and collecting the berries in her skirt for her mother to pickle and felt an overwhelming surge of tenderness and longing. (5) Chuyia's marriage with Hira Lal is fixed 'she has hardly any idea of what actual marriage meant. Her dreams and identity are shattered after marriage "A woman is recognized as a person only when she is one with her husband." (8)

Traditionally a woman is not supposed to have her voice and choice outside of marriage the wife has no recognized existence in our tradition. A woman's role in life is to get married and have sons." (9). Chuyia is decked up in a bridal dress and make-up to look like a doll to play with. She is expected to be a doll who is dumb, dutiful, docile and a doormat. The mother-in-law is oppressive and jerks the mangalsutra off her neck, and smashes the red glass bangles from her wrist. Before the innocent child could understand the meaning of widowhood, the woman "pulled down her skirt and pulled her blouse up, Chuyia stood naked as the day she was born, staring at the vibrant little red and blue heap her clothes made". (35)

The hypocrisy of the patriarchy erases the voice of the weak and marginalized to hide their vicious intentions in the name of widowhood. Chuyia observes all rituals like a mute spectator. But when the most oppressive and horrible ritual of shaving off her hair was carried off in the belief, "if the widow did not shave her head, every drop of water that fell upon the hair polluted the husband's soul."(45) Chuyia starts screaming, "Baba, don't leave me here". But there is nobody to respond.

The novel *Water* is not the story of Chuyia only who is a catalyst for the change in the terrible lives of widows, but it is the story of all the widows of the

patriarchal colonized society. *Water* unveils the hypocrisy and double standards of the so-called Ashrams where instead of getting social security and dignity after losing their husbands, widows are forced to lead a life of humiliation, exploitation and prostitution.

Kalyani, another young widow with a positive outlook and radical temperament comes as a ray of hope in the life for Chuyia. Kalyani denied shaving her hair but she is damned as a polluted woman, "eating with Kalyani would pollute our food (8).

Bapsi Sidhwa narrates the experiences of Chuyia, Shakuntla, Kalyani and Snehlata to capture the reduced state of these widows who have lost all sense of shame and humiliation. They have become silent spectators who are speechless and feelingless. Chuyia in, one episode in the novel, grabs a parrot and wrings his neck. Sidhwa projects her anguish and unconscious desire to crush those who have faced her to live like a recluse.

Like all Zaitoons, Ayahs, Papoos and Chuyias, women are mired deep in the rot of a repressive society. Through all these females, Sidhwa is indicting all those rituals, traditions and practices that have depressed and oppressed women and that deny them their rights even as, human beings. They not only stunt individual growth and development but deform them, restricting freedom both physically and emotionally. No wonder right from the beginning of her life, despite the strangulating shattering strains. and suffocating atmosphere, she continues to drag a subdued life which one day silently takes her to doom. Finally, women are left with three options. Firstly, to succumb to the tyranny of the system called tradition. Secondly, to oppose the system, deconstruct it, and attempt an opening within the blind tunnel through suffering. As Elena J. Kalinnikova finds- 'there are no fortunate ones' (166), yet it is better to light a candle than to curse the darkness.

Destiny had little to do with it. I had to scheme like a conspirator. Destiny's job was done. I think Destiny's purpose is merely to shock us at moments into a state of awareness, those moments are milestones in between which we have to find our own ways. (192)

Women should transform the existing over-rigid divisions of gender as differences, search for new means of knowing themselves and establish a new order of values and meanings. Women should demand not only larger space within the patriarchal structures of power but envisage a thorough dismantling of these structures in ways that will yield them greater control of their lives. Since women are 'one half of the sky' transfiguring the prevailing power structures would mean 'a social revolution'.

Women are venerable to exploitation because they are submissive and emphasize compromise rather than confrontation. Women have conditioned themselves to silence their feelings, diminish their needs, erase their identity, restrict their freedom and have a firm conviction in the values of self-sacrifice and self-effacement. Having no identity of their own, they are treated like objects rather than men's property. Instead of adapting to men, women should take the initiative to restructure their lives like Zaitoon and Chuyia." Artistic works not only record the social reality of their time but in several ways transcend it to project the realm of future possibility. That is the secret of art and literature's transtemporal and trans-spatial appeal. The creative imagination of the novelist does not imitatively reproduce the actual world of experience but it represents the vividness or the convincing quality that serves as a trigger to their creative imagination.

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A Study on the Challenges Faced By the Startup Ventures in Coimbatore

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Abstract

This study aims to identify and analyze the key challenges faced by startup ventures in Coimbatore, a thriving industrial city in Tamil Nadu, India. The research explores various factors that impact the growth and success of startups, including access to capital, market competition, talent acquisition, government policies, and infrastructure support. By understanding these challenges, policymakers, investors, and entrepreneurs can develop strategies to overcome the barriers and create a conducive ecosystem for startup growth in Coimbatore. The study utilizes a combination of primary data collection through surveys and interviews with startup founders, as well as secondary data from academic research, reports, and industry publications. The Indian economy is based on the monetary policy levied by the central bank of India and the others banks revolve around it. The economy is flourished because of the services provided by the banks and other financial organizations. In the financial organization, the role of banks in providing loans for the need in terms of studies, housing, vehicle, mortgage, pledge, business loans, etc., forms a major part of its services to the customers. The government of India has invested a huge amount of finance in the development of entrepreneurs for the development of rural and urban areas and to increase the employment opportunities of the educated unemployed. In this context, start up ventures provides upliftment of themselves and their families, in addition to society. But the youth are deprived of the rights and support from their family members. The banks play a vital role in bringing startup ventures for the well-being of society. The government of India has introduced lots of schemes for supporting start ups businesses through the banks. The researcher has taken 150 sample startup ventures for studying the problems faced by the startup ventures.

Keywords: startup ventures, financial support, family support, and Government schemes.

Introduction:

Startup ecosystems refer to the interconnected network of resources, institutions, and individuals that support the growth and success of startups in a specific region or industry. These ecosystems provide an environment where entrepreneurs, investors, mentors, and service providers can collaborate and thrive. While startup ecosystems can vary significantly depending on the location and industry focus, they typically consist of the folpooring elements:

- 1.**Talent pool**: A vibrant startup ecosystem requires access to a diverse pool of skilled professionals, including entrepreneurs, engineers, designers, marketers, and other specialists. Universities, research institutions, and a culture of innovation play a crucial role in nurturing and attracting talent.
- 2. Funding sources: Access to capital is essential for startups to grow and scale their operations. Startup ecosystems usually have a range of funding options, including angel investors, venture capitalists, government grants, and crowdfunding platforms. The presence of active and experienced investors willing to take risks on early-stage companies is crucial for ecosystem development.
- 3. **Supportive infrastructure**: Startup-friendly infrastructure is necessary to provide entrepreneurs

with the physical and technological resources they need. This includes co-working spaces, incubators, accelerators, maker spaces, and access to excellentspeed internet and other relevant technologies.

- 4.Mentorship and networking: Experienced mentors and advisors play a vital role in guiding entrepreneurs through the challenges of starting and growing a business. Ecosystems foster networking events, workshops, conferences, and mentorship programs to facilitate knowledge-sharing and relationship-building among entrepreneurs, investors, and industry experts.
- 5.**Regulatory environment**: Favorable regulatory frameworks, including business registration processes, intellectual property protection, and tax policies, can significantly impact the growth of startup ecosystems. Governments and policymakers need to create an environment that encourages entrepreneurship and innovation while addressing legal and compliance requirements.

India is a developing country and all the people are not properly employed because of the huge growing population. The government tries to make all the people employed to eradicate poverty in the country. The schemes have not properly reached the people and a few were informed by certain sources, The government has been funding through various sources and the banks are the means through which the young entrepreneurs are encouraged and financed to start up the business. When coming to youth in India, most of them are not encouraged by any of their family members, peer team, friends, or society. The socio-economic system pushes them from initiating any ideas. Not only in India, but the start-up by youth all around the world also is not as easy as they think... But now the education and the confidence in them have made the youth to take up new ideas for starting a business. The education, skill, and knowledge along with adaptability and acceptability have brought up many startup ventures in various fields of big ventures in India. Presently youth in the field of large and small-scale businesses are very less but the number of youth who do business of their own has increased abundantly, though they face many obstacles like strict cultural constraints, limited time, and lack of capital. The study focused on the bank's role in empowering the youth who have a budding idea of starting businesses.

Review of literature

The literature review focuses on the problems faced by startup ventures and the role of banks in granting and supporting the entrepreneurs. The emergence and growth of businesses have significantly aided India's economic growth and development. The majority of businesses in our country are in the service sector. Startup ventures have not only contributed to economic development but have also provided employment opportunities, particularly for youth job seekers. However, it should be noted that entrepreneurs face numerous challenges, particularly in terms of fund generation. A entrepreneur should have a good source of financial knowledge. Finance is the backbone or lifeblood of any company or organization and a lack of adequate financial support makes it difficult to carry on business operations(Mohd Iqbal Dar, 2021). Youth account for nearly 45 percent of the Indian population. At this point, effective steps must be taken to provide youth with entrepreneurial awareness, orientation, and skill development programmes (Deepa S, 2014). The difficulties encountered by entrepreneurs in obtaining loans for their businesses, as well as the difficulties encountered by banks in granting loans, as well as their contribution to entrepreneurship in India (Sushmitha et al., 2018).

Statement of the problem

Youth in India are deprived of their rights in entering any new business by various forces starting from the family to the societal barriers. Youth in the 21st century do not want to refrain from their lives within a small circle of family. The youth has to strive for getting everything in their lives. When a man wants to improve her financial

status and prove herself in society, they have to be educated, improve her skills or start a business. Starting a business calls for a small or large capital. People arrange finance from their sources, borrow from their relatives, and friends, and approach the s for financial support. The banks also provide loans for youth at a concessional rate. The government has also introduced schemes for the development of startup ventures. This is provided through the banks available in India.

Objectives of the study

The folpooring are the aims of the study.

1.To present the socio-economic profile of the start up entrepreneurs.

2. To find the relationship between the socioeconomic profile and problems faced by start up ventures.

3.To study the problems faced by start up ventures in starting and raising capital for the business.

4.To study the role of banks in the development of start up ventures in India.

Scope of the study

The researcher tries to reveal the unknown government schemes introduced for the startup ventures and the huge investment that has been made for the empowerment of the entrepreneurs in India. For the study, the researcher has taken 150 start up ventures and adopted a convenience sampling method. The study would bring out the empowerment schemes that would help budding startup ventures.

Problems faced by startup ventures in India

1.Folpooring are some of the hurdles faced by startup ventures while having an idea of starting a business. Lack of funding: Access to capital remains a significant challenge, particularly for early-stage startups or those operating in regions with limited investment opportunities. Startups may struggle to secure funding due to risk aversion among investors, limited local investment networks, or inadequate government support.

2.Talent retention: Competition for skilled professionals is fierce, and startups often find it challenging to attract and retain top talent. Established companies and larger organizations may offer more attractive compensation packages and stability, making it difficult for startups to compete.

3.Regulatory barriers: Excessive bureaucracy,

3.Regulatory barriers: Excessive bureaucracy, complex regulations, and legal hurdles can stifle innovation and hinder startup growth. Outdated or restrictive policies may discourage entrepreneurship and create unnecessary burdens for startups, especially in excellently regulated industries.

4.Limited market size: Some startup ecosystems may face challenges due to small local markets or limited customer bases. Startups in such regions often need to expand to larger markets or adapt their

business models to operate globally, which can be a complex and resource-intensive process.

5.Lack of entrepreneurial culture: Developing a strong entrepreneurial mindset and culture takes time and effort. Some regions may lack a supportive culture that encourages risk-taking, embraces failure as a learning opportunity, and celebrates entrepreneurial success. Building an ecosystem with a thriving entrepreneurial spirit requires a collective effort from various stakeholders.

Overcoming these challenges requires collaboration between entrepreneurs, investors, government entities, educational institutions, and the broader business community. By addressing funding gaps, fostering talent development, creating favorable regulatory environments, and cultivating a supportive culture, startup ecosystems can flourish and drive economic growth.

Analysis and Interpretation

The researcher used percentage analysis and correlation for this study. Percentage analysis was adopted to present the socio-economic profile of the respondents. Correlation was used to find the relationship between socio-economic profile and problems faced by the respondents during their business

Table 1: Age group of the respondents

Sl. No.	Age Group	Number of Respondents	Percentage
1	Less than 30 years	50	20.00
2	31 years to 45 years	68	27.20
3	Above 45 years	32	12.80
	Total	150	100

Source: Primary data

The above table shows the age group of the respondents. Out of one hundred and fifty respondents, fifty (20.00%) respondents are less than 30 years old. Sixty-eight (27.20%) respondents are between the age group of 31 years and 45 years and the remaining thirty-two (12.80%) respondents are above 45 years of age. The majority (27.20%) of the respondents are between 31 years and 45 years.

Table 2	Table 2: Educational qualification of the respondents			
Sl.No.	Educational Qualification	Number of Respondents	Percentage	
1	School level	49	19.60	
2	Graduates	68	27.20	
3	Others	33	13.20	
	Total	150	100	

Source: Primary data

The above table shows the educational qualification of the respondents. Out of one hundred and fifty respondents, forty-nine (19.60%) respondents studied school level. Sixty-eight (27.20%) respondents are graduates and the remaining thirty-three (13.20%) respondents studied other courses. The majority (27.20%) of the respondents are graduates.

Table 3:	Table 3: Family members of the respondents		
Sl. No.	Family Members	Number of Respondents	Percentage
1	Less than 3 members	58	23.20
2	Above 3 members	92	36.80
	Total	150	100

Source: Primary data

The above table shows the family members of the respondents. Fifty-eight (23.20%) respondents' family members are less than 3 and the remaining ninety-two (36.80%) respondents' family members are above 3. The majority(36.80%) of the respondent's family members are above 3.

Table	Table 4: Family type of the respondents			
Sl. No	o. Family type	Number of Respondents	Percentage	
1	Nuclear family	56	22.40	
2	Joint family	94	37.60	
To	otal	150	100	

Source: Primary data

The above table shows the family type of the respondents, fifty-six (22.40%) respondents are nuclear families, and the remaining ninety-four (37.60%) respondents are joint families. The majority (37.60%) of the respondents are joint families.

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Table	Table 5: Place of Residence of the respondents				
Sl. No	o. Place of Residence	Number of Respondents	Percentage		
1	Rural	33	13.20		
2	Urban	71	28.40		
3	Semi-urban	46	18.40		
	Total	150	100		

Source: Primary data

The above table shows the place of residents of the respondents. Thirty-three (13.20%) respondents are residing in rural. Seventy-one (28.40%) respondents are residing in urban and the remaining forty-six (18.40%) respondents are residing in semi-urban areas. The majority (28.40%) of the respondents are residing in urban areas.

Table 6	Table 6: Business experience of the respondents				
Sl. No.	Business experience	Number of Respondents	Percentage		
1	Less than 5 years	63	25.20		
2	6 years to 10 years	51	20.40		
3	Above 10 years	36	14.40		
	Total	150	100		

Source: Primary data

The above table shows the business experience of the respondents. Sixty-three (25.20%) respondents are having less than 5 years of business experience. Fifty-one (20.40%) respondents are having business experience of 6 years to 10 years and the remaining thirty-six (14.40%) respondents are having 10 years of experience and above. The majority (25.20%) of the respondents are having less than 5 years of experience.

Table	Table 7: Family support to the respondents				
Sl. No	. Family support	Number of Respondents	Percentage		
1	Poor	68	27.20		
2	Good	51	20.40		
3	Excellent	33	13.20		
	Total	150	100		

Source: Primary data

The above table shows the family support of the respondents. Sixty-eight (27.20%) of the respondents are having a poor level of family support. Fifty-one (20.40%) of the respondents are having a good level of family support and the remaining thirty-three (13.20%) of the respondents are having a excellent level of family support. The majority (27.20%) of the respondents are having a good level of family support.

Table	Table 8: Financial support to the respondents				
Sl. N	o. Financial support	Number of Respondents	Percentage		
1	Poor	87	34.80		
2	Good	45	18.00		
3	Excellent	18	7.20		
	Total	150	100		

Source: Primary data

The above table shows the financial support of the respondents. Eighty-seven (34.80%) respondents have a poor level of financial support. Forty-five (18.00%) respondents have a good level of financial support and the remaining eighteen (7.20%) respondents have a excellent level of financial support. The majority (34.80%) of the respondents are having a poor level of financial support.

Tab	Table 9: Lack of Knowledge in approaching banks of the respondents					
S1. 1	No. Lack of Knowledge in appro	paching banks Number of Respondents	Percentage			
1	Poor	23	9.20			
2	Good	38	15.60			
3	Excellent	89	35.60			
	Total	150	100			

Source: Primary data

The above table shows the lack of knowledge in approaching banks of the respondents. Twenty-three (9.20%) respondents have a poor level of lack of knowledge in approaching banks. Thirty-eight (15.60%) respondents have a good level of lack of knowledge in approaching banks and the remaining eighty- nine (35.60%) respondents have a excellent level of lack of knowledge in approaching banks. The majority (35.60%) of the respondents are having a excellent level of Lack of Knowledge in approaching banks.

Table 1	Table 10: Unaware of the government schemes of the respondents				
Sl. No.	Unaware of the Government Schemes	Number of Respondents	Percentage		
1	Poor level of awareness	84	33.60		
2	Good level of awareness	30	12.00		
3	Excellent level of awareness	36	14.40		
	Total	150	100		

Source: Primary data

The above table shows the unawareness of the Government scheme of the respondents. Eighty-four(33.60%) respondents have a poor level of awareness. Thirty (12.00%) respondents have a good level of awareness and the remaining thirty- six (14.40%) respondents have a excellent level of awareness of the Government schemes. The majority (33.60%) of the respondents are having a excellent level of awareness of Government scheme

Lack of family support		Lack of financial support	Lack of Knowledge in approaching banks	Unaware of the government schemes
1	Lack of family support			
**0.871	Lack of financial support	1		
0.321	Lack of Knowledge in approaching banks	*0.714	1	
*0.813	Unaware of the government schemes	**0.836	*0.783	1

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

The above table shows the correlation between the variables. Lack of financial support (0.871) has a positive and significant relationship with lack of family support at 1% significant and unaware of government schemes (0.813) has a positive and significant relationship with lack of family support at 5% significant.

Lack of knowledge in approaching banks (0.714) has a positive and significant relationship with lack of financial support at 5% significant level and unaware of the government schemes (0.836) has a positive and significant relationship with lack of financial support at 1% significant level. Lack of knowledge in approaching banks (0.783) has a positive and significant relationship with Unaware of the government schemes at 5% significant level.

Findings

The following are the findings of the study which were taken from the percentage analysis.

- 1.Majority (27.20%) of the respondents are between 31 years and 45 years.
- 2.Majority (27.20%) of the respondents are graduates.
- 3. Majority (36.80%) of the respondent's family members are above 3.
- 4. Majority (37.60%) of the respondents are joint families.
- 5.Majority (28.40%) of the respondents are residing in urban areas.
- 6.Majority (25.20%) of the respondents are having less than 5 years of experience.
- 7.Majority (27.20%) of the respondents are having a good level of family support.
- 8.Majority (34.80%) of the respondents are having a excellent level of financial support.
- 9.Majority (35.60%) of the respondents are having a excellent level of Lack of Knowledge in approaching banks.

^{*.} Correlation is significant at the 0.05 level (2-tailed)

10.Majority (33.60%) of the respondents are having a excellent level of awareness of Government schemes.

Suggestions

Folpooring are some of the suggestions for startup ventures and the banks in providing loans for them

- 1. The person who has the idea of starting a business should gain some knowledge about the schemes available for youth by the government.
- 2.Start up ventures' idea has to be generated by visiting DIC (District Industrial Centre) and getting support from the DIC officers.
- 3.Internet provides a lot of information regarding the schemes for startup ventures, the ways of raising funds, what business ideas can be taken, and how to approach the banks for financial support.
- 4. The banks should make the loan formalities easier for the youth who come with lesser knowledge about the procedures in approaching for loan.
- 5. The banks should relax the bottleneck conditions in providing funds to the SMEs by the authorities.
- 6. The assets that are brought as collateral should be properly checked, to make the youth comfortable in paying off the debts.

Conclusion

By conducting this study, we aim to provide valuable insights into the challenges faced by startup ventures in Coimbatore. The findings will serve as a foundation for developing effective strategies to address these challenges and foster a favorable environment for the growth and success of startups. Youth are the eyes of the nation and they could bring light to the family and society by starting a business of their own. A spark in them in starting a business, balancing the family and the business, perfect utilization of the time for the business and family, supporting and uplifting the family resulting in the economic development of the nation. The family members should support them in a way that the youth should be able to concentrate more on the business. Today, we are in a better position because women's participation in the field of entrepreneurship is increasing at a rapid pace. Efforts are being made in the economy to bring Indian youth the promise of equality of opportunity in all spheres, and laws guaranteeing equal rights of participation in the political process, as well as equal opportunities and rights in education and employment, have been enacted. Unfortunately, government-sponsored development activities have benefited only few. The banks should make a campaign in introducing the new schemes of the government and also in approaching the banks for loansand the settlement of the same. The government schemes and the investment made should properly reach the concerned people in the right manner by the authorities.

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Use of E-Journals by Faculty Members and Research Scholars under N-List Programme

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Abstract

Internet revolution has led to the emergence of an e-generation era, where every aspect of life is taken online. So is the case with education, where internet has widened the horizon of learning. In the age of Information Technology, the traditional concept of acquiring information is gradually replaced by the accessing information online. In this context teaching faculty and research scholars demand online e-resources. With the growing popularity of e-resources, the traditional libraries are gradually focusing on e-journals and e-books. Keeping in mind the growing demand for e-resources, UGC has launched a project N-LIST that provides access to electronic journal and electronic books to eligible colleges. The present study is an effort to analyze the use of e-journals by faculty and researchers of higher education institutions in Puttur. The study reveals that the faculty and researchers are comfortable in using some of the electronic resources. However, there is a need to provide adequate training and infrastructure to teachers and researchers in using e-resources. It is seen that UGC-N-LIST is having a positive impact on academic and research activities in higher education institutions.

Key Words: Internet, E-journal, E-books, N-LIST, E-resources

Introduction

Internet revolution has led to the emergence of an e-generation era, where every aspect of life is taken online. So is the case with education, where internet has widened the horizon of learning. In the age of Information Technology, the traditional concept of acquiring information is gradually replaced by the accessing information online. In this context teaching faculty and research scholars demand online e-resources. Libraries are the lighthouse of information dissemination and are playing an important role in extending the required latest information quickly to their users. Due to insufficient funds libraries have been forced to cut on subscription for important journals. In order to provide current literature to Indian academia by covering the gap between the demand and supply through e-journals that can be subscribed online UGC has turned towards internet. In this connection UGC has established the Information and Library Network Centre (INFLIBNET) in 1991. The Centre acts as a nodal agency for networking of libraries and information centers in universities, institutions of higher learning with an aim to promote scholarly communication. The centre has taken up several new initiatives with an aim to keep abreast with trends and emerging technologies in information and communication. This includes N-LIST that provides access to electronic journals and electronic books to eligible colleges. The present paper is an attempt to study the use of E-journals Under N-LIST programme by the faculty and research scholars.

About N-LIST Programme:

A project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)" is jointly executed by the UGC-**INFLIBNET** Digital Library Consortium, INFILBNET Centre and the INDEST-AICTE Consortium, IIT Delhi. This project was launched on 4th May 2010 The N-LIST project provides access to e-resources to students, researchers and faculty from colleges. The authorized users from colleges can access e-resources and download articles required by them .Only colleges accredited by the National Assessment and Accreditation Council (NAAC) and those that have received 12B/2F certificate issued by the UGC are eligible to join this network. The registered member colleges are required to pay Rs.5000 as annual membership fee. As on June 2023, 3656 colleges all over India have joined this network.

Statement of problem

E-journals are made available with full text to meet requirement and expectation of academic and research community. So it is apt and essential to know how far faculty members, Ph.D. and M.Phil. scholars are making use of e-journals. Hence, the need is felt to study in detail the use of e-journals under N-LIST project by researchers and teachers. This present paper titled "USE OF E-JOURNALS BY FACULTY MEMBERS AND RESEARCH SCHOLARS UNDER N-LIST PROGRAMME-attempts to find the use of N-LIST e-journals by research scholars and academia of the colleges.

Objectives of the study:

The main purpose of the study reported here was to investigate the awareness, utilization

level of electronic information service. In the light of the aim of this study the following other research objectives of the study were set:

- To identify the information needs of research scholars and faculty members at higher education institutions.
- 2. To be aware of the working of the N-LIST programme
- 3. To know the extent of the use of E-journals through N-LIST programme.
- 4. To ascertain the need for user orientation programme in accessing e-journals.
- 5. To know the significance of e-journals over print journals.
- To know the degree of satisfaction derived by research scholars and teachers community while using e-journals

7. To identify the problems faced by the users in accessing e-journals and to suggest the ways and means for effective use of the N-LIST programme

Methodology:

Keeping in view the above objectives in mind, a structured questionnaire was prepared to collect data from the users of E-journals. For this purpose a total of 60 questionnaires were distributed among faculty members and researchers. Duly filled questionnaires were collected and then data was analyzed, tabulated, interpreted and presented through this paper.

Data Analysis:

Analysis of data is the ultimate step in research process. It is the link between raw data and significant results leading to conclusion. This process of analysis has to be result oriented.

Table 1.1. Internet browsing skill of the respondents

Skill	No. of respondents(N=60)	Percentage
Adequate	30	50
Excellent	20	33.33
Poor	10	16.67

It is clear that 50% of the respondent have adequate skill in internet browsing while 33.33% are

excellent and 17.67% are poor in the skill of internet browsing.

Table 1.2. Purpose of using E-journals

Purpose	No. of respondents(N=60)	Percentage
Research purpose	40	66.67
Academic purpose	30	50

Note: Respondents were permitted multiple answers E-journals are assisting a lot in research work. It is ascertained that 40(66.67%) go for using e-journals

for research purpose where as 30(50%) use it for their academic goal.

Table 1.3. Reasons to use E-Journals

Reasons	No. of respondents(N=60)	Percentage
a). To become aware and keeping up-to-date in the subject field	30	50
b) For publishing Articles	10	16.67
c) To browse journals not available locally	10	16.67
d) For seminar presentation	15	25

Note: Respondents were permitted multiple answers There are varied reasons motivated to use e-journals as stated by the users under this study. Table 3 reveals that 30(50%) users look for e-journals 'to become aware of the information relating to their

subject field, while 10(16.67%) seek to obtain information for publishing articles, another 10(16.67%) browse the journals which are not locally available.15(25%) users require e-journals for preparing papers for seminar presentation.

Table 1.4. Preferred methods of reading articles

Methods	No. of respondents(N=60)	Percentage
Reading articles available in printed form	40	66.67
Reading full text from the computer screen	20	33.33

The table 1.4 proclaims that 40(66.67%) and 20(33.33%) users follow the methods as priority 'reading articles available in printed form' and 'reading from the computer screen' respectively. As

per the views of respondents reading articles in printed from is more suitable and popular among the users rather than on screen.

Table 1.5. Frequency of using E-Journals through N-LIST programme

Frequency	No. of respondents(N=60)	percentage
Occasionally	15	25
2-3 times in a month	10	16.67%
Once in a week	25	41.67%
daily	10	16.67%

The Table1.5 reveals that 25(41.67%) users see the e-journals once in a week and 15(25%) occasionally, where as 10(16.67%) each use 2-3

times in a month and daily. It is proved to be good sign for acceptance of e-journals by the users of Vivekananda College.

Table 1.6.Access point of E-journals through N-LIST programme

Access point	No. of respondents	percentage
Central library	40	67.67
Department computer	20	33.33

It is clear from the above table that majority of respondents i.e. 40(67.67%) are accessing the e-journals from central library of the college and

20(33.33%) are accessing from their department computer.

Table 1.7. Frequency of consulting librarian or other staff for help

Frequency	No. of respondents	percentage
Always	20	33.33
Sometimes	30	50
Rarely	10	16.67
Never	NIL	NIL

Summarizing the frequency of consulting the librarian or other library staff while using e-journals it is stated that 30(50%) users consult sometimes where as 20 (33.33%) and 10(16.67%) are

consulting the librarian or other library staff always and rarely respectively. There is no any user who has never consulted others for help.

Table 1.8: Satisfaction of the users with time allotted for browsing

F	Factors	No. of respondents	percentage
S	Satisfied	25	41.67
Ι	Dissatisfied	35	58.33

It is ascertained from the table 1.8 that 35(58.33%) are dissatisfied with the time allotted to them, but on the other hand 25(41.33%) found satisfied.

Table 1.9. Common problems encountered during internet browsing

Problem area	No. of respondents	percentage
Limited number of terminals	25	41.67
Slow internet connectivity	10	16.67
Frequent power failure	5	8.33
Insufficient printing facilities	20	33.33

It was realised that access to electronic resources was hindered by some of the common problems which need to be viewed intensively by the librarian. With regard to these difficulties Table 1.9 explores that 25(41.67%) respondents said that the number of PCs are insufficient, where as

20(33.33%) users have said that there are no sufficient printing facilities to take print out of articles from the computer. A small portion of respondents i.e., 8.33% said that they encounter the problem of power failure where as 16.67% of users face the problem of slow internet connectivity

Table 1.10. Evaluation of N-LIST programme

Particulars	No. of respondents	percentage
Excellent	13	21.67
Very Good	22	36.67
Good	20	33.33
Fair	5	8.33
Poor	NIL	NIL

The data explored in the table 1.10, reveals that 13(21.67%) users remarked excellent and 22(36.67%) said very good and further 20(33.33%) rated it as good and 5(8.33%) said that it is fair. However none of them rank the programme as 'Poor' which is a good sign for the UGC-N-LIST programme as a whole

Major Findings of the survey

On the basis of the above analysis and observations, it is the overall feeling that e-journals have been a success for the users in higher education institutions. Further, looking after the rapidly growing trend of e-resources the researchers and faculty members should be encouraged to use UGC N-LIST e-resources for their academic and research purposes rather than to rely on printed sources alone. Following are the major findings of the survey.

- 1. 50% users possess adequate internet browsing skill, while only 16.67% found poor.
- 2. Majority of respondents (66.67%) are more concerned about the use of e-resources for their research purpose.
- 3. The survey attests the most vital reasons which motivated the users for using e-resources are to become aware and keeping up-to-date in the subject field (50%)
- 4. Reading articles available in printed form is highly appreciated by maximum (66.67%) users other than reading from computer screen.
- 5. A large number of (41.67%) users use eresources once in a week
- 6. 66.67% users access e-resources from the central library
- 7. 50% users consult 'sometimes' followed by 16.67% rarely while 33.33% consult always whenever they look for any information over internet in library.
- 8. 58.33% Library e-users have shown their dissatisfaction with the time allotted to them for browsing in computer laboratory.
- 9. Insufficient Computers (41.67%) and insufficient printing facilities(33.33%) are the common problems mostly faced by the users
- 10. In view point of 36.67% of users, N-LIST Eresources is very good

Suggestions:

In the present study, a feedback technique adopted through this survey to find out the working of the system of e-resources and services rendered by libraries of higher education institutions. The feasible and practicable suggestions are enumerated as under:

1. Provision for more PCs and extension of Library Computer Laboratory for better use of e-journals are needed.

- 2. The required training should be provided to research scholars, teachers as well as students for huge and optimum use of e-resources.
- 3. Proper internet facility should be provided in the central library.
- 4. Users should be facilitated for print outs pages by the library whenever they need with minimum payment system.
- 5. Additional power supply system must be functional as quickly as possible and should available for all time to cope up accidental power failure.
- 6. Faculty members must be encouraged to use eresources for academic purpose also.

Conclusion:

Faculty and researchers in higher education institutions are computer literate and comfortable in using some of the electronic resources. However, it is necessary to increase the awareness of the existence of other search tools. There is a need to provide adequate training to teachers and researchers in using e-resources. It is seen that UGC-N-LIST is having a positive impact and facilitates the faculties to undertake research work.

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Comparative Analysis And Enrichment Of The Nutrient Composition Of Fruit, Vegetable And Agro Waste By Composting With Earthworm Eudilus Eugineae , Eisenia Fetida And Millipede Arthrosphaera Magna

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Abstract

India generates about 350 million tonnes of organic wastes every year. Vermicomposting and Millicomposting is a good and affordable technique used to produce organic compost from organic waste with the aid of specific earthworm and millipede species. It is one of the economically and environmentally friendly methods of organic waste processing. It is a newly becoming organic solid waste management strategies. The present research work was carried with the objective exploring the vermicomposting and millicomposting processing. In this experiment, the fruit waste, vegetable waste and agri residues was processed by two earthworm species, Eudilus eugineae, Eisenia fetida and one millipede species Arthrosphaera magna. The macronutrients such as carbon, nitrogen, phosphorus, potassium and calcium were evaluated in vermicompost, millicompost and conventional compost and assessed the growth efficiency of plant, Abelmoschus esculentus. The nutrient status and growth efficiency of vermicompost and millicompost processed by earthworm species and millipede species produced from above said organic waste were more than conventional compost. Moreover, the biocompost produced together by Eudilus eugineae, E.fetida and A.magna processed higher nutrients and growth efficiency than that of other biocomposts. This study promising that biocomposting is an ecofriendly method to solve the acute problem of solid waste.

Key words: Fruit, Vegetable and Agro wastes, Eudilus eugineae , Eisenia fetida, Athropsphaera magna and Abelmoschus esculentus.

1. Introduction

Urbanization not only accumulates waste, but also accelerates generation rates of wastes. India will probably see a rise in waste generation from less than 40,000 metric tones per year to over 125,000 metric tones by the year 2030 (UNEP, 2003). The vegetable and fruit wastes from the markets, hotels, kitchen, fruit stalls and juice corners in the cities create pollution problems besides causing inconvenience to the public. Kale and Krishnamoorthy (1981) reported that the vegetable residues are the reserves of pathogens to cause epidemic diseases.

- 1. Compaction and destruction of soil structure
- 2. Poor water holding capacity of soil
- 3. Fertilizers are soil pollutants if it is in excess
- 4. Increased hazards and outbreak of pests, diseases and weeds

All these problems forced us to think about the alternative means. In this situation organic manures such as farm yard manure, compost, vermicompost, biofertilizer can be used at least complement if not as a substitute (Chackraborti and Singh, 2004). In recent years researchers have become progressively interested in using biological process for stabilizing organic wastes, which does not include a thermophilic stage, but involves the use of earthworms and millipedes for breaking down and stabilizing the organic wastes (Atiyeh et al., 2000).

Bio composting is an environmentally sound technology (EST) according criteria defined by the United Nations Environmental Program (UNEP). They defined an EST as being less polluting, using resources in sustainable manner, recycling more of their wastes and products and handling all residual wastes in an environmentally acceptable way (Sharma and Agarwal, 2004). Jeevan Rao (1998) worked on the solid wastes and opined that the resource can be recycled and composting. The composting technique will help to reduce the solid waste and converts it into usable resource (Hosetti, 1998). Vermicomposting is an ecofriendly technique involving no pollution and hence is most suitable method for organic waste disposal when compared to the conventional methods like land filling, incineration, biogas production etc. Vermicomposting is the application of earthworm in producing vermifertilizer which helps in maintenance of better environment and results in sustainable agriculture (Senapati, 1996).

Similarly, Millipedes are known to be macro detrivorous terrestrial arthropods feed on decaying vegetable matter and mineral soil and represented by more than 8,000 species. They are essentially soil animals and in some ecosystem they are more important than worms as agents of soil and nutrient turn over.

In the light of information presented above, the present study was undertaken with the following objectives:

 To utilize the earthworm species, Eisenia foetida, Eudrilus eugeniae and millipede, Arthrosphaera magna to recycle the fruit, vegetable and agricultural wastes.

- To analyze and compare the bio-chemical characteristics of the composts processed by earthworms and millipedes
- 3. To assess the effects of composts of different organic wastes on the growth of the vegetable plant, Abelmoschus esculents

2. Materials And Methods

2.1 Collection of compost materials:

The fruit wastes like orange peels, skin and other parts of pine apple, grapes, papaya were collected from different Juice corners in and around Madurai. The vegetable wastes were obtained from the kitchen yard of Yadava College hostel. The predominant vegetable wastes are cabbage leaves, potato peels and over ripened tomatoes. Agricultural wastes like sugarcane trash, hay, and ground nut shells were collected from the nearby agricultural field and were separated, shredded to a length of 2-3 cm pieces, dried for a week and then subjected to pre decomposition.

2.2 Pre digestion of compost materials:

All these wastes were mixed with equal amount of fresh cow dung in plastic troughs separately and allowed for predigestion by sprinkling water. After 45 days, the predigested substrates were subjected to vermi / milli composting.

2.3 Collection and maintenance of compost organisms:

The most suitable earthworm species, Eudrilus eugeniae, Eisenia foetida and the detritivorous millipede, Arthrosphaera magna were chosen for the present investigation. Earthworms and millipedes were collected from SACS vermiery, Madurai and from the nearby Algar Hills garden soil respectively.

2.4 Biology of composting organisms:

2.4.1 Earthworms

The earthworm, E. eugeniae belongs to class Oligochaeta, order Haplotaxida and family Eudrilidae. It is commonly known as African worm or Night crawlers. It is a large composting worm, less tolerant to cold temperatures and best suited to tropical conditions (Edward et al., 1996). It is usually grown in temperature controlled conditions. It is epigeic i.e, lives on the surface of the soil or in the top 10 inches from the surface or on the topsoil under the litter layers

Eisenia foetida belongs to class Oligo chaeta, order Haplotaxida and family Lumbricidae. It is popularly known as European worm . It is also epigeic, can tolerate at wide temperatures. E. foetida is commonly found in compost heaps, forests, gardens, under stones, logs and roadside dumps. Since E. foetida is found very close to human habitation, it has been used for home composting and fish bait

2.4.2 Millipedes:

Arthrosphaera magna: belongs to order Sphaerotheriida and family Sphaerotheriidae. Adults have exactly 13 segments (including collum and anal segments), and the juveniles are of dark olive colour. The head of the adult is yellow brown or olive brown or olive green, the second segment is dark brown with a black band bordered with yellow colour, forming a narrow stripe. The average weight, length and width of an adult millipede rage from 4.5 to 12.5g, from 3.5 to 6.5, and from 1.5 to 2.5cm, respectively, Alagesan et al., 2013.

2.5 'Vermi' and 'Milli' bed preparation:

About 2.5 kg from the predigested materials of vegetable, fruit and agriculture wastes in moist condition were taken in separate 15 (5 troughs for each waste) rectangular culture troughs of equal size (47 x 32 x16 cm). Among the 5 troughs, first one is without the composting organism, second, third, fourth with E. foetida, E. eugeniae, Arthrosphaera magna respectively, and the fifth with combination of the above two species of earthworms and a millipede species. Thirty earthworm species of E. foetida and eugeniae E. and millipede, Arthrosphaera magna were introduced separately in the second, third and fourth troughs respectively. In the fifth trough, 10 animals of each species of E. foetida, E.eugeniae and Arthrosphaera magna were introduced. Water was sprinkled with regular intervals in all the troughs to maintain moisture content of 65 - 75% RH and a temperature at 25° C. The troughs were covered with wet muslin cloth to prevent the invasion of foreign materials and outgoing of millipedes. The bio composting process was extended for a period of 60 days. The biodegradation of wastes without the experimental organisms is referred as 'Compost'. The compost prepared by the action of earthworms and millipedes is named as 'Vermicompost' and 'Milli'compost respectively. Spraying of water was stopped two days before the harvest.

Before introducing the earthworms and millipedes into the troughs i.e. at the initial (0 day) and after an interval of 20, 40 and 60th days, the samples of compost, vermicompost and millicompost were analyzed for the biochemical composition of Organic carbon, Nitrogen, Phosphorous, Calcium and Potassium.

2.6 Bio Chemical Estimation

2.6.1 Estimation of Organic carbon:

The organic carbon was estimated following in the method of Walkey and Black method in Jackson (1974). 0.1g of sample was placed in 250ml standard flask. To this 10ml of potassium dichromate was added. The contents were mixed by gently swirling the flask. Now 20ml of concentrated sulphuric acid was added and mixed well. It was kept for 20 to 30minutes.

Simultaneously a blank was prepared. The solution was diluted to 200ml with distilled water and 10ml of Orthophosphoric acid and a few drops of Diphenylamine indicator were added. The solution was titrated against 0.5N ferrous ammonium sulphate taken in a burette. The colour change from dull green to turbid blue and the end point, the sudden appearance of brilliant green was noted. The amount of organic carbon present in the samples was estimated and expressed in percentage.

2.6.2 Estimation of total Nitrogen:

The nitrogen content was determined by the modified Micro-Kjeldhal method (Umbreit et.al, 1974). The catalyst was prepared by powdering and mixing copper sulphate (1g), potassium sulphate (8g) and selenium dioxide (1g). Potassium iodide (4g) and mercuric iodide (4g) were dissolved in 25ml of distilled water. About 1.75g of Gum Arabic was powdered and dissolved in 750ml of boiling water. Then potassium iodide- mercuric iodide solution was mixed with Gum Arabic solution. This solution was made up to 1000ml with distilled water and then filtered through Wattmann No.1 filter paper. Ten mg of powdered sample was taken in a Micro-Kjeldhal flask. A pinch of catalyst and 0.5ml of concentrated sulphuric acid was introduced into the Kjelhal flask. The flask was gently heated in a digestion rack until fumes of sulphuric acid entered. It was then strongly heated until the digest in the flask turned into an apple green colour. After cooling, the digest was made up to 20ml with distilled water. To 1ml of the diluted digest 2ml of water, 2ml of colour reagent and 3ml of 2N NaoH were added. After 15minutes the absorbance of the solution was read at 490nm against reagent blank in a spectrophotometer. The quantity of nitrogen in the sample was determined with reference to a standard graph prepared using NH₄Cl and expressed as percentage.

2.6.3 Estimation of phosphorous:

The phosphorous estimation was followed by modified Vogels method, (1963). 100mg sample was dissolved in 100ml of distilled water. From this 5ml was taken in a 50ml volumetric flask and 2ml of ammonium molybdate mixture was added. A few drops of stannous chloride or stannous oxalate were added. Light blue colour appeared. The optical density of the developed light blue colour was read at 640nm in a colorimeter. The amount of phosphorous in the sample was calculated and expressed in percentage

2.6.4 Estimation of potassium and calcium:

The amount of potassium and calcium present in the samples was estimated with the help of Flame photometry (Model CL - 22D).

2.6.4.1 Estimation of potassium

Preparation of reagents: 1.909gm AR potassium chloride was taken in a 1litre volumetric

flask and made up the solution to the mark with doubled distilled water. Different concentrations (100, 50, 20, 10, 5, and 2ppm) were prepared from the stock solutions.

2.6.4.2 Estimation of calcium

Preparation of reagents: 0.1248g of AR grade calcium carbonate was taken and dissolved in dilute hydrochloric acid. It was transferred volumetric flask and made up to the mark with double distilled water. This stock standard solution contained 100ppm of calcium. The solution was diluted to 50, 20, 10, 5ppm of calcium.

100mg of sample was dissolved in 10ml of 1N Hydrochloric acid and made up to 100ml with distilled water. This solution centrifuged at 1000rpm for 10minutes and filtered. First the filter is set, the compressor is started and the burner of the Flame photometer is lighted. The air pressure is adjusted for the gas feeder to have a sharp blue flame. The potassium / calcium solution of the highest value is fed in the range and the flame photometer is adjusted. To read full value of emission on the scale, distilled water is fed and the flame photometer is adjusted to read zero. Now the sample filtrate is fed and the Galvanometer reading for potassium and calcium was noted. The result obtained in ppm was converted into percentage.

2.7 Pot experiment:

To assess the fertility of the different composts processed by earthworms and millipedes, the vegetable plant, Abelmoschus esculentus was selected. About 2 kg of composts (conventional), vermi and 'milli' composts were taken in separate pots and in each pot 10 seeds of A. esculentus were sowed and maintained for a period of 45 days. The data related to morphometry and bionomics of the plant was observed and recorded.

2.8 Statistical application:

Wherever required the data were subjected to statistical analysis, like Standard Deviation (S.D) and Pearson's product moment Correlation coefficient ('r').

3. Results

Data related to the chemical composition of the compost produced from the fruit, vegetable and agricultural wastes by the activity of the earthworms, E. eugeniae, E. foetida and millipede, Arthrosphaera magna are presented in Tables 1- 12.

3.1 Organic carbon:

The carbon content of the fruit waste compost was decreased from 36.27 to 29.54 27.52 and 26.15% at the end of 60th day processed byArthrosphaera magna , E. foetida and E. eugeniae respectively. Maximum decline in the organic carbon content was observed (24.22%) in the compost prepared by the combined activity of millipede,Arthrosphaera magna and earthworms, E. foetida and E. eugeniae (Table 4). Similarly, the

percentage of carbon was declined from the initial day (42.01%) to the final day of composting in vegetable compost processed by Arthrosphaera magna (33.22%), E. foetida (31.19%), E. eugeniae (30.19%) and the combination of millipedes and earthworms (28.11%). Though the unprocessed agriculture wastes contain high carbon content (46.28%), it was tremendously decreased (33.21%) at the end of 60th day by the combined action of E. eugeniae, E. foetida and (Fig.1). Arthrosphaera magna Analysis of correlation coefficient showed that a significant negative correlation (< 0.05) was obtained between different day composts of tested wastes and the organic carbon (Table 13).

3.2 Nitrogen:

The agricultural wastes contained significantly less nitrogen (0.83%) than fruit (0.86%) and vegetable wastes (0.96%) at the initial stage of composting. But at the end of 60th day, the compost prepared from the agricultural wastes by the integrated activity of species of earthworms E. eugeniae, E. foetida and millipede, Arthrosphaera magna showed maximum nitrogen content (1.32%) compared to vegetable (1.21%) and fruit wastes (0.96%). Minimum amount of nitrogen was noticed in the fruit waste (0.91%) composted by the millipede, Arthrosphaera magna at the end of experiment. Among the two earthworm species, E. eugeniae was very efficient in increasing the nitrogen content from 0.83 to 1.21% compared to E. foetida (1.10%) in composted agricultural wastes. Statistically significant positive correlation was obtained for the different duration of the organic wastes and the nitrogen content (Table 13).

3.3 C/N ratio:

The C/N ratio was maximum (55.75) in agricultural waste and it was found to be less in vegetable (43.76) and fruit (42.17) wastes at the initial stage. But the C/N ratio was remarkably decreased to 23.23, 25.15 and 25.22 by the efficient converting mechanisms and the coexisting adaptability of E. eugeniae, E. foetida and Arthrosphaera magna in vegetable, agricultural and fruit wastes respectively. Of these three species, E. eugeniae is very potent in reducing the C/N ratio compared to E. foetida and in all the Arthrosphaera magna tested wastes. Statistical analysis showed that a significant negative correlation was obtained between the duration of composting and different wastes processed by earthworms and millipedes ('r' values: -0.9959, -0.9951, -0.9961, -0.9957 for agricultural wastes; -0.9954, -0.9979, -0.9894, -0.9842 for fruit wastes; -0.9922, -0.9151, -0.9996, -0.9966 for vegetable composts produced by E. eugeniae, E. foetida, Arthrosphaera magna and combination of all these three species) (Table 13).

3.4 Phosphorus:

The level of phosphorus commencement of composting was 0.23, 0.37 and 0.21% in fruit, vegetable and agricultural wastes respectively. After 60 days, the compost without earthworms and millipedes contained less amount of phosphorus (0.35, 0.49 and 0.37%) than the composts obtained by the combined activity E. eugeniae, E. foetida and Arthrosphaera magna (0.47, 0.69 and 0.42%) in fruit, vegetable and agricultural wastes respectively. The earthworm species, E. eugeniae was found to be very effective in increasing the phosphorus content during the process of composting of different substrates compared to E. foetida and Arthrosphaera magna . The relationship between the phosphorus content and the different day substrates are statistically significant (P < 0.05).

3.5 Potassium:

The potassium content of the substrates used for composting was increased in the order of agricultural (0.32%), fruit (0.45%) and vegetable wastes (0.66%) at the beginning of the composting. The vegetable wastes composted by E. eugeniae contained more potassium (0.98%) than fruit (0.74%) and agriculture wastes (0.69%). The earthworm, E. foetida was also very effective in increasing the content of potassium in the compost (0.61, 0.68 and 0.92%) compared to the millipede, Arthrosphaera magna (0.58, 0.59 and 0.85%) in agricultural, fruit and vegetable wastes respectively. Similarly, maximum increase in the quantity of potassium (1.25%) was noticed when the vegetable wastes were degraded by the combined action of treated with earthworms and millipedes.

3.6 Calcium:

The initial level of calcium content was reported as 0.43, 0.52 and 0.85% in agricultural, fruit and vegetable wastes respectively. After treating with earthworms and millipedes separately and combination of both, the calcium content was remarkably increased. E. eugeniae increased the calcium level from 0.85 to 1.14% in vegetable wastes after 60 days of composting. The amount of calcium increase was found to be very less i.e from 0.52 to 0.62% in fruit waste processed by the millipede, Arthrosphaera magna . However, a remarkable increase in the level of calcium was observed in the composted vegetable (1.82%) compared to fruit (0.92%) and agricultural wastes processed by the (0.83%)combination earthworms and millipedes. Statistically significant positive correlation was obtained for the different duration of the organic wastes and the calcium content (Table 13).

3.7 Pot experiment:

Data related to the effect of different composts obtained from the activity earthworms and

millipedes on the growth parameters of the vegetable plant, Abelmoschus esculentus was presented in Tables 14- 16. The results revealed that the plants grown on vegetable wastes attained maximum height (38.6 cm) compared to fruit (34.8 cm) and agricultural wastes (30.5 cm) processed by the combination of earthworms and millipedes. Similarly, the other parameters including number

and length of leaves; length and weight of fruits were greater in vegetable wastes than the fruit and agricultural wastes. Interestingly, the plant grown on vegetable wastes composted with E. eugeniae attained maximum height (34.4 cm), length (21.7cm) and number of leaf (12.7/ plant), fruit length (14.9 cm) and weight (16.4gm) than the wastes worked with other earthworm species

Table 1: Nutrient composition (%) of vermicompost of fruit wastes processed by E.euginae. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th	day	40 th	day	60 th	day
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost
Organic	36.27	34.26	33.58	31.93	30.57	28.91	26.15
Carbon	± 1.81	± 1.02	± 2.68	$\pm \ 2.55$	± 1.22	± 0.86	± 1.56
Nituo	0.86	0.87	0.88	0.89	0.91	0.92	0.95
Nitrogen	± 0.02	± 0.04	± 0.05	± 0.02	± 0.05	± 0.05	± 0.02
Phosphorus	0.23	0.25	0.26	0.28	0.34	0.32	0.41
Filospilorus	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01	± 0.02	± 0.01
Potassium	0.45	0.49	0.52	0.52	0.63	0.60	0.74
Potassiulii	± 0.01	± 0.02	± 0.04	± 0.04	± 0.03	± 0.03	± 0.04
Calcium	0.52	0.56	0.64	0.62	0.75	0.72	0.88
Calcium	± 0.01	± 0.02	± 0.03	± 0.03	± 0.04	± 0.04	± 0.04
C/N Ratio	42.17	39.37	38.15	35.87	33.59	31.42	27.52
C/N Katio	± 1.26	± 1.96	± 2.28	± 1.79	± 1.00	± 1.25	± 1.37

Table 2: Nutrient composition (%) of vermicompost of fruit wastes processed by E. foetida. Each value represents the mean of ($X \pm S.D$) of 3 estimates

represents the mean of (12 505) of 5 estimates											
		20 th d	ay	40 ^{tl}	^h day	60 th (day				
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost				
0	36.27	34.27	33.25	32.93	30.97	29.91	27.52				
Organic	30.27	34.27	33.23	32.93	30.97	29.91	21.32				
Carbon	± 2.17	± 1.71	± 1.66	± 1.97	± 1.85	± 1.19	± 1.37				
Nituo	0.86	0.87	0.88	0.88	0.90	0.90	0.93				
Nitrogen	± 0.04	± 0.05	± 0.04	± 0.06	± 0.03	± 0.04	± 0.02				
Dl l	0.23	0.25	0.26	0.30	0.33	0.32	0.39				
Phosphorus	± 0.01	± 0.01	± 0.02	± 0.02	± 0.01	± 0.01	± 0.03				
Potassium	0.45	0.48	0.52	0.51	0.59	0.54	0.68				
Potassium	± 0.01	± 0.02	± 0.04	± 0.02	± 0.01	± 0.03	± 0.05				
Calcium	0.52	0.55	0.57	0.61	0.63	0.63	0.77				
Calcium	± 0.01	± 0.04	± 0.02	± 0.05	± 0.02	± 0.03	± 0.03				
C/N Ratio	42.17	39.39	37.78	37.42	34.41	33.23	29.59				
C/N Ratio	± 2.53	± 1.57	± 1.88	± 1.87	± 1.37	± 2.65	± 1.47				

Table 3: Nutrient composition (%) of 'Milli'compost of fruit wastes processed by A. magna Each value represents the mean of ($X \pm S.D$) of 3 estimates

represents the mean of (X ± 5.D) of 3 estimates										
		20 th day		40 th	day	60 th	day			
Parameters	Initial (0 day)	Compost	'Milli' compost	Compost	'Milli' compost	Compost	'Milli' compost			
Organic	36.27	35.26	34.92	33.93	32.58	30.91	29.54			
Carbon	± 1.81	± 1.41	± 1.04	± 1.69	± 1.62	± 1.23	± 1.18			
Nitrogon	0.86	0.86	0.87	0.88	0.89	0.89	0.91			
Nitrogen	± 0.02	± 0.03	± 0.01	± 0.04	± 0.02	± 0.04	± 0.05			
Dhoophomic	0.23	0.24	0.27	0.26	0.31	0.30	0.35			
Phosphorus	± 0.01	± 0.01	± 0.01	± 0.02	± 0.01	± 0.01	± 0.02			
Potassium	0.45	0.46	0.48	0.49	0.52	0.52	0.59			
Fotassium	± 0.02	± 0.01	± 0.03	± 0.02	± 0.04	± 0.03	± 0.02			
Calcium	0.52	0.54	0.54	0.56	0.57	0.58	0.62			
Calcium	± 0.03	± 0.03	± 0.02	± 0.04	± 0.02	± 0.02	± 0.04			
C/N Ratio	42.17	41.00	40.13	38.55	36.60	34.73	32.46			
C/IN Katio	± 3.37	± 2.87	± 2.40	± 1.92	± 1.46	± 1.04	± 0.97			

Table 4: Nutrient composition (%) of compost and earthworm millipede compost of fruit wastes processed by E. euginae, E. foetida and A.magna . Each value represents the mean of $(X \pm S.D)$ of 3 estimates

		20 ^{tl}	h day	40	th day	60 th	day
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost
Organic	36.27	35.26	34.58	32.93	29.55	30.91	24.22
Carbon	± 1.08	± 1.76	± 1.72	± 1.31	± 1.47	± 1.54	± 1.21
Nitrogen	0.86	0.87	0.88	0.88	0.91	0.90	0.96
Nitrogen	± 0.04	± 0.04	± 0.05	± 0.03	± 0.05	± 0.05	± 0.03
Dhaanhama	0.23	0.26	0.31	0.30	0.39	0.35	0.47
Phosphorus	± 0.01	± 0.01	± 0.02	± 0.02	± 0.02	± 0.02	± 0.03
Potassium	0.45	0.50	0.54	0.56	0.69	0.62	0.88
Fotassiuiii	± 0.02	± 0.02	± 0.02	± 0.03	± 0.04	± 0.03	± 0.05
Calcium	0.52	0.57	0.61	0.66	0.77	0.75	0.92
Calcium	± 0.01	± 0.02	± 0.03	± 0.03	± 0.04	± 0.06	± 0.04
C/N Ratio	42.17	40.52	39.29	37.42	32.47	34.34	25.22
C/IN Ratio	± 2.95	± 2.43	± 1.96	± 2.99	± 1.62	± 1.71	± 1.26

Table 5: Nutrient composition (%) of vermicompost of vegetable wastes processed by E.euginae. Each value represents the mean of ($X \pm S.D$) of 3 estimates

represents the mean of (A ± 5.D) of 3 estimates											
			20 th day		day	60 th	day				
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost				
Organic	42.01	40.92	39.24	37.58	35.57	34.92	30.19				
Carbon	± 2.10	± 1.63	± 1.96	± 1.50	± 1.77	± 1.39	± 1.20				
Nitrogon	0.96	0.97	0.98	1.02	1.04	1.04	1.10				
Nitrogen	± 0.03	± 0.04	± 0.04	± 0.04	± 0.06	± 0.06	± 0.05				
Dhaanhama	0.37	0.39	0.43	0.42	0.52	0.46	0.58				
Phosphorus	± 0.01	± 0.01	± 0.02	± 0.01	± 0.02	± 0.02	± 0.05				
Potassium	0.66	0.69	0.72	0.73	0.84	0.78	0.98				
Fotassiuiii	± 0.01	± 0.03	± 0.04	± 0.03	± 0.03	± 0.04	± 0.03				
Calcium	0.85	0.91	0.94	0.96	1.12	1.10	1.44				
Calcium	± 0.04	± 0.03	± 0.03	± 0.04	± 0.05	± 0.06	± 0.04				
C/N Ratio	43.76	42.18	40.04	36.84	34.20	33.57	27.44				
C/N Ratio	± 2.18	± 2.53	± 2.00	± 1.84	± 2.05	± 2.01	± 1.64				

Table 6: Nutrient composition (%) of vermicompost of vegetable wastes processed by E. foetida. Each value represents the mean of ($X \pm S.D$) of 3 estimates

represents the mean of (A ± 5.D) of 5 estimates										
		20 th (day	40 th (day	60 ^t	^h day			
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost			
Organic	42.01	40.92	39.59	38.58	35.23	35.92	31.19			
Carbon	± 1.26	± 1.63	± 1.58	± 2.31	± 1.40	± 1.79	± 1.24			
Nitrogon	0.96	0.98	0.99	1.00	1.03	1.02	1.06			
Nitrogen	± 0.04	± 0.04	± 0.03	± 0.05	± 0.03	± 0.04	± 0.06			
Phosphorus	0.37	0.39	0.42	0.41	0.47	0.45	0.52			
Filospilorus	± 0.01	± 0.01	± 0.02	± 0.01	± 0.02	± 0.01	± 0.02			
Potassium	0.66	0.70	0.72	0.74	0.81	0.79	0.92			
Potassiulii	± 0.02	± 0.02	± 0.03	± 0.02	± 0.03	± 0.03	± 0.05			
Calcium	0.85	0.89	0.92	0.94	1.13	1.06	1.32			
Calcium	± 0.03	± 0.04	± 0.04	± 0.05	± 0.05	± 0.03	± 0.05			
C/N Ratio	43.76	41.75	39.98	38.58	34.20	35.21	29.42			
C/N Katio	± 2.18	± 1.67	± 1.19	± 1.54	± 1.72	± 2.11	± 1.17			

Table 7: Nutrient composition (%) of 'Milli'compost of vegetable wastes processed by A.magna. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th	day	40 th (day	60 th	day
Parameters	Initial (0 day)	Compost	'Milli' compost	Compost	'Milli' compost	Compost	'Milli' compost
Organic	42.01	41.14	39.27	38.58	36.56	35.92	33.22
Carbon	± 2.10	± 2.46	± 1.98	± 1.54	± 1.82	± 2.15	± 1.66
Nitrogon	0.96	0.97	0.98	0.97	0.99	0.98	0.99
Nitrogen	± 0.04	± 0.04	± 0.05	± 0.02	± 0.04	± 0.05	± 0.03
Dhaanhama	0.37	0.38	0.39	0.39	0.41	0.41	0.43
Phosphorus	± 0.01	± 0.01	± 0.02	± 0.01	± 0.02	± 0.02	± 0.02
Potassium	0.66	0.70	0.72	0.74	0.79	0.80	0.85
Fotassium	± 0.01	± 0.03	± 0.02	± 0.03	± 0.04	± 0.05	± 0.05
Calcium	0.85	0.89	0.95	0.94	1.07	0.99	1.20
Calcium	± 0.02	± 0.03	± 0.05	± 0.03	± 0.04	± 0.07	± 0.06
C/N Ratio	43.76	42.41	40.07	39.77	36.92	36.65	33.55
C/IN Katio	± 1.31	± 1.69	± 2.00	± 2.38	± 2.58	± 1.83	± 1.67

Table 8: Nutrient composition (%) of vermi and 'Milli'compost of vegetable wastes processed by E. euginae, E. foetida and A.magna. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th	day	40 th (lay	60 th (day
Parameters	Initial (0 day)	Compost	Vermi- 'Milli' compost	Compost	Vermi- 'Milli' compost	Compost	Vermi- 'Milli' compost
Organic	42.01	39.92	38.92	37.58	33.23	32.42	28.11
Carbon	± 2.10	± 1.19	± 1.55	± 1.87	± 0.99	± 1.94	± 0.84
Nitrogon	0.96	0.98	1.02	1.00	1.13	1.12	1.21
Nitrogen	± 0.02	± 0.03	± 0.04	± 0.02	± 0.05	± 0.04	± 0.07
Dhaanhama	0.37	0.39	0.46	0.44	0.58	0.49	0.69
Phosphorus	± 0.01	± 0.01	± 0.02	± 0.01	± 0.03	± 0.02	± 0.04
Potassium	0.66	0.72	0.82	0.86	1.12	0.97	1.25
Potassiulii	± 0.03	± 0.03	± 0.04	± 0.02	± 0.05	± 0.03	± 0.07
Calcium	0.85	1.02	1.21	1.18	1.52	1.34	1.82
Calcium	± 0.05	± 0.05	± 0.03	± 0.04	± 0.07	± 0.06	± 0.09
C/N Ratio	43.76	40.73	38.15	37.58	29.40	28.94	23.23
C/N Kallo	± 2.18	± 1.22	± 1.90	± 1.87	± 1.17	± 1.73	± 1.16

Table 9: Nutrient composition (%) of vermicompost of Agro wastes processed by E.euginae. Each value represents the mean of ($X\pm S.D$) of 3 estimates

		20 th (day	40 th (day	60 th	day
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost
Organic	46.28	45.26	43.25	43.26	39.23	40.90	34.24
Carbon	± 1.38	± 2.26	± 1.72	± 2.59	± 1.56	± 2.04	± 2.04
Nitrogan	0.83	0.85	0.92	0.91	1.11	0.98	1.21
Nitrogen	± 0.02	± 0.04	± 0.03	± 0.04	± 0.06	± 0.04	± 0.06
Dhoophorus	0.21	0.22	0.25	0.23	0.31	0.25	0.38
Phosphorus	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01	± 0.02
Potassium	0.32	0.34	0.39	0.37	0.48	0.42	0.69
Fotassiuiii	± 0.01	± 0.01	± 0.01	± 0.02	± 0.03	± 0.02	± 0.02
Calcium	0.43	0.45	0.51	0.49	0.64	0.51	0.78
Calcium	± 0.01	± 0.02	± 0.03	± 0.03	± 0.03	± 0.02	± 0.03
C/N Ratio	55.75	53.24	47.01	47.53	35.34	41.73	28.30
C/IN Katio	± 2.78	± 3.19	± 2.35	± 2.85	± 2.12	± 2.08	± 1.43

Table 10: Nutrient composition (%) of vermicompost of Agro wastes processed by E. foetida. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th (day	40 th (day	60 th	day
Parameters	Initial (0 day)	Compost	Vermi compost	Compost	Vermi compost	Compost	Vermi compost
Organic	46.28	44.81	43.74	42.53	38.21	39.9	35.81
Carbon	± 2.31	± 1.79	± 2.18	± 2.12	± 2.29	± 1.59	± 1.43
Nitrogon	0.83	0.84	0.90	0.89	0.99	0.94	1.10
Nitrogen	± 0.02	± 0.04	± 0.03	± 0.04	± 0.05	± 0.05	± 0.06
Dhoomhomio	0.21	0.22	0.24	0.24	0.29	0.27	0.33
Phosphorus	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01	± 0.01
Potassium	0.32	0.35	0.38	0.38	0.51	0.41	0.61
Potassium	± 0.01	± 0.02	± 0.02	± 0.01	± 0.04	± 0.02	± 0.03
Calcium	0.43	0.45	0.49	0.48	0.59	0.52	0.70
Calcium	± 0.02	± 0.02	± 0.02	± 0.02	± 0.01	± 0.02	± 0.04
C/N Ratio	55.75	53.34	48.60	47.78	38.59	42.44	32.56
C/IN Katio	± 1.67	± 1.60	± 2.43	± 2.86	± 2.31	± 2.12	± 1.30

Table 11: Nutrient composition (%) of 'Milli'compost of Agro wastes processed by A.magna. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th (day	40 th (day	60 th	day
Parameters	Initial (0 day)	Compost	'Milli' compost	Compost	'Milli' compost	Compost	'Milli' compost
Organic	46.28	45.34	44.75	43.26	41.22	40.90	38.12
Carbon	± 1.38	± 1.81	± 1.79	± 2.16	± 2.47	± 2.45	± 1.90
Nitrogon	0.83	0.85	0.87	0.89	0.92	0.93	0.99
Nitrogen	± 0.03	± 0.04	± 0.04	± 0.02	± 0.03	± 0.03	± 0.05
Dhoophomic	0.21	0.22	0.23	0.24	0.26	0.26	0.29
Phosphorus	± 0.01	± 0.01	± 0.01	± 0.01	± 0.02	± 0.01	± 0.02
Potassium	0.32	0.34	0.37	0.37	0.45	0.41	0.58
Potassiuiii	± 0.01	± 0.01	± 0.01	± 0.02	± 0.02	± 0.02	± 0.03
Calcium	0.43	0.44	0.46	0.47	0.52	0.51	0.67
Calciulii	± 0.01	± 0.02	± 0.01	± 0.02	± 0.04	± 0.04	± 0.02
C/N Ratio	55.75	53.34	51.43	48.60	44.80	43.97	38.50
C/N Ratio	± 2.78	± 3.20	± 2.05	± 1.45	± 1.79	± 3.07	± 1.54

Table 12: Nutrient composition (%) of vermi and 'Milli'compost of vegetable wastes processed by E. euginae, E. foetida and A.magna. Each value represents the mean of ($X \pm S.D$) of 3 estimates

		20 th	day	40^{th}	day	60 th	day
Parameters	Initial (0 day)	Compost	Vermi- 'Milli' compost	Compost	Vermi- 'Milli' compost	Compost	Vermi- 'Milli' compost
Organic	46.28	44.26	42.58	42.16	38.27	39.12	33.21
Carbon	± 1.85	± 2.65	± 2.12	± 2.10	± 1.53	± 2.34	± 1.32
Nituogan	0.83	0.87	0.94	0.93	1.17	0.99	1.32
Nitrogen	± 0.02	± 0.03	± 0.04	± 0.03	± 0.05	± 0.02	± 0.03
Dhoophomic	0.21	0.24	0.26	0.31	0.33	0.37	0.42
Phosphorus	± 0.01	±0.01	± 0.01	± 0.01	± 0.02	± 0.02	± 0.02
Potassium	0.32	0.36	0.42	0.41	0.57	0.49	0.75
Fotassium	± 0.01	± 0.01	± 0.02	± 0.02	± 0.01	± 0.02	± 0.04
Calcium	0.43	0.46	0.55	0.52	0.69	0.61	0.83
Calcium	± 0.02	± 0.01	± 0.03	±0.03	± 0.05	± 0.03	± 0.03
C/N Ratio	55.75	50.87	45.29	45.33	32.70	39.51	25.15
C/IN Katio	± 1.67	± 2.03	± 1.81	± 2.26	± 1.63	± 2.37	± 1.25

Table 13: Correlation coefficient (r) relating the biochemical parameters and the composts of different wastes processed by earthworms and millipedes

Fruit wastes						
Parameters	E. eugeniae	E. foetida	A.magna	Ee + Ef + Am		
Organic carbon	-0.9928	-0.9972	-0.9861	-0.9785		
Nitrogen	0.9829	0.9944	0.9898	0.9795		
Phosphorus	0.9852	0.9886	0.9999	0.9999		
Potassium	0.9951	0.9979	0.9807	0.9999		
Calcium	0.9995	0.9671	0.9795	0.9935		
C/N ratio	-0.9954	-0.9979	-0.9894	-0.9842		
Vegetable wastes						
Organic carbon	-0.9889	-0.9933	-0.9987	-0.9932		
Nitrogen	0.9798	0.9983	0.9129	0.9944		
Phosphorus	0.9965	0.9999	0.9999	0.9985		
Potassium	0.9859	0.9918	0.9985	0.9885		
Calcium	0.9666	0.9819	0.9983	0.9991		
C/N ratio	-0.9922	-0.9151	-0.9996	-0.9966		
Agricultural wastes						
Organic carbon	-0.9941	-0.9865	-0.9885	-0.9976		
Nitrogen	0.9898	0.9951	0.9898	0.9918		
Phosphorus	0.9929	0.9958	0.9959	0.9919		
Potassium	0.9645	0.9911	0.9788	0.9923		
Calcium	0.9931	0.9921	0.6431	0.9993		
C/N ratio	-0.9959	-0.9951	-0.9961	-0.9957		

Table 14: Effect of fruit wastes composted with earthworms and millipedes on the bionomics of Abelmoschus esculentus. Each value represents as mean $(X \pm S.D)$ of 5 observations

		Composted with			
Parameters	Conventional Compost	E. eugeniae	E. foetida	A.magna	Ee+Ef+Xc
Height of plant (cm)	21.5 ± 1.88	33.3 ± 2.28	30.0 ± 2.24	28.0 ± 1.81	34.8 ± 2.21
No. of leaves	7.4 ± 0.52	11.5 ± 0.79	10.5 ± 0.51	9.4 ± 0.47	14.2 ± 1.12
Leaf length (cm)	13.7 ± 0.73	18.5 ± 1.78	17.3 ± 1.42	15.8 ± 0.97	20.1 ± 1.75
Fruit length (cm)	9.5 ± 0.45	14.4 ± 1.12	13.2 ± 0.92	11.5 ± 0.91	15.3 ± 1.32
Fruit weight (gm)	11.6 ± 0.61	15.2 ± 1.39	14.1 ± 1.02	13.4 ± 0.98	16.5 ± 1.12

Table 15: Effect of vegetable wastes composted with earthworms and millipedes on the bionomics of Abelmoschus esculentus. Each value represents as mean $(X \pm S.D)$ of 5 observations

		Composted with			
Parameters	Conventional Compost	E. eugeniae	E. foetida	A.magna	Ee+Ef+Xc
Height of plant (cm)	20.1 ± 1.45	34.4 ± 2.15	32.0 ± 2.46	30.0 ± 1.96	38.6 ± 2.21
No. of leaves	8.9 ± 0.41	12.7 ± 0.88	12.2 ± 0.91	10.5 ± 0.64	15.7 ± 1.12
Leaf length (cm)	15.3 ± 1.01	21.7 ± 1.96	20.3 ± 1.75	18.9 ± 1.2	22.9 ± 1.89
Fruit length (cm)	9.1 ± 0.52	14.9 ± 1.21	13.8 ± 1.01	12.5 ± 1.13	15.9 ± 1.25
Fruit weight (gm)	11.9 ± 0.98	16.4 ± 1.22	15.2 ± 1.14	13.7 ± 1.08	18.9 ± 1.51

Table 16: Effect of agricultural wastes composted with earthworms and millipedes on the bionomics of Abelmoschus esculentus. Each value represents as mean $(X \pm S.D)$ of 5 observations

		Composted with			
Parameters	Conventional Compost	E. eugeniae	E. foetida	A.magna	Ee+Ef+Xc
Height of plant (cm)	19.1 ± 1.12	29.5 ± 2.18	27.2 ± 2.01	25.0 ± 2.0	30.5 ± 2.75
No. of leaves	6.9 ± 0.32	10.7 ± 0.54	9.3 ± 0.46	8.7 ± 0.38	12.9 ± 0.65
Leaf length (cm)	10.3 ± 0.58	16.6 ± 0.88	15.5 ± 0.75	13.2 ± 0.62	18.7 ± 0.99
Fruit length (cm)	10.4 ± 0.99	14.0 ± 1.02	13.0 ± 0.99	10.2 ± 0.78	14.8 ± 0.97
Fruit weight (gm)	9.1 ± 0.49	14.3 ± 0.99	13.2 ± 0.89	10.5 ± 0.79	15.9 ± 0.95

5. Discussion

The results obtained from the present investigation revealed that the compost and composts prepared from different organic waste materials processed by the earthworms, E. eugeniae and E. foetida and millipede, Arthrosphaera magna were highly potentials than the compost produced by conventional methods, in terms of nutritional quality and its influence on the growth of the vegetable plant, Abelmoschus esculents. Ambarish and Sridhar, et al., 2015 reported increase in the concentration of N, P, K and Ca in compost produ ed with the help of millipede and earthworm.

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Importance of Women's Education

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Abstracts:

The paper shows how **Educating women** is the fastest way to make real fundamental changes in the world, how Educating women positively impacts the economic, social and health standards and how investing in girls' education benefits society and national development. First and foremost, everyone has the basic right to education, and when we say everyone, we should not forget to include women in this group. Women make up a big portion of society, and it would be to our great loss if they were all illiterate. No of their socioeconomic status—wealthy, poor, young, old, married, single, widowed—all girls and women have the fundamental right to an education. Education is a fundamental right, not a privilege.

Key Words: Importance Of Education, Women Education, Girls Education, Importance Of Women Education.

Introduction:

"Give me an educated mother, and I shall promise you the birth of a civilized, educated nation," said Napoleon

Being educated gives a woman the abilities, information, and self-assurance she needs to be a better mother, employee, and citizen. A lady with a good education will also work harder and earn more money. Women with more education will marry later in life when they are more mature, select better partners for their lives, and make better fathers for their children. Women who are educated will build strong, healthy families that are capable of taking their place in the world and being active members of their communities. Educated women will hold themselves and others around them to higher standards, inspiring the community as a whole to raise its own standards. Anyone can succeed in life with education, but educating women will, in the long term, benefit their families and society as a whole. In fact, women frequently see larger returns on their educational investments than do men.

Everyone has the right to an equitable education, to start with. However, educated females have access to a much wider range of possibilities and can make informed decisions. Girls' education strengthens families, communities, and economies while also saving lives. Women's education boosts a nation's productivity and supports economic expansion. And research conducted a few years ago that claimed that some countries lose more than \$1 billion year by not educating girls to the same level as boys backed this claim.

Benefits of Female Education

Social advancement: Women's education enables them to address societal challenges and difficulties. Education was advocated as a tool for social advancement by the Kothari commission in 1968. India can achieve its goal of social development by educating women.

Gender equality: Women are a disadvantaged group in society. They are aided in closing the gender gap in society by education. Male students in coeducational schools are also taught to respect females.

Economic productivity: Women's education enables a country to increase its economic standing and boosts its GDP.

Infant humanity declines: Educated women are more aware of their family situations and make better judgements for the family to prevent arguments amongst members. Additionally, women's education lowers India's infant mortality rate

Higher living standards: A woman's employment opportunities will inevitably grow with education. A woman with a strong education may be able to secure a good career and enjoy a higher level of living

Importance of Girls Education:

1. Basic Fundamental Right

According to the Right to Education Act of 2009, every Indian girl has a basic right to education. With roughly 48.5% of its population being female, India is the second most populous nation in the world. India is one of the nations with the fastest economic growth, yet our women's literacy percentage is much lower than the average worldwide. To raise the country's literacy rates, the Indian government has passed numerous laws and initiatives as the RTE Act 2008 and NEP 2020.

2. For Equality in Society

Discrimination and inequality always begin at the root. When a boy attends school while his sister stays home because she is a girl, these plants the germ of prejudice in the boy's head. He believes that he is superior just because he is a boy, and he lacks any sound reasoning to support this belief. Boys who participate in education by attending schools and colleges alongside women comprehend the fundamental rights of education and don't grow a

sense of superiority. Therefore, educating both men and women advances the concepts of democracy and equality.

3. For Women's Growth, Independence And Confidence

It is unquestionably true that education fosters independence. We can become self-sufficient in terms of providing services to others and supporting ourselves through education. Women can live independently of their families if they pursue an education and a career. This increases their self-assurance and empowers them to make independent decisions. They become aware of their value and individuality. Therefore, educating women is crucial to helping them become autonomous and self-assured.

4. Economic Growth of Nation

Approximately 50% of the population is made up of women. If they are not educated, a significant portion of the population won't be helping the country thrive, which is a serious issue. Consequently, educating women will aid in a nation's development.

5. Helps in Poverty Eradication

Science has proven that education can alleviate poverty. Along with imparting knowledge, education helps people enhance their social, emotional, cognitive, and communication abilities. The ability to access employment, resources, and skills that enable one to not just survive but also thrive is made possible by education, which is the great equaliser. Because of this, having access to a good education is considered a recognised antidote to poverty. Numerous other problems that might make individuals, families, and even entire communities vulnerable to the cycle of poverty can be resolved with education. And absolutely capable of ending poverty.

Chalenges To Women's Education

Despite the fact that all nations have reached the pinnacle of development on all fronts, some nations still face obstacles to women's education because they are poor, have a severe lack of sources of income, are embroiled in a brutal war, or both. Although the causes have changed, the result has not changed. Women's access to education is dwindling with time. Here are some of the major difficulties and obstacles that women's education is currently facing:

Gender Bias

In addition to promoting messages that have an impact on girls' aspirations and perceptions of their social responsibilities, gender bias in schools and classrooms can result in discrepancies in labour market participation and occupational segregation. A child's academic performance and choice of major are negatively impacted when gender stereotypes are communicated through the design of the learning

environment in the classroom and at school, as well as through the behaviour of teachers, staff members, and peers. This is especially true for young women who choose to major in STEM fields.

Poverty

One of the most important factors in determining whether a girl can access and finish her education is this. Studies repeatedly show that girls who experience multiple disadvantages, such as low family income, living in remote or underserved areas, having any kind of disability, or being a member of a minority ethnolinguistic group, lag behind the most in terms of access to and completion of education.

Violence

Another significant barrier to females' access to or completion of school is violence. The majority of girls go significant distances to school and live in isolated areas, increasing their vulnerability to sexual assault and abuse. According to the most recent statistics, 60 million girls worldwide experience sexual assault each year either on the route to or while at school. Their overall wellbeing, including their physical and mental health, are frequently severely affected, which has negative effects on attendance and dropout rates.

Early Marriage

Girls are far more likely to be forced to leave school due to early marriage. Additionally, they are more likely to have children at an early age and are subjected to higher levels of violence from their partners, all of which have a detrimental effect on their own and their children's health. Not to mention the consequences of their lack of education and their capacity to make a respectable living. A recent study found that every day, more than 41,000 girls under the age of 18 get married. Eliminating this practise would raise the expected educational level of women and, consequently, their prospective wages. Every year, an estimated 246 million children are subjected to abuse in and around schools; for this reason, it is essential to put an end to gender-based violence in schools.

Actions to increase women's education: It should go without saying that the aforementioned goals can only be met by first and foremost ensuring that women receive high-quality education. When this is accomplished, women will have the knowledge, abilities, attitudes, and other potentials necessary for full involvement in national development.

The following goals are set forward to advance women's education:

- 1. Enable women to enhance the diet and health of their families.
- 2. Improve women's productivity so that their families can live better.
- 3. Provide women with access to necessary technologies and cooperative management

- 4. Boost the social and cultural prominence of women.
- 5. Make it possible for women to carry out their tasks more skilfully
- 6. Assist women in overcoming their own anxieties and emotions of worthlessness or inferiority
- 7. Promote the holistic development of women, including their mental, social, physical, psychological, religious, and economic well-being.

Conclusion:

In order to achieve social justice and build an inclusive society free from inequality, education is essential. Regardless of their socioeconomic situation, caste, creed, or origin, every Indian child must have the chance to receive a high-quality education. It is important to remember that how people feel about women's education will explain a lot about how much they want their country to advance. As is said, educating a woman is like educating the entire society. Education is regarded as a crucial tool for the empowerment of women. It alters their way of life, raises their social status, increases their work prospects, and makes it easier for them to participate in public life. Even though there has been significant improvement in literacy and education, the general structure is still not advantageous to women.

India is working hard to ensure that women have access to high-quality education everywhere in the nation. It is clear that education is essential for social equality, scientific progress, economic growth, and cultural preservation. India will have the largest population in the world in ten years. The actions we take in the field of education now will have an effect on the future of billions of Indians. The Indian government, realising the seriousness of the problem, developed the new National Education Policy, which intends to significantly enhance the educational ecosystem and raise women's literacy rates throughout the nation.

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"Rural Tourism Development in Hyderabad Karnataka Region"

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Abstract

Rural tourism is a recent offshoot of tourism sector that has grown up to be a potential business in its own space. Rural tourism is a form of nature based tourism that uncovers the rural life, culture, art and heritage at rural locations, thereby favoring the local communities socially and economically. Such form of tourism has created tremendous impact on the local economy and socio-cultural scenario of the concern area on one hand and carries a potential scope for the rural residents on the other hand. Rural tourism is an opportunity for rural development. The Hyderabad Karnataka region(HKR) has great diversity of culture, tradition and natural resources which makes it every attractive tourist destination. Here, rural tourism promotes the local economy, sociocultural changes and life style of the people residing in and around the HKR. This present paper aims at exploring of rural tourism at HKR, which act as an incentive to promote local, socio-economic and cultural changes and lifestyle of the people residing in and around this tourist location and also to find out various constraints and possibilities of tourism development in the study area.

Key words: Rural Development, Tourism, Locations, economically, potential

Introduction:

Rural tourism initiatives are not just giving city-slickers a taste of life on the other side of the farm hedge; they are creating sustainable ecosystems, which provide alternate sources of income for village dwellers without straining their existing resources. Rural Tourism is essentially an activity which takes place in the countryside. It is multifaceted and may entai farm/agricultural tourism, cultural tourism, nature tourism, adventure tourism, and eco-tourism. Tourism growth potential can be harnessed as a strategy for Rural Development. The development of a strong platform around the concept of Rural Tourism is definitely useful for a country like India, where almost 74% of the population resides in its 7 million villages. Across the world the trends of industrialization and development have had an urban centric approach. Alongside, the stresses of urban lifestyles have led to a "counter-urbanization" syndrome. This has led to growing interest in the rural areas. Promotion of village tourism as the primary tourism product to spread tourism and its socio-economic benefits to rural and its new geographic regions. Key geographic regions would be identified for development and promotion of Rural Tourism¹.

Tourism is not only a growth engine but also an employment generator. According to the Economic Survey 2011-12, the sector has the capacity to create large scale employment both direct and indirect, for diverse sections in society, from the most specialized to unskilled workforce. It provides 6-7 per cent of the world's total jobs directly and millions more indirectly through the multiplier effect as per the UN's World Tourism Organization(UNWTO). The importance of tourism as a creator of job opportunities can be understood from the fact that in India every one million invested in tourism creates 47.5 jobs directly and around 85-

90 jobs indirectly. In comparison, agriculture creates only 44.6 jobs and manufacturing a mere 12.6 jobs. More over tourism is the third largest foreign exchange earner after gems and jewellery and readymade garments.²

Background of the Study Area

Hyderabad-Karnataka is a region located in north-east Karnataka, India. It is the Kannada speaking part of the Hyderabad State that was ruled by the Nizams of Hyderabad until 1948. After merging with the Indian union, the region was part of Hyderabad State until 1956. The Hyderabad-Karnataka region comprises Bidar, Yadgir, Raichur, Koppal, Bellary and Gulbarga that are in the present state of Karnataka. The Hyderabad-Karnataka region is the second largest arid region in India.

Vijayanagara Rajya was the term coined by noted Pratyeka Vijayanagara Rajya Horata Samithi President Dr. Raghavendra Talwar an social service activist and a leader from backward communities of Kampli ballari district^[5] to refer to Hyderabad-Karnataka as an administrative block with Hampi as the administrative headquarters. Keeping Hampi as to remember the glory of Vijayanagara Empire. It consists of 6 districts namely Bellary(From Madras Presidency), Bidar, Gulbarga, Yadgir, Raichur and Hyderabad).^[6] Koppal(From the state of Vijayanagara Karnataka is also called Hampi division. The provisions of Article 371(J) of the Constitution aimed at bringing about all-round development in the six districts of the Hyderabad-Karnataka region.³

New Tourism Policy of Hyderabad Karnataka Region

The new Karnataka Tourism Policy 2015-2020 announces a galore of generous concessions and subsidies for eligible entities willing to develop tourism projects in the state. These concessions encompass rebates, exemption of applicable taxes,

charges, duties and others and can be availed by eligible entities based on the geographical predefined categories into which they propose to develop tourism projects as outlined in the policy. The policy defines geographical regions are Focus Tourism Destinations (FTD), Hyderabad Karnataka Region (HKR) and regions of the state categorized into not backward, backward, more backward and most backward places. FTDs are 40 places identified across the state for tourism development under urban tourism, heritage tourism, nature tourism (Western Ghats), wildlife tourism, wellness tourism, religious tourism and coastal tourism, while Afzalpur, Aland, Chincholi, Chittapura, Kalaburgi, Jevargi and Sedam of Kalaburgi district and Shahpura, Surpura and Yadgir of Yadgir district constitute the HKR. The policy offers 100 percent exemption on stamp duty and 100 percent reimbursement of land conversion fee developing tourism projects in FTDs, HKR, most backward and more backward regions.

Investments in tourism projects have been categorized into mega projects for projects valued between Rs.100 crore and Rs.500 crore, ultra mega projects for projects valued between Rs.500 crore and Rs.1.000 crore and super mega projects for projects valued above Rs.1,000 crore. As per the new policy, mega projects are eligible for 100 percent entry tax exemption on plant and machinery and capital goods for a period of five years from the date commencement ofimplementation. Entertainment parks classified as ultra mega projects and super mega projects are eligible for reimbursement of entertainment tax for the first five years. Tour operators and tourism project proponents in Karnataka will be exempt from paying motor vehicle tax for a maximum of five vehicles bought for tourism-related activities⁵

Rarrier

- Language Problem: Language problem in the locality have been found to be one of the barriers in the enhancement of the tourism potential. People are found to be lacking proper fluency in Hindi, and English language, for interaction with the tourists. Their mother tongue i.e. Kannada language is predominant.
- 2. **Insufficient Financial Support**: Proper financial support can enhance the tourism potential of the HK region, which would help the folks to preserve the local culture, traditions, heritage, art forms etc, because according to mass thinking, maintaining culture is not commercially viable. Tourism can showcase the uniqueness of the place in the proper manner⁶.
- 3. **Communication Problem**: Transport and communication can be regarded as another major problem affecting the region. The HK

- region is remotely located and even lacking any definite medium for transportation
- 4. Lack of Trained tourist guide: The whole tourism concept is very indigenous in the HK region. Though initiative attempt have been taken by the local youths, yet the professionalism is lacking. They are lacking proper training to project in the manner from tourism perspective.
- 5. Lack of business planning skill: The region has great potential as an upcoming tourist spot. But, in order to bring it to a greater platform, sound business planning has to be made. The HK region needs proper enhancement of its beauty and resources skillfully to bring itself to light⁷.

Socio-Economic Impacts

- 1. **Employment to youth**: Tourism contributes positively to the increase in employement and income levels of the youths. Youths are found to be engaged in one or the other work related to the eco-tourism camps.
- 2. Boost to the Local product industry: Traditional attires, especially of women are found to a delightful attraction for incoming tourist both domestic and outsiders. People, often found to be interested in purchasing the Local product which are famous in this area like bidari product in Bidar distric, which is helping in gearing up the production of local products.
- 3. **Preservation of natural resources**: Tourism in local areas in helping in preserving the rural eco system, since it forms the base to the tourism sector, also a part of the development funds are use in creating social forests and preserving existing forest.
- 4. **Exchange of revenue**: employment avenues created by tourism demands have help in earning domestic income.
- 5. **Exposure to their religion**: HKR culture is one of integral part of Karnataka culture. Tourism avenues have a given a due introduction to this almost hidden but old culture. Tourist interaction has provided the proper exposure to the world outside.
- 6. Job retention: Rural tourism cash flows can assist job retention in services such as retailing, transport, hospitality and medical care. It can also provide additional income for farmers, and, in some cases, for foresters and fisherman. Job retention is not as politically glamorous as job creation, but, by helping the viability of small communities.
- 7. **New Business Opportunities** :Tourism generates new opportunities for industry. Even those rural businesses not directly involved in tourism can benefit from tourist activity through developing close relationships with tourist

- facilities where local foods can be used as part of the tourism offering in a locality. Rural tourism facilitates expansion of complementary businesses such as service stations and new businesses are created to cater to tourist needs for hospitality services, recreational activities and arts/craft.⁸
- 8. **Service retention:** Visitor information services can be provided by existing outlets, such as shops, thus increasing income flows if payment is made for acting as information outlets. Services can also benefit by the additional customers which visitors provide. Finally, tourism,,s importance to national economies can strengthen the political case for subsides to help retain services.
- 9. Environmental improvements :
 Environmental improvements such as village paving and traffic regulation schemes, sewage and litter disposal can be assisted by tourism revenues and political pressures from tourism authorities. These help develop pride of place, important in retaining existing population and businesses, and in attracting new enterprises and families. 9

Prospects

There is a scope of rural tourism in the study area. Rural tourism as supplemental income can contribute to the increase of well being of the rural inhabitants, the reduced out migration and to the development of the rural area. Tourism is increasing the life quality of the inhabitants of the study area and it reduces the differences between the rural and urban region. It seems important to know that the tourism cannot be a dominant sector of the region itself, however it may be a driving force with the other branches of the regional economy. ¹⁰

Conclusion

Rural tourism can be defined as the 'country experience" which encompasses a wide range of attractions and activities that take place in non-urban areas. The most important purpose of rural tourism development is economic and social development of the rural areas. Rural HKR has much to offer beyond agriculture. It has a great potentiality for different growing segments of tourism like Ecotourism, Cultural tourism, agrotourism, religious tourism etc. Rich in traditions of art, culture and natural resources Navabridavana ,Hampi,Anegundi Sajjalgudda Maski Khaja bandenawaj Sharif Darga ,Sharanbasaveshwara,,Buddha vihar Nagavi,Kalagi, Basavakalyana, Ghangapur Dattatreyya Temple, Narasimha zarani in Bidar Fort of Bidar, Gulbarga, Yadagir etc Malkhed fort important tourist spot. There is a scope of rural tourism in the HK area. This area has the resources, man power and a down-to-earth approach that is in sharp contrast with the five star culture of tourism in city

areas. Here, rural tourism promotes the local economy, socio-cultural changes and life style of the people. If a proper marketing plan is done for rural tourism, it could bring lots of benefit to our society. It could be a sustainable revenue generating project for rural development of our government. It can help inflow to resources from urban to the rural economy. It can prevent migration of rural people to urban. Both short-term and long-term planning, implementing and monitoring are vital in avoiding damage to rural areas. Environmental management, local involvement, sound legislation, sustainable marketing, and realistic planning are crucial for development of rural tourism.Rural tourism will emerged as an important instrument for sustainable human development including poverty alleviation, employment generation. environmental regeneration and development of remote areas and advancement of women and other disadvantaged groups in the country apart from promoting social integration and international understanding. It can help inflow to resources from urban to the rural economy.

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Women Empowermen through Informationa Technology: A Bird Eye View

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Abstract

Across the globe, countries have recognized Information and Communication Technology (ICT) as an effective tool in catalyzing the economic activity in efficient governance, and in developing human resources. There is a growing recognition of the newer and wider possibilities that technology presents before the society in the modern times. IT together with Communication Technologies has brought about unprecedented changes in the way people communicate; conduct business, pleasure and social interaction. The evolution of new forms of technologies and imaginative forms of applications of the new and older technologies makes the lives of the people better and more comfortable in several ways. There is even greater realization that instead of a single-track technology, lateral integration of technologies can deliver startling results and the world seems to be moving towards such converged systems. With the emergence of IT on the national agenda and the announcement of ICT policies by various state governments have recognized the "Convergence of core technologies and E-Governance" as the tool for good governance, sustainable development, globalization of economy and social empowerment. Information is the key to democracy. With the advent of ICT, it has become possible for the common man to access global information. **Key words:** Information, Techonology, Women, Empowerment,

Introduction

A large group of workingwomen of India is in the rural and unorganized sectors. Socially majorities of Indian women are still tradition bound and are in a disadvantageous position. Inequality in women's access to and participation in all communications systems, especially the media, and their insufficient mobilization to promote women's contribution to society. Since globalisation is opening up the Indian economy suddenly at a very high speed, during the past decades, advances in information technology have facilitated a global communications network that transcends national boundaries and has an impact on public policy, private attitudes and behaviour, especially of children and young adults. Everywhere the potential exists for the media to make a far greater contribution to the advancement of women.

More women are involved in careers in the communications sector, but few have attained positions at the decision-making level or serve on governing boards and bodies that influence media policy. The lack of gender sensitivity in the media is evidenced by the failure to eliminate the genderbased stereotyping that can be found in public and private local, national and international media organizations. The continued projection of negative degrading images of women in media communications - electronic, print, visual and audio - must be changed. Print and electronic media in most countries do not provide a balanced picture of women's diverse lives and contributions to society in a changing world. In addition, violent and degrading or pornographic media products [are also negatively affecting] women and their participation in society. Programming that reinforces women's traditional roles can be equally limiting. The worldwide trend

towards consumerism has created a climate in which advertisements and commercial messages often portray women primarily as consumers and target girls and women of all ages inappropriately.

About The Study

According to Blanca, ICTs have created new jobs in the field of information processing for baking, insurance, printing and publishing specially for women. To mention, UNCTAD report 2002 says women in Asia & Latin American countries hold more than 20 percent of professional jobs in software services. If one goes by statistics, there are about 8 million internet user women in China & 2 million in India. Further, projections indicate that over 3,50,000 women are expected to be working in remote data processing by 2008 in India as one million jobs are expected to be created in call center alone by 2007. However, it depends on availability of good telecom infrastructure, IT training in and out of school, training in marketing and business development supported by conducive policies of the government. Women and girls are exposed to great discrimination in economic, education, health and social services access worldwide. On the other hand the range of women's economic activities in developing countries is very broad. It includes formal sector and informal sector employment, as well as self-employment in farming, trading and production etc. There are numerous possibilities for ICTs to improve women's economic activities in the field of trade, governance, education, health, crafts, employment in formal as well as informal sector. ICT's bring lot of opportunities to women in the work situations and small business. Teleporting, flexi time and work from home arrangements are some of the gender dimensions of ICT's usages. Keeping these facts in

mind, the proposed study identified the needs of infrastructure and policy intervention to make ICT sector to contribute towards enhancing empowerment of women in India.

Scope of the Study

Women are the equal beneficiaries to the advantages offered by technology, and the products and processes, which are by product of the technology use. However, it should not be confined to elite group of society but to flow to the other segments of women in Indian society. The study wanted to know about infrastructure (social, economic, educational, etc) available to different segments of the women and social freedom and opportunities in rural and urban areas. The applicability may invite government intervention to stop digital divide among women and also to more empowerment for women with ICT usage.

Objective of the Study

To assess ICT infrastructure in rural areas vis-a vis in urban areas for women empowerment.

Women and Ict

It is a commonly held view that women are less engaged with Information and Communication Technologies (ICTs) than men. Information and Communication Technologies are for everyone and women have to be an equal beneficiary to the advantages offered by the technology, and the products and processes, which emerge from their use. The benefits accrued from the synergy of knowledge and ICT need not be restricted to the upper strata of the society but have to freely flow to all segments of the female population. The gamut of areas in whichICT can put a greater control in the hands of women is wide and continuously expanding, from man - aging water distribution at the village-level to standing for local elections and having access to lifelong learning opportunities. ICT in convergence with other forms of communication have the potential to reach those women who hitherto have not been reached by any other media, thereby empowering them to participate in economic and social progress, and make informed decision on issues that affect them.

Knowledge

The world is in the midst of a knowledge revolution, complemented by opening up entirely new vistas in communication technologies. Recent developments in the field of information and communication technology are indeed revolutionary in nature. Hundreds of millions of dollars are being spent on Information and Communication technologies, reflecting a powerful global belief in the technologies. By definition, Information and Communication Technologies are a diverse set of technological tools and resources to create, disseminate, store, bring value-addition and manage information. Interestingly, ICT, when used as a

broad tool for amalgamating local knowledge incubated by the communities with information existing in remote databases and in public domain. heralds the formation of a new class of society - the Knowledge Society. Knowledge thereby becomes the fundamental resource for all economic and developmental activities in the knowledge society of which women form an equal part. The process of knowledge of possessed communities, by men and women, with the global pool of knowledge with the scope for further enrichment lays the genesis for knowledge networking. Knowledge networking opens up a new way of interactive communication between bodies, NGOs, academic and research institutions, and the civil society. It helps communities, both men and women, to take appropriate steps to recognize and document the knowledge they possess and in reflecting this knowledge in a wider social domain for directed change through the use of information and communication technologies.

The one resource that liberates people from and empowers them is knowledge. Possessing knowledge is empowering, while the lack of knowledge is debilitating. The World Bank organized a forum called "Voices of Poor", which got feedback from 60,000 people in 60 countries, which concluded that people wanted access to knowledge and opportunities instead of charity to fight conditions leading to poverty.(World Bank, 2000). And Knowledge is not a scarce resource - it is infinitely expansible and proliferates with its use...."the capacity to acquire and generate knowledge in all its forms, including the recovery and upgrading of traditional knowledge, is perhaps the most important factor in the improvement of human condition." (Benzason and Sagasti, 1995)In the context of knowledge sphere, the issues of gender equality, equity and empowerment of women become even more significant as women have a strategic role in incubation and transfer of critical knowledge, which often forms the blue print of survival for communities to adapt and minimize their risk in adverse circumstances. Women, because of their biological and social roles, are generally more rooted than men in the confines of their locality. They are therefore more aware than men of the social, economic and environmental needs of their own communities (Miller, 2000).

Women and Technology

The inevitable course of action is to convene a gender perspective on technology. "Any technology that is not appropriate for women is not truly appropriate technology." The concern raised in this expression is applicable to all walks of life where technology is an eminent and powerful tool that can bring about a change.

The gender and technology concept comprises many dimensions.

- 1. Technology to facilitate women's productivity
- 2. Technology to reduce women's drudgery
- 3. Technology to empower women
- 4. Technology to remove hurdles to women's growth
- 5. Role of women in technological fields
- 6. Familiarity of women in handling technology
- 7. Decision-making capacity of women in technology-related issues
- 8. Exposure of women to technological scenarios at national and international levels
- 9. Gender sensitivity in technological aspects

A nation that wants to progress cannot afford to ignore capacity building and empowerment of women. Gender sensitivity is the prerequisite that must prevail and be strengthened at all levels. Women's development is now inextricably linked with technology. Thus, technological intervention assumes a greater and more vital role, especially when viewed globally. Its potential to sweep across political, geographical, economic and social barriers is just the leverage that women need to build for themselves a new identity and a more honourable place in society.

Communication Technology And Education For Women

In the last 30 years, communication technologies have been used in a number of educational and developmental applications. While many of the projects have been promising, in the long run they have been uneven in performance and impact Despite the vast range of experiences, there is little conviction in the education sector communication technologies can be designed to effectively address the problems of education. The former Secretary for Human Resource Development was pleasantly surprised when teachers demanded the extensive use of video for training, (HRD, 1990). The national policy on education, 1986, observed that modern communication technologies have the potential to bypass several stages and sequences in the process of development, encountered in earlier decades. Both the constraints of time and distance become manageable at once. Further, in the policy document there are directives to encourage the enrolment of girls. Consequent to experiences gained during SITE, the Ministry of Human Resource Development put in considerable effort to utilise technologies in the primary school These technology schemes envisaged distribution of audio cassette players and television sets in primary schools. In addition, there were special schemes to provide primary training through video and television. In the last few years there have been special schemes and campaigns to encourage girls to attend school and,

thus, elevate their status in the family. However, no special policy or schemes have been formulated to encourage women in tertiary education, particularly in the areas of science, information and communication technologies.

The Need Ict for Women

Information needs of women in the new globalized environment are as diverse as the socio- economic scenario. Treating women, as a monolithic group will over simplify their information needs. Within women's group itself, globalization has created the haves and the have nots i.e those who are in an advantageous position due to globalisation and those relegated further into disadvantaged position under the new economic policy. The information needs will also differ accordingly.

The urban educated women need information mainly pertaining to:

- 1. Research
- 2. Educational opportunities including prospects abroad
- 3. Career advancement facilities
- 4. Job/ employment prospects in India and abroad
- 5. Matrimonials
- 6. Fashion and market values
- 7. Health and child care facilities which includes sexual and reproduction activity
- 8. Information
- 9. Art and entertainment
- 10. Social support system for working women
- 11. Legal rights and provisions
- 12. The urban lower middle class women however, specially need information on:
- 13. Expensive educational facilities
- 14. Career advancement and job opportunities in the city itself
- 15. Matrimonial within the restrictions of caste and class
- 16. Inexpensive health and childcare
- 17. Inexpensive social support systems for working women
- 18. Legal rights and provisions against social injustice, domestic violence,
- 19. Dowry system etc.

A large chunk of women who have been adversely affected by the globalization process are the poor urban slum dwellers and women. To say the least they are the most marginalised people in the urban sector. Their information needs are only for subsistence. They may need information on the following ground:

- 1. Health services and child care facilities which are available free of cost.
- 2. Job opportunities in the low paid informal sector including domestic services
- 3. Housing availability specially in slums
 Free educational facilities for their children specially for boys

- 4. Information regarding government programmes for the poor and how to deal with the procedure
- 5. Legal provisions against sexual harassment, domestic violence and social injustice.

Women Empowerment Through Ict

Barriers to engendering knowledge networking processes with the inception of ICT and convergence technologies, it is possible to bring up a significant fraction

of women communities in a more symbiotic digital network which focuses on localized information and customized solutions, and works on the theme of Global Technologies for Local Use. Women, however, are still very much in a minority among the beneficiaries of knowledge networking. Women still face huge imbalances in the ownership, control and regulation of these new information technologies, similar to those faced in other areas. (New York Times, 2000).

Specific Detriments to the Ict

Awareness

Governments and civil society organizations have still not fully absorbed the full potential of ICT in gender development and therefore are far from the stage of creating enabling frameworks and spaces for the growth of engendered ICT -models. This is often because the use of ICT in knowledge networking is a fairly new process and requires a modicum of sensitization and belief in the technology which is a factor of time as well as the willingness to adopt.

Access issues

The new technology comes at a financial cost, which hinders its penetration to the individual and sometimes even at the community level. The problem is even more compounded by the fact that women in developing countries have little control over the household income and do not have the decision-making power to invest technologies. Further, there are associated physical and infrastructure requirements such as electricity, telephone lines, spare parts, and internet gateways etc., which are unevenly distributed in developing countries and add to the cost of initiating knowledge networking. The availability of ICT in these countries is therefore skewed towards the urban areas and women in rural areas constitute one of the main marginalized groups.

Capacity and skills

Initiating knowledge networking processes and benefiting from them requires a threshold level of capacity and trained human resource power to handle technology and networking issues. Women because of their backward position, are, 33 therefore, at an even more disadvantaged position than men in developing countries to fully benefit from knowledge networking.

Linguistic barriers

Ironically, much of the knowledge present in the global pool is in the English language, which is not understood by the poorest communities. There is very little content in the global pool in the vernacular language of non-English speaking communities. This makes the amalgamation of local knowledge of women with the global knowledge a difficult task.

Key issues

It is fact that the majority of the poor are women; they experience vulnerability and powerlessness to a much higher degree than men. Equitable access to ICT technology and the autonomy to receive and produce the information relevant to their concerns and perspectives are therefore critical issues for women. ICT strategies and models can succeed in bridging the poverty gap only if there is a concerted effort towards formulation of enabling policy frameworks and avenues; these create opportunities and incentives for women to participate and benefit from the networking processes. Recent important international policy documents have recognized the gender implications of the new technologies. The "Platform for Action of the Fourth World Conference on Women" states that, "women should be empowered by enhancing their skills, knowledge and access to information technology. This will strengthen their ability to combat negative portrayals of women internationally and to challenge instances of abuse of power of an increasingly important industry", (Platform for action of the fourth world Conference on women 2000).

Suggestions - based on observations

- 1. An exclusive computer should be allotted to students and another system is required for other services for the public. Likewise a system should be allotted to the school (either by school or through kiosk to facilitate E-School for the benefit for the children who are foundation of the future society. A kiosk should have two systems in kiosk one system for students who learn computer course, another computer for public for providing other services through kiosks. Apart from these, a separate computer should be used for schools.
- 2. All systems, either in school or kiosks should be working properly. When the students or public come to get some service and the computer is not working it would give a bad impression, if the visitor is a new comer, the impression becomes the first impression.
- 3. English is the language used in the computers, the villagers are mostly illiterate, and who do not know English. They use Tanglish (or transliteration of Tamil) for chatting by operator and convey that in turn to the villagers. Tamil fonts are used only job typing Tamil materials.

- The user interface in Tamil and familiarizing it to public is a distant goal to reach.
- 4. The operators should by given training for PC management though they have completed DCA course, they should be given hardware training, problem solving and trouble shooting to avoid cutting a sorry figure before the rural public or students when some problem arise in computer. They should have the confidence to overcome all practical troubles they face in the kiosk and provided the service to the public in a more satisfied manner.
- 5. Some school is not having computers, or even electricity connection. We can request the school administration to get computer from government itself, if they could not do so, they should provide space and freedom to our operators to place
- 6. A computer in school premises. Few schools which do not have electricity have taken steps to get electricity connection; this can be followed by all similar institutions.

Conclusion

More women are involved in careers in the communications sector, but few have attained positions at the decision-making level or serve on governing boards and bodies that influence media policy. The lack of gender sensitivity in the media is evidenced by the failure to eliminate the gender-based stereotyping that can be found in public and private local, national and international media organizations. The continued projection of negative and degrading images of women in media communications - electronic, print, visual and audio - must be changed. Print and electronic media in most countries do not provide a balanced picture of women's diverse lives and contributions to society in a changing world.

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Customer Value: The Next Source for Competitive Advantage

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Abstract

On Driven by more demanding customers, global competition, and slow-growth economies and industries, many organizations search for new ways to achieve and retain a competitive advantage. Past attempts have largely looked internally within the organization for improvement, such as reflected by quality management, reengineering downsizing, and restructuring. The next major source for competitive advantage likely will come from more outward orientation toward customers, as indicated by the many calls for organizations to compete on superior customer value delivery. Although the reasons for these calls are sound, what are the implications for managing organizations in the next decade and beyond? This article addresses this question. It presents frameworks for thinking about customer value, customer value learning, and the related skills that managers will need to create and implement superior customer value strategies.

Introduction:

Global competition, and slow – growth economies and industries, many are on a journey, searching for new ways to achieve and retain competitive advantage. Nearly two decades ago, quality management became popular, and managers learned how to improve the quality of both their organization's products and internal operations processes. These efforts brought important performance improvements but, ironically, too often they reinforced an internal orientation. Most quality tools help managers make internal process and product improvements.

Managers have been implored to consider determining customers when improvements are need, and customer satisfaction measurement (CSM) has emerged to bring the "voice of the customer" into quality efforts. However, application of CSM has fallen short of its promise for several reasons. First, organizations have responded by setting customer satisfaction goals and strategies, but only a few have rigorously measured their customers' satisfaction Second, even those companies that measure satisfaction may not act on the results If CSM is not backed up with in-depth learning about customer value and related problems that underlie their evaluations, it may not provide enough of the customer's voice to guide managers in how to respond.

Need of the study

One of the biggest problems facing senior managers today is how to attract customers and attain growth, often in an environment where products and prices among competitors are moving steadily closer together. Traditional bases for differentiation, such as product features or cost, are becoming less tangible. So senior management is forced to look for new ways to be attractive to a target market. Many companies now use the CVM approach to identify the "value" they can deliver,

not only with products but also through processes and services. These companies engineer their business capabilities to deliver "ideal" customer-defined value at each customer interaction.

Although necessary to compete in today's industries, quality may no longer provide a clear source of competitive advantage. More and more managers lament that product innovation and quality no longer provide the basis for a competitive edge. Some organizations have turned inward again by trying to improve performance through more encompassing structure and process changes. Downsizing, restructuring, and reengineering have emerged as popular management tools for creating "lean and mean" organizations. Unfortunately, experience is mixed as to whether these tools have delivered on their promise. The way organizations do work may change but still do not have the desired impact on bottom-line performance.

Quality improvements and organizational tinkering continue, but so do the external market-based pressures that gave rise to them. Consequently, the search for advantage goes on, and so it is important to ask where organizations will look next for sources of advantage. Instead of the same focus on internal processes and structure, the next major management transformation likely will come as organizations turn more of their attention outward to markets and customers. Consistent with this prediction, there are no shortages of calls for organizations to reorient strategy toward superior customer value delivery.

Objectives of the study

This article discusses operational capabilities for an organization wanting to improve at competing on superior customer value delivery.

- 1. To know what and how organizations should learn about customer value.
- 2. To know the translation process framework for bridging customer value learning, strategy

- thinking about customers, and internal process management.
- To discusses the implications of customer value for management practice, future customer value-related research, and the education of managers of the future.

The Concept of Customer Value

The term value shows up in several very different contexts. For example, an increasingly common perspective on managing organizations argues that creating and delivering superior customer value to high-value customers will increase the value of an organization. The latter two value concepts consider value from the perspective of an organization. High-value customers quantify the monetary worth of individual customers to the organization, whereas value of an organization quantifies an organization's worth to owners. Customer value, on the other hand, takes the perspective of an organization's customers. considering what they want and believe that they get from buying and using a seller's product. This section addresses this customer- directed concept.

Defining Customer Value

More often than not, commentaries on customer-oriented management practice provide only a vague sense of what customer value means. Fortunately, some of these commentaries recognize that making customer value strategies work begins with an actionable understanding of the concept itself. Yet even a cursory look at their definitions reveals a surprising diversity of meanings:

- 1. Value is the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given.
- 2. Value in business markets is the perceived worth in monetary units of the set of economic, technical, service and social benefits received by a customer firm in exchange for the price paid for a product, taking into consideration the available suppliers' offerings and prices.
- 3. Buyers' perceptions of value represent a tradeoff between the quality and benefits they

- perceive in the product relative to the sacrifice they perceive by paying the price.
- 4. Customer value is market perceived quality adjusted for the relative price of your product.
- 5. By customer value, we mean the emotional bond established between a customer and a producer after the customer has used a salient product or service produced by that supplier and found the product to provide an added value.

The rows in Figure 1 concern what the customer's perception of value is about. Either prior to purchase or constructed later at the time of use, customers may imagine what value they want (i.e., desired value). Customers learn to think concretely about value in the form of preferred attributes, attribute performances, arid consequences from using a product in a use situation. In addition, they form evaluative opinions or feelings about the actual value experience of using a product (i.e., received value). During the choice task, customers may predict received value, but during use they actually experience received value.

1. Although the above classification reveals important distinctions among types of customer value, the concept appears to take a much narrower perspective when applied in customer research. Operationally, value frequently is measured as attribute-based desires preferences) that influence purchase (upper-left cell of Figure For instance, focus group research is widely used by organizations to identify customers' attribute drivers or "key buying criteria," such as product quality and on-time Similarly, satisfaction delivery. research typically asks customers to evaluate the brand or seller on those attributes thought to influence customers' purchase decisions. We are likely to miss important nuances of customer value if we limit customer learning to this narrow point of view. example, For customers prefer dimensions of value other than just attributes, such as use consequence.

FIGURE 1 Classification of Customer Value Concepts Nature of information is ... Longitudinal Short-term customer-Long-term customerfocused performance focused performance change information describes Information on Information on determinants of determinants of longshort-term term changes in customer-focused er-focused performance

Customer Value Concept as a Decision Tool

The concept of customer value becomes an important management tool only if and when it is shared within an organization. Those involved in creating and implementing customer value delivery strategies need a common framework for thinking about customer value. For example, an operational concept of value, such as the customer value hierarchy, helps to specify exactly what managers should learn about their customers. Most important, the hierarchy argues for looking beyond the socalled attribute-based key buying criteria. Sellers should learn about consequences in use situations that customers want (or want to avoid) and the goals to which those consequences lead. Ultimately, it is how customers see value that influences what they will do in the marketplace.

Organizational Barriers to Competing on Customer Value Delivery

Competing on superior customer value requires more than a set of customer value tools for managers; it also entails making major changes in the way organizations are managed. The question is whether an organization can make the needed changes. With regard to customer value, many organizations, perhaps unintentionally, erect barriers that keep them from shifting from an internal orientation to one that encourages competing on superior customer value delivery. To build customer value delivery capability often requires finding and overcoming organizational culture, procedural, and learning barriers. The initial challenge is to recognize that they exist.

Organizational culture barriers. The most difficult barriers to overcome are embedded in organizational culture, particularly the existing employee performance measurement and reward systems. Although managers may not acknowledge such barriers directly, they are reflected in objections that managers sometimes raise when asked to engage in more customer value learning (e.g., "I already know what my customers want, "I don't have time for all that research"). Such objections may indicate lack of rewards for customer value learning or lack of understanding of the link between customer learning and performance on those things that are rewarded.

Organizational procedural barriers. Every organization has accepted procedures in place with which managers are quite comfortable. Although some procedures may not foster competing on customer value delivery, they are used because of inertia (e.g., "that is how we do it around here") or preference (e.g., "I like to do it the way we always have"). For instance, most organizations attempt to identify what customers want. Some do it through brainstorming sessions where managers speculate about the value dimensions that customers desire.

Yet this approach ignores the fact that managers are not particularly good at using personal experience to surmise what their customers want.

Even organizations that rely on research to learn about customers may erect procedural barriers. They may over- rely on "favorite" techniques, such as focus groups, or follow reporting procedures that limit the communication of customer information to managers who need it. For example, research staff often are asked to condense results into very short summary reports (e.g., the so-called one-page memo). Short reports may be good for some purposes, but not for communicating the complexity and richness of customer value findings coming from qualitative research. They also frustrate research staff who struggle to communicate all that has been discovered in such a short space. Ironically, those managers who insist on short reports are hurt most. They are likely to miss important findings, perpetuating their tendency to base decisions on oversimplified mental models of customers.

Managerial learning barriers. To compete on superior customer value strategies, an organization's managers must upgrade and acquire new skills. Learning becomes an issue when it does not keep pace with the stream of new knowledge being developed on the tools of customer value. Managers may be too committed to the "way we do things," too busy with other responsibilities, not adequately informed when new tools come along, or not convinced that using new tools is worth the effort. Part of the problem may be difficulty in overcoming the organization's culture, but another part may simply be the lack of periodic training in new tool developments.

Implications of customer value-based competition

In the new era of competing for superior customer value delivery, organizations inevitably will feel compelled to capabilities build customer value learning and translation. Many are already looking for help. Academia can respond by redirecting research toward improving and expanding the tools of customer value that are needed to help organizations make the transition as well as by rethinking the education of prospective managers.

Improving Customer Value Delivery Practice

Quality management convinced many organizations to become highly information driven in managing the operations side of the business. Competing on superior customer value delivery will place similar pressure on organizations to become equally information driven in the marketing side. As customer retention and customer relationship building and maintenance take on more priority, customer learning and translation processes become

a core competency issue. Competing on superior value delivery will force organizations to, in effect, compete on superior customer value learning and translation capabilities.

This transition will not be easy. Managers across an organization will have to learn how to use quite different kinds of data than that which drives quality initiatives. Even marketing and sales, which have experience with customer research, may have to work with a broader array of such data to enhance customer value learning. Many will need new information skills. Customer value-related data, in many respects, are softer (i.e., reflect customers' preferences and perceptions), less quantitative, and require a broader set of information tools than that which dominates current practice. In addition, CVOMIS improvements also may require more involvement by customer contact personnel in gathering data from customers. For example, salespersons may have to become more skilled interviewers and observers when working with customers to get real-time data on customer value.

Superior translation skills also can be an important source of competitive advantage. A critical issue here is the myth of the "key buying criteria" assumption made so frequently by managers, which says that relatively few key customer value dimensions drive customer behavior. Much of the basis for this assumption comes from the sales transaction perspective so prevalent among managers. If an organization limits its research to understanding what drives an individual purchase incident, there probably will be a few desired value dimensions on which sales transactions turn. However, we should not expect those value dimensions to remain the same over time. Strategically important value dimensions are likely to change across customer segments and over time. Further, as organizations shift more resources from acquiring customers to retaining customers, customer value dimensions that drive customers' commitment to seller relationships take on added importance. These dimensions are likely to be many rather than few. In short, the challenge for competing on customer value delivery is more likely to be one of translating customers' evaluations of received value on many desired value dimensions into responsive value delivery, rather than one of focusing on relatively few key buying criteria.

Implications for Future Research

Although the philosophy and persuasive arguments for organizations to compete on superior customer value delivery are well developed, the tools of customer value lag behind. Consequently, tremendous opportunity exists to improve on current tools and develop new ones. New research can help by developing (1) richer customer value theory, (2) more effective customer value methods tools, and

(3) more evidence of the impact of applying specific customer value tools on organizational performance.

Richer customer value theory. Organizations committed to customer value learning have to know what is most important to learn. Such choices are not easy because the possibilities are almost endless and the investment in information activities substantial. Theory about customer behavior provides one important tool for locking onto the critical things that managers need to know. Periodically, we should evaluate whether existing theory is adequate for guiding customer value learning in organizations. Much of this article argues that existing theory underlying current customer value and satisfaction learning by organizations is not. For example, current CSM practice is founded on discontinuation theory and multiattribute attitude theory largely developed in the 1960s and 1970s, which does not take advantage of newer customer value concepts.

We need richer customer value theory that delves deeply into the customer's world of product use in their situations. In part, this new theory should help us understand how customers form preferences that reflect desired value. Expanded theory should also explore the linkage between customers' preferences for desired evaluations of received value, and overall customer satisfaction feelings within the framework provided by the customer value hierarchy. For example, are these linkages the same at each level in the hierarchy? Such richer theory will have a important impact on what organizations will learn about customers in the future.

Equally important, we need new theory to describe how and why customers' desired value changes over time, from purchase to use or over multiple-use occasions. Are there predictable triggers that lead to customer value change? What happens during a value change process? What is the role of product offer components (e.g., new technology, products, salesperson interactions with customers) in causing change? When things go wrong in customers' use situations, what are the nature and causes of customers' tendency to devalue products over time. We have few answers to these kinds of questions, and (o organizations currently have limited ability to foresee customer value change coming. A theory of customer value change could be the cornerstone for developing processes and techniques for predicting that change and expanding the lead time for sellers to determine how to take advantage of opportunities created by that change.

Implications for Marketing Teaching and Learning

Education must play a role in helping organizations transition toward competing on

superior customer value delivery strategies. We should start by identifying critical managerial skills that organizations need to develop customer valuerelated capabilities. Only then can education organizations evaluate existing curricula and learning processes to identify improvement and innovation opportunities. For example, this article argues that customer value learning and translation skills are essential for organizations to compete on superior customer value delivery. To what extent do current marketing and business education programs effectively help students acquire these skills? How can we help students understand the importance of deep learning about customers, as well as want to learn specific customer value information and translation skills? How do we help students with different functional interests (e.g., operations vs. marketing vs. sales) develop skills needed to share customer value learning and interact cooperatively in managing internal processes that deliver the kinds of value customers desire? Only by answering these kinds of questions can we expect to see significant changes made to improve educational programs needed for supplying organizations with managers adept at competing on superior customer value delivery.

Conclusion

Every company in today's business environment is stressing customer focus. However, what's lacking in most companies are useful and practical ways to capture customer needs, measure how well you're satisfying those needs, and build actionable plans to improve your company's bottom line—that's what customer value management will do for your company Competing for advantage in markets through superior customer value delivery is here to stay. There are too many long-term pressures on businesses to move in this direction to believe otherwise. Customer value-based competition represents the next major shift in managerial practice, complementing but, at the same time, moving beyond the quality management focus of the past two decades. This shift will not be incremental; rather, it will require a very different way of managing. It builds on the already excellent capabilities that many organizations have acquired for managing the quality of internal processes and products, but it also requires a different set of skills to marry internal quality with external customer value. A customer value orientation will mean rethinking organizational culture, structure, and managerial capabilities. Organizations need help to make the transition from a largely internal to a more balanced internal and external focus on customer value. Partnerships between business organizations and educational institutions will help advance knowledge and assist in increasing the pace at which that knowledge is diffused into organizations. These partnerships already are happening, and they signal an exciting new era of cooperation between business education and organizational practice that should benefit both. Customers who experience more responsive sellers will benefit as well.

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Development of Management Education System in India

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Abstract

The discipline of management / business education has emerged, in the past 50 years, as one of the notable and nearly about more than 120 universalities, 8 IIMs and a number of private institutions are offering a wide variety of degrees at Masters level and Doctoral level as well as Diploma programmes. However, the fastest growth has been at the masters level particularly MBA, which is regarded as an essential professional preparation for managers, both in public and private sectors. Relevance of management education has become more imperative, only during post liberalisation and this has marked a change in the way management education is perceived in India . It is often said that management education in India has attained a stage of maturity but this is qualified to mean that theoretical knowledge and training imparted is on par with many other well-known counterpart institutions in the western world. Presently the postgraduate management programmes of study consist of two-year full time MBA programmes, and part-time 3-year duration. Some universities have even started a bachelors degree programme like BBM, BBA etc. . In this direction , management education must be made 'Mass Education' rather than the 'Class Education' and that too, without compromising on quality. Therefore, management institutes must strive to develop global manager of proper knowledge, attitude, skill, insight and foresight to meet the challenges of 21st century.

Key Words: Eeducation, Talent, Quality, Management, Global.

Introduction

Management education in the country can roughly be divided into four groups. At the top are the reputed institutes and some university departments which have maintained the high quality of their education. The second category institutes are those started by industrial houses, which offer some surety of a job after the course. The third are university departments which have not been able to impart quality education but can provide jobs in regional industrial groups and the fourth are those institutes which have neither the advantage of low fees of a university nor the backing of an industrial house. In recent times, a number of academics, retired people, politicians and others have started such institutes which remain essentially money devices. Managers, to be globally competitive, require the new skills apart from those already being taught. These are: Information Management and Information Technology Management skill, Decision- making Skill in very dynamic environment, H.R.D Skill, Innovation/ Creativity, Service Sector Management Skills, Time Management Skills, Stress Management Skills, Environment Management Skills, Entrepreneurship Skills, Customers Services Management Skills and Management schools have to develop these skills among students.

Management Education Abroad

The standard period for an international full time MBA in the US is two years. Schools like Wharton, Harvard and Stanford cost approximately US\$34,000 for tuition per annum. In Europe, London Business School offers a two-year programme, whereas IMD, INSEAD, Canfield,

Warwick and other leading institutes programmes are of one year. In Europe, the annual cost of an MBA can be as little as US\$9000 or as much as US\$42,000 for tuition, with books and living expenses a further cost. However, financial aid opportunities also exist that can make the most expensive programmes affordable. Scholarships are offered too by a variety of organizations and many local banks offer low start loans during the period of study. Many companies pay back the tuition fees of an MBA qualification in the form of a "sign on" bonus.

Part-time and distance learning MBA study are also serious alternatives. Over 35,000 people are now using distance learning for an MBA or similar diploma with institutions outside the US and a further 75,000 people are using US institutions. An estimated 600,000 people are studying part-time. This approach is popular because it avoids the need to leave the employment during the study period, and allows the learner to live at home. For those not seeking an international experience, this is a sensible option.

Some Challenges

The real challenge before the management education is that the existing management education system has been patterned on certain western models, particularly USA and has therefore fallen short of expectations to meet several priority sectors in the country like agriculture, health, public distribution system, small business, government and semi-government undertakings etc. Any review of our management education inevitably leads to the question of its relevance to the community needs in all sectors. It is no secret that most of the output of

MBAs are absorbed by the western-oriented private and public sectors leaving high and dry other sectors which are in real need of management.

Though the business practices are rapidly with the advent of IT, management education has not kept pace with these changes. The curricula in most business schools are still decades old and are not market driven. Though some of the B-schools have included some IT courses and courses in change management, technology management, innovation management, knowledge management; these are piecemeal approaches and students fail to appreciate the importance of these courses in wider business situations. The defect may also be in teaching methodologies adopted in these schools. Most of the faculty members have no industrial experience and they just provide a theoretical framework for most of the management concepts and fail to bring the relevance and usage of these concepts in rapidly evolving business scenario.

The gap between management education and practices seems to be widening due to inherent problems in implementing some of the principles of management taught in B-school. Also, there is a wide difference between actual business situation and what one learns through case simulation method in the class. Today's management requires more of on-the-feet thinking rather than working out pros and cons of a given situation as reflected in a well-structured case, which takes a lot of time and causes delay in decision-making. There are also inherent contradictions in some of the management principles taught which leave room for ambiguity and doubt.

The cultural and religious aspects of the Indian society also has become a great problem to the management technology. A vast majority of our population is caught up in a vicious circle of poverty, unemployment, religious, linguistic and regional dogmas. Caste system has divided the country into innumerable groups and has prevented social mobility. There is an acute shortage of entrepreneurial skill. The management education has to shake off these inhibitions and turnout a modern person with a new set of attitudes, values and work ethics that are so essential for successful management of the economy.

It is interesting to note that even though most syllabi state that in addition to lectures the courses will be conducted through case methods, role plays, simulation games, etc, in reality the traditional lecture method dominates the management education scene, and case method or other student-involving methodologies usually play a marginal role, except in a few institutions which are explicitly committed to such methodologies.

The overwhelming view is that the quality of faculty is going down as more and more institutes mushrooming with the aim of making money rather than enhancing the quality of education. Similarly, there is a decline in the quality of students, as the sole aim of B-schools has become money-making

Some subjects like organisational behaviour and human resources are difficult to teach, they can only be discussed or learnt through practical experience. It is also felt that like engineering and medical streams, a BBA degree could be of great relevance to those who want to do MBA. There should be no compulsory age and work experience limits for students.

Some Suggestions

In the light of the pitfalls found with the management education system prevailing in India, the paper has tried to recommend the following broad suggestions.

- Planning for management education has not so far been related to manpower needs. It should be based on specific, authentic data and the national technical manpower system should therefore provide in each plan, realistic estimates of managerial manpower needed for different sectors and at different levels.
- Management education institutions should be enabled to respond effectively to emerging managerial manpower-needs by diversifying their courses and training programmes to suit different sectors of economic development, as well as fulfill their professional and social objectives.
- 3. The criticism that the present management education is urban oriented and biased in favour of corporate sectors and that it has fallen short of expectations to meet several priority sectors like agriculture, health, rural and small industries should be met by positive action. This should result in re-statement of the objectives, restructuring the courses and by creating conditions for preparing managers suitable for non-traditional sectors and for self-employment and entrepreneurship.
- 4. Admission procedures and admission tests should be established to conform to certain standards, so as to ensure quality of students admitted to a variety of courses. Towards, this end, an admission test is conducted at national level.
- 5. Curricula and courses of study should be upgraded, unitized and made in modular form and also relevant to Indian context. Teaching materials, case studies, audio-visual aids should be developed based on Indian experience and dependence on foreign case studies should be reduced. The content of the curriculum should be such that there is similarity between the

- rationality that is taught in the classroom and the ground reality, which a student has to actually face. Projects assigned should be more practical and students should go back to the same organisations to study various departments like HR, finance and marketing, in order to get a holistic understanding.
- 6. Faculty development should be one of the key areas of action so as to induct into the academic system bright young persons with academic qualifications in management, in order to make management education system self-reliant. Opportunities should be made available for existing staff to acquire advanced training and qualifications in management through provisions of fellowships for advanced study and training.
- Faculty development programmes, similar to the FIP of the universities and QIP for technical institutions should be initiated in a phased and planned manner so as to update the qualifications and competence of existing faculty.
- 8. The system should become self-reliant with regard to faculty. The minimum core faculty needed should be available in every department / institute and the present practice on relying mostly on guest faculty only has to be changed, if proper standards are to be maintained.
- 9. Management school-industry interface and linkages should be strengthened along organised plans, in all aspects such as curriculum development, case studies, exchange of personnel, guest faculty and sharing of resources, project work and placement of graduates etc.
- 10. There should be free movement of faculty between schools and industry, so as to enrich both the systems through better sharing of real experiences and expertise.
- 11. The quality of management education in some of the newer schools, particularly those coming under the university system has to be upgraded. The University Grants Commission should recognize the importance of management education and provide stronger support to these new departments in universities.
- 12. Indian literature in the field of management is very limited. Research in the field of management has not grown the way one would like to see. In fact, If management education has to become more relevant and effective, it has to be supported by research into the problems and issues of administration of Indian organizations.

Conclusion

Future careers in management field would be Knowledge based, information intensive, highly mobile across the world, highly rewarding and On a fast track. In this direction, management education must be made 'Mass Education' rather than the Education' and that too. compromising on quality. Therefore, management institutes must strive to develop global manager of proper knowledge, attitude, skill, insight and foresight to meet the challenges of 21st century. Dr. Laura Tyson of London Business School has accepted the importance of India's role in developing well networked a management curriculum. Expansion of management education in the post-independence era is unprecedented in the educational history of the country. However in spite of this significant development, a lot more has to be accomplished in respect of increasing its coverage and enhancing its accessibility to various categories of people because there still exists a wide gap between the demand and supply of professionally competent people in the country and this gap is increasing year after year with increasing industrial and business activity. The solution to this problem lies in providing facilities for management education and training which alone can develop professionally competent generations suitable for business, industry and public administration.

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Work Life Balance of Women Employees: A Bird Eye View

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Abstract

On The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. This initiative was aimed at encouraging employers to adopt flexible working arrangements such as job sharing, flexi-time, compressed hours and others, to help their employees to achieve a better balance between the demands of paid employment and those arising from there. The way to achieve this is to adopt an approach that is "conceptualized" as a two way process involving a consideration of the needs of employees as well as those of employers In order to engage employers in this process it is important to demonstrate the benefits that can be derived from employment policies and practices that support work-life balance, and the scope that exists for mitigating their negative effects on the management of the business. This article would highlight the various values, attitudes & beliefs of women regarding job anxiety in their formal work organizations & particularly balancing their work & personal life. Work Life Balance (WLB) is not a new concept

Keywords: Work-Life Balance, Flexible Working, Demands of Employment, Encouragement.

Introduction

Work-life balance is about improving people's quality of life and widening access to paid employment and career opportunities. A work-life balance ethos supports staffs who wish to have a greater involvement in public life and in the community. It sends a positive message to students with caring responsibilities and promotes positive values to the rest of the students. Working more flexibly can contribute to reducing traffic and pollution thus reinforcing the commitment of the university to the local environment. It can be concluded that supporting and further developing work-life balance policies and practices is important to the university as it presents a series of benefits both for the institution and its employees. For this reason the Directorate of Human Resources has carried out a university-wide staff audit to gain information in order to ensure that work-life balance policies and practices are consistently implemented, match the needs of staff and are compatible with the operational requirements of the university. The following section of this report explains how the audit was carried out and provides an in-depth analysis of its main findings.

Work-life balance policies and practices are also instrumental to ensure that some important economic goals are achieved particularly with regard to women's employment and earnings. The European Union has set a goal of increasing the number of women in work to more than 60% by 2012 (The Social Situation in The European Union, 2001). Although the domestic figures show that the India is well ahead of this target, as overall 67% of women and 79% of men aged between 16 - 64 are in employment, there is still a significant gap between the percentage of men and women with dependent children who are in employment, 89% and 65%

respectively. The gap widens considerably when one looks at the percentage of women in employment whose youngest child is aged 5 or under, in this instance only 53% work, and many of those do so basis (Equal a part-time Opportunity Commission, 2003). Women's interrupted and patchy employment history has a detrimental effect on pension entitlements and leads to a high level of female poverty in old age. Therefore there is a compelling case for helping women to remain in employment throughout the years of child rearing by offering working pattern that are compatible with their childcare responsibilities

Need of the study

Times have changed. From the time the husband earned, and the wife stayed at home. To the time now when the husband earns and the wife earns too. But the wife still cooks and washes and runs the house. So, how does she balance her work with life at home? Although, over the years women in India have struggled to establish an identity & create a mark in the social as well as in the organizational platforms, but with educational institutions training more and more women to enter professional careers, drastically changed the scenario.Infact, between 1991 and 2001 female employment in India on the whole, have increased by 3.6% per annum. Within the professional world, which reflects India's small but growing middle class more than the country as a whole, the phenomenon of Indian women "breaking through the glass ceiling" is perhaps more muted. Even, despite legal provisions made by acts like those of the Equal Remuneration Act of 1976 (which promulgates equal payment for equal work, regardless of gender & prohibits gender discrimination in hiring practices), the so-called "glass ceiling" is perhaps still very prevalent within organizations. This is the need of the study.

Review of Literature

The existing studies are very few and very little information is available about the Work life balances usage on various tools.

Research conducted by IES (Kodz et al., 2008) prior to the implementation of the right to request flexible working, nonetheless, indicates some of the other reasons why employees may not wish to change their working arrangements.

The first Work-Life Balance Baseline Study was conducted in 2008 by IFF on behalf of the Department of Education and **Employment** (Hogarth, et al, 2009).. The study's aim was to assess the extent to which employers operated work life balance practices and whether employees felt existing practices met their needs. The first Flexible Working Life Balances Employee Survey was carried out between September 2008 and February 2009, between six and 11 months after the right to request flexible working was introduced in April 2007 (Palmer, 2009). The second Flexible Working Life Balances on Employee Survey was conducted in January 2005 (Holt and Grainger, 2005). It aimed to monitor changes in the awareness and take-up of the right to request flexible working since the first flexible working employee survey, and to assess the impact of the legislation

Objectives of the Study

This article would highlight the various values, attitudes & beliefs of women regarding job anxiety in their formal work organizations & particularly balancing their work & personal life. Work Life Balance (WLB) is not a new concept

Meaning and concept of the Work Life Balance

Let's first define what work-life balance is not. Work-Life Balance does not mean an equal balance. Trying to schedule an equal number of hours for each of your various work and personal activities is usually unrewarding and unrealistic. Life is and should be more fluid than that. Your best individual work-life balance will vary over time, often on a daily basis. The right balance for you today will probably be different for you tomorrow. The right balances for you when you are single will be different when you marry, or if you have children; when you start a new career versus when you are nearing retirement. There is no perfect, onesize fits all, balance you should be striving for. The best work- life balance is different for each of us because we all have different priorities and different lives. However, at the core of an effective work-life balance definition are two key everyday concepts that are relevant to each of us. They are daily Achievement and Enjoyment, ideas almost deceptive in their simplicity. Engraining a fuller meaning of these two concepts takes us most of the way to defining a positive Work-Life Balance.

The change in the pattern of work and the concept of the workplace after the industrial revolution in the second half of the 18th century gave a new dimension to the concept of WLB. As time progressed, nuclear families increased. A later change was the fading away of the "ideal home" in which the earning member's spouse took care of the home. With improved education and employment opportunities today, most homes are ones in which both parents work, because of necessity and the desire to augment incomes. The need to create congenial conditions in which employees can balance work with their personal needs and desires became a factor that companies had to take note of both to retain them as well as to improve productivity. It was a compulsion that they couldn't afford to ignore. Having realized that, companies started introducing schemes to attract and retain employees and improve their productivity.

Why Work Life Balance is Important to Women?

Today's career women are continually challenged by the demands of full-time work and when the day is done at the office, they carry more of the responsibilities and commitments to home. The majority of women are working 40-45 hours per week and 53% are struggling to achieve work/life balance. Women reported that their lives were a juggling act that included multiple responsibilities at work, heavy meeting schedules, business trips, on top of managing the daily routine responsibilities of life and home. "Successfully achieving work/life balance will ultimately create a more satisfied workforce that contributes to productivity and success in the workplace." Employers can facilitate WLB with many schemes that can attract women employees and satisfy their needs.

Some of these are

- 1. Facilities for child care
- 2. Financial planning services for employees who need them
- 3. Flexi-timings
- 4. Work sharing
- 5. Part time employment
- 6. Leave plans both paid and unpaid to suit employee's needs
- 7. Subsidized food plans
- 8. Insurance plans
- 9. Counseling services for problems like managing work and the home
- 10. Rest rooms, food preparation services
- 11. Jobs with autonomy and flexibility
- 12. Realistic workloads
- 13. Review of work processes to see if the burden on employees can be lightened Maintaining dialogue with the employees and considering their suggestions on a continuous basis

Work-life balance

Can women be both sharers and careers often, working women drop out of the work force when they are doing well, simply because they wanted to stay at home with their children, or care for an ageing parent. Or for both reasons. And then there are women who have children later in life because they want to work for reasons of personal satisfaction or for the money. So, can a woman have it all? The working woman should refuse to take on too much. She should adopt a sense of priorities. If she has children, she should teach them to share responsibilities. But what about the husband? Has he changed at all anywhere in the world?

Surprisingly, a survey in the UK revealed that a majority of men want a 50/50 partnership with their wives both at work and home. They no longer see themselves as macho men. They want to spend more time with their children. Has the Indian man kept pace with the times? Can women achieve a work-life balance? The changing Equations of New Era The Changing Equations The Machine Age The Industrial Age The Networked Age Stress High Higher Highest Work- Life balance You went to work-life started only when you go home Not only are people working at work, but also at home 24hour workdays split into compartments dedicated for 'life' Women and Work The men worked and women tended the house Both men and women worked, and women still tended the house Both men and women work and tend to the house.'

Framework for successful Work-Life Balance in organizations

- Identify the key need or reason for introducing Work-Life Balance policies
- Build the commitment to Work-Life Balance Policies into the organization 's vision or value statement
- 3. Set up Work-Life Balance Task Force Examine current practices in the organization.
- 4. Hold joint discussions with employees to evolve policies, while also identifying possible barriers.
- Communicate policies through handbooks, newsletters, Intranet and other forms of communication.
- 6. Hold workshops to help Managers implement and manage policies
- 7. Begin with a few "quick win" policies

Monitor implementation and put feedback systems into place In India, there is a starting point in that organizations have recognized the need for and value of Work-Life Balance policies. An integral part of our lives is our profession. Just as there is responsibility and opportunity in life, our careers are also guided by opportunities and responsibilities. We must ensure that these two factors don't work at cross purposes. Quality of life is something we all covet, every profession affects

life in general and every profession has a duty towards life.

Top Five Strategies to Strike a Balance

- 1. Budget your time both in and out of the office Schedule your time efficiently at work. Put yourself on your calendar and take some time for you and your family / friends. Leave work on time at least three days per week There are times when working late just can't be helped, but schedule your time to leave on time three days per week.
- Control interruptions and distractions Stay focused while in the office, and budget your time effectively. Try to schedule a block of time during the day without meetings when you can focus on your tasks with minimal interruptions.
- 3. Explore the availability of flex-time Research flex-time options within your organization. If available, it may be a helpful solution.
- 4. Seize the weekend Plan your time off as you plan your work week.
- 5. Schedule activities with family and friends, a weekend trip, or just something fun. Make your time away from work count!

Suggestion

This is hard for a lot of people, because their work is an important part of who they are as people. This can be admirable, especially when you accomplish great things in your work, but an always-on-the-job attitude can be harmful in the long run. The most important thing it is to make a good schedule and keep to it. Block out all your work and non-work commitments and make sure to allow plenty of downtime and non-work time. Treat non-work commitments as seriously as you treat working commitments — the time you've assigned to family, housework, and your own activities needs to be just as inviolable as the time you spend in the office, going to meetings, or meeting deadlines. a) Looking undependable, b) upsetting someone, or c) missing out on something. Make a point of seriously considering any request that comes your way, and double-check your schedule before taking anything else on. Drop the list for a day or two, and take things as they come. This is really about attitude, drawing a clear line between your work-life and the rest of your life. The idea is to give yourself a set amount of time — say, an hour — to do the job, no matter how poorly. Let go of your perfectionism and just do as well as you can in the set time. You may have to go back and fix it up — but you'll be charged up by knowing the "heavy lifting" is already done.

I learned this the hard way when a rough patch of work started to alienate me from my family. Let the people closest to you know what's going on in your work life when things get hectic, so they don't feel like your lowest priority or worse, suddenly abandoned.

Conclusion

Working women, getting caught in the work/life balance trap will continue to be an ongoing challenge. Careful planning and personal effort is the advice from those who have found balance in both career and home life. As one respondent summarized, "Plan, prioritize and schedule as efficiently as possible... and don't be afraid of hard work!" Work-life balance is a person's control over the conditions in their workplace. It is accomplished when an individual feels dually satisfied about their personal life and their paid occupation. It mutually benefits the individual, business and society when a person 's personal life is balanced with his or her own job. The work-life balance strategy offers a variety of means to reduce stress levels and increase job satisfaction in the employee while enhancing business benefits for the employer. In our increasingly hectic world, the work-life strategy seeks to find a balance between work and play. A sentence that brings the idea of work life balance to the point is: "Work to live. Don't live to work."

Companies have begun to realize how important the work-life balance is to the productivity and creativity of their employees who were more favorable toward their organization's efforts to support work-life balance also indicated a much lower intent to leave the organization, greater pride in their organization, a willingness to recommend it as a place to work and higher overall job satisfaction. Employers can offer a range of different programs and initiatives, such as flexible working arrangements in the form of part time, casual and telecommuting work. More proactive employers can provide compulsory leave, strict maximum hours and foster an environment that encourages employees not to continue working after hours. It is generally only highly skilled workers that can enjoy such benefits as written in their contracts, although many professional fields would not go so far as to discourage workaholic behaviour. Unskilled workers will almost always have to rely on bare minimum legal requirements.

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New Dimensions of Management Education: Issues & Imperatives

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Abstract

Management education has gained importance due to the emergence of professionalism in the corporate sector. In the meantime, the competitive business environment has paved the way for increased demand for management graduates in the employment market. This has led to a significant expansion of management education across the world. Today, business schools have the challenging task of developing the competency level of students to meet corporate expectations. Given the developments in today's business environment, preparing our students for their future will require significant change in the curriculum and pedagogy. In this background, this paper attempts to explore a mechanism to stimulate development of new curricular elements and methods in management education. It also describes the emerging strategy to make teaching methodology in management education more vibrant and in sync with the changes in the business and economic environment.

Key words: Management education, business school, teaching method, effective learning, curriculum, corporate

Introduction

As a concept, management education was first developed in the USA, where collegiate business education, which came to be referred to as MBA programs, was seen as relevant to the world of business. It all started in 1881 with the founding of the Wharton School of Finance and Economy at the University of Pennsylvania (Pierson 1959). Then in 1906, the first well-known full-fledged management school was established by Harvard University. Others followed suit. What inspired the founders of Harvard Business School, Wharton School, the Tuck School and the likes in the early 1900s was the notion of professionalism. It is not until a few decades ago, however, that management education gained prominence. MBAs had over the years gone through roadblocks in terms of acceptance, visibility and credibility in the eyes of the corporate world (Vijayasarathy 2004). The rise of the MBA status is closely linked to the emergence of professionalism in the corporate sector. The competitive global business environment and its increasing magnitude have paved the way for a significant increase in the demand for management graduates. This demand from the employment market has in turn led to a significant expansion of management education across the world; its exponential growth being evidenced by the spurt in the number of business schools from both the private and public sector.

Today, though, from a wealth-creating economy point of view, the challenge of management education is to develop new skills, including 'employability' skills and the expertise needed to undertake 'knowledge work'. Investment in knowledge and skills brings direct economic returns to individuals and society (Scottish Executive 2005). People who gain knowledge, skills and competencies through learning will invariably contribute to the economic development of nations. Management education thus plays a vital role in

enhancing competitiveness in a global knowledge society International management education model. It provides a critical analysis of teaching and learning in management education, so that business schools respond to current paradigms.

Goal Management Education Over the last decade, management education has been challenged increasingly competitive environment the brought about by globalization internationalization. Corporations have come to view management education as having become too theoretical and not practical enough, and graduates as being ill equipped for the kind of corporate leadership sorely needed. In short, there is a widening gap between the level of skills and competency which corporation expect and the skills developed by business schools. Hence, the need for modern business schools to transform themselves and operate as centers for knowledge and skill creation, adaptation and dissemination. management education should aim at developing a holistic personality capable of maintaining a balance among contradictory demands, taking charge of functional responsibilities, being accountable for one's action, and contributing to creating a desirable future for businesses in particular and the economy as a whole. The ultimate goal of management education is to prepare students to achieve professional success in business management. Keeping in view this larger purpose of management education, business schools should thus focus on developing a number of aptitudes and skills (Chandra 2009). Specifically, they should:

- 1. Develop state-of-the-art domain knowledge, skills and competencies;
- 2. Impart generic skills transferable across domains and situations creativity, innovation, problem-solving, strategic thinking and communication;

- 3. Build thinking-ability skills and emphasize cognitive development (conceptualization, analysis, synthesis) dealing with abstraction;
- 4. Foster a spirit of inquiry and critical evaluation of and experimentation with new ideas, information, approaches, assumptions and frames of reference:
- 5. Inculcate research ability, research value, and methodological rigor;
- 6. Cultivate one's ability to learn on one's own and instigate learning how to learn, autonomous learning, life-long learning and one's ability to reflect one's own learning process;
- Promote original thinking and the critical examination of prevailing concepts as opposed to merely conforming to existing notions and approaches;
- 8. Generate cross functional perspectives and mind sets, systemic orientation, and system thinking;
- Build one's ability to convert ideas into practice
 delineating, planning, implementing and evaluating ideas and concepts;
- 10. Instill professional and human values;
- 11. Further the right and relevant attitude to grow and learn and an openness to change;
- 12. Teach behavioral skills like cooperation, collaboration, team work and inter-personal competence;
- 13. Breed entrepreneurial leadership-like initiatives, risk taking, mobilizing support and resources, and self-discipline;
- 14. Instill a transcendental ability such as vision, aspiration, transformation, or inspiration;
- 15. Develop self-efficacy, positive self-regard, self-directing and self-regulating capabilities, positive outcome judgment;
- 16. Focalize on integrated personality development, congruency among values, attitudes, thoughts, feeling and actions, and integrity;
- 17. Create an understanding of the societal context and a sensitivity to social developmental issues

Expected Qualities of Future Managers

In light of these trends, organizations expect business graduates to have acquired some specific qualities by the time they embark on their corporate careers. These include:

1. First and foremost, an eagerness and capacity to learn. Professors expect to see this eagerness manifest itself as students go through the MBA program as it makes teaching more enjoyable. They also would like graduates to carry this eagerness with them throughout their careers. With today's increasing velocity of change, this is essential in every aspect of their future responsibilities. Jobs are transient and people need to have the ability to move to new ones, which means constant development is a must. And, even if one keeps the same job, today, new

- situations will keep arising, requiring a capacity to 'learn to learn'. Student must thus have an inquiring mind, always asking 'why'. Their capacity to learn throughout their lives comes from a good grasp of basic concepts and their applications, i.e., from the 'know why 'regarding whatever students have learnt or will learn. Which means the focus has to be less on the 'know how', or the 'know what'.
- 2. The second set of qualities could be collectively labeled a thoroughly professional attitude. This means that MBA graduates must be outcome-oriented. This also means they must do whatever they choose to do with a strong sense of responsibility and a determination to do their best; which in turn means they must be efficient in their use of resources, especially time. In short, they need to work consistently over long periods and not just produce efforts in short bursts.
- 3. The third quality is action orientation; students must learn not just to plan, but also to execute well. They must be willing to 'roll up their sleeves' and 'soil their hands'. For example, in the software industry, they must not only be good business analysts but also be willing and able to work with technology. MBA students should not be trained to indulge in 'analysis paralyses' but to take time-bound decisions on the issues they encounter.
- 4. Another quality is an entrepreneurial /entrepreneurial attitude. Business schools curricula should focus on developing initiative taking and looking at newer possibilities to achieve objectives; in short, on being creative.
- 5. Overriding all these qualities, MBA graduates must have the public interest at heart at all times. It is thus the responsibility of business schools to ensure that their graduates acquire all these values, concepts and skills; which may require some curriculum overhaul.

Restructuring the Curriculum

The MBA curriculum should place a major emphasis on integration and connection so that students actually have a much more complete understanding of the way management and leadership challenges unfold in organizations and how they, themselves, are going to add value to those organizations (Srikant et al. 2008). The curriculum should seek to establish similarities between what is taught in the classroom and the ground reality, which students will actually face once they enter the corporate world. Modern management practice demands to have specialized knowledge and skills while maintaining a broad perspective. The expertise one has today will not suffice tomorrow, so a willingness to learn is critical to a successful corporate career.

The development of the 'right attitude' among students is another important issue to be given due attention while developing the curriculum if management schools are to produce world class management graduates to be sought globally. Given the developments in today's business environment, preparing our students for their future will require significant changes in both what we teach and how we teach. While continued emphasis on core subjects is essential, business schools increasingly focus on adding global content, including foreign languages, geography, and culture, to ensure students are prepared to compete effectively in a global marketplace - and be global managers. Equally important, the curriculum should reflect the fact that students must master more than content—and need to acquire the ability to "learn, unlearn, and relearn" (Srikant et al. 2008).

MBA students also need to be able to view current events through a lens that sees beyond traditional borders. With this goal in mind, the Partnership for 21st Century Skills, a group of business and education leaders advocating education reform, has developed a framework for 21st century learning (http://www.edcommunity.apple.com.pdf, retrieved on October 15, 2009). The skills MBA students should acquire by the time they graduate have been classified into three major groups:

- (i) learning and thinking skills; (ii) information and communication technology literacy; and (iii) life skills
- Learning and thinking skills include criticalthinking and problem-solving skills, communications skills, creativity and innovation skills, collaboration skills, contextual learning skills, and information and media literacy skills.
- 2. Information and communications technology literacy is the ability to use technology to acquire and develop 21st century content knowledge and skills.
- 3. Life skills include leadership, ethics, accountability, adaptability, personal productivity, personal responsibility, people skills, self-direction, and social responsibility.

Management institutions should management education with a bold new MBA curriculum and new programs. Their MBA curricula should make sure to provide a holistic view of leadership and place much emphasis on practical knowledge and personalized learning so as to build on each individual student's education and experience. Each module should provide a rigorous, action-oriented, and collaborative learning environment designed to develop outstanding business leaders who can achieve results in all market climates. The redesigned curriculum should emphasize indepth experiential learning, faculty

- advising, and new opportunities for collaborative education. A most effective MBA curriculum should be based on the following steps (modules) designed to nurture high quality new generation business managers (Harvard Business School 2009).
- 1. Building Foundational Skills This module is to provide a solid foundation in functional disciplines such as accounting and finance, marketing, operations, business strategy, entrepreneurship and decision sciences. The objective is to develop working knowledge in each of these functional domains.
- 2. Sharpening Diagnostic Skills this module is to focus on setting direction and determining a sustainable competitive position. Students learn to develop detailed action plans to implement their strategies and address their challenges by directly linking them to the company context. It maximizes learning and sets the stage for subsequent learning in later modules.
- 3. Applying the Knowledge In this third module, students will be able by way of corporate internship programs to understand how to apply what they have learnt in the first two modules. It also provides an opportunity for students to share their insights and analyses with a company's executives as a way to further refine their personalized action plans.
- 4. Action-Oriented Leadership The focus is on leading in turbulent and uncertain environments, driving fundamental change throughout the organization, and achieving longer-term objectives. Students discover new insights about themselves; how they analyze problems, what constitutes their leadership style, and how they can best contribute to the success of their organizations.

Teaching Techniques

Students learn in many ways through class room interaction. Therefore one of the main challenges a good lecturer faces is how to get students actively engaged. Beneficial teaching methods are those that encourage students to debate on the topic on hand, arouse their curiosity, and lead them to ask many questions as a way for them to know the subject in depth. This process helps students internalize the various dimensions of the management issues considered. It also creates genuine excitement and creativity in the 'mind-think' exercises designed to merge theory with practice. Student engagement through interactive learning events is critical in preparing student for 21st century careers in a global business environment. Techniques like questioning skills, use of props, worksheets, and presentation slides and films help to produce interactive lectures. The role of the teacher has thus changed and a new emphasis put on being a designer and facilitator of learning. Defining student learning outcomes is a

critical first step in course design and technology tools can help to facilitate a more efficient and delivery of concepts. ideas. analyses.Co-operative learning is another key teaching methodology in management education. Activities such as, for example, management games and projects help students hone their personal as well as professional work skills. These management games give students simulated opportunities to put theories into practice. The simulation technique enables them to learn from each other. And studentcentered active learning forces all students to participate in the learning activity. It also helps them fully grasp the benefits of team work in real work situations. In a nutshell, management education pedagogy should focus on:

- 1. Being more student centered;
- 2. Developing case input so as to integrate theory into practice;
- 3. Including workshops to develop deep thinking on the subject;
- 4. Giving students more exposure to the realities of the industries:
- Creating a work environment and adopting project methods that promote discovery learning;
- 6. Putting more emphasis on themes or simulation, role playing, and socio-drama.

Focusing on Research

Research is a central part and collective endeavor of the academic mission of business schools. It moulds the thinking of researchers and advances the degree of knowledge conveyed in the classroom. The research outcomes ultimately determine educational content of business schools around the world. Any successful attempt to transform the educational process must therefore consider the types of research that is necessary to support such transformation and produce the required body of knowledge (Cabrera et al. 2009). Management education ought to develop a "body of knowledge of substantial intellectual content" to answer critical management questions as well as a set of "standards of professional conduct, which take precedence over the goal of personal gain. There is a growing need in the corporate world for frameworks and tools that will help organizations address the new critical issues encountered by business managers in a more. Systematic and effective way. This would enable business institutions to serve the current needs of managers that are relevant and useful practitioners through applied research. This in turn will further narrow the gap between management theory and practice.

Value Orientation

Values can be broadly defined as code of conduct or behavior towards harmony, happiness and progress in a system. An individual belongs to different sets and subsets such as the universe, a nation, religion, community, family, profession etc. and each set lays values to its members to meet the objectives of that particular set (Ibid). These sets of values can be described as follows:

- 1. Universal values Truth, non-violence, compassion, concern for others, etc
- 2. Normal values Civic duties and responsibilities as honest citizens.
- 3. Social values Norms prescribed by society.
- 4. Family values Responsibilities towards elders, children and other family members.
- 5. Community values Norms prescribed with one's own profession (Ibid).

Technology can be used either to protect society or harm it. The dividing line between the two is the value that people hold about life, people, society and everything that contributes to human development. Value orientation is critical for the survival and well-being of society. Values form an important link connecting one generation to the next (Ibid). They are instrumental in determining a code of conduct among people and between nations. A value code also governs international relationships. In business transactions, a code is essential. It is thus imperative to develop the teaching of values in management education.

Quality Assurance

In this era of global competitiveness, developing a passion for quality is critical. This is also true of management education. The rise in initiatives aimed at promoting the globalization of management education underlines the pressing need for establishing robust frameworks for quality assurance and the recognition of qualifications (Kaissi et al. 2009). The stakeholders in management education (higher education institutions, students, lecturers, researchers, professional bodies, employers) should collaborate and jointly set quality standards on the efficacy of business schools. Investing in qualityassured learning will provide benefits to the individual, economy and society at large. It has to be ensured that whatever learning a person takes in is of the highest quality (Scottish Executive, 2005). There is clearly a need for vibrant, high quality management education capable responding to new skill demands, new executive market conditions and learning contexts and to the increasing expectations of stakeholders. The focus on quality in terms of business school teaching, learning and assessment is in part an outcome of the many changes that have impacted education in recent times.

New Collaborations

Management institutions should foster collaboration on campus. They should provide opportunities for students to work in cross school teams in certain courses and pursue joint and dual degrees. They should also encourage faculty research and leadership in conjunction with university-wide initiatives. As the global market has become integrated and interdependent as a result of the liberalization of economies, there is a growing need for partnerships among MBA schools both at a global and regional level. Today's brand-conscious business executives and students markedly have a preference for management degrees involving highly-reputed international partners, typically from the United States or from Europe. And with the increasing number of Western universities seeking a foothold in Asia and in the Middle East, there will continue to be opportunities for such global partnerships.

Rating Issues

In most instances, a Business School survey will assign various scores to commonly-used parameters such as infrastructure, intellectual capital, placement rate, institute-industry interface, and admission process at the aggregate level. Since these surveys rely on self-administered questionnaires, there is also scope for maneuverability. Still, there are vital advantages to such surveys.

- 1. First, they inform the stakeholders of Business Schools about the relative standing of that particular management institute in the country. For students, who are perceived as customers, these surveys are an opportunity to learn more about institutes and make the right choice. For those heading them, it is an opportunity to know how their institutes are performing in relation to others. It also helps companies identify which institutes to recruit from.
- 2. Second, these surveys serve as benchmarks. Since they report the scores obtained by top Business Schools, this gives others a comparison between them and 'the best'

Conclusion

What lies ahead for management education is the challenging task of developing the competency level of students to meet corporate expectations. 21stcentury corporations demand teaching skills that embed students in an environment where they acquire competence from one another and from their collective experience. Management institutes have a vital role to play in forming informed, responsible business executives who can work efficiently in a global context. It is essential for business schools to adjust their program structures, curricula, teaching and learning method to the realities of the 21st century in order to meet increasing corporate expectations and student aspirations as well as the demands of global competition. Business schools have no choice but to cope with the demands of a fast-changing business environment and produce future managers equipped with all the skills required to articulate the best possible strategies. The

teaching methods should focus more deeply on leadership, team work, communication skills, and on how to prepare students to play a critical result-oriented role in terms of changing an organization for the better. In addition, the business school curriculum should zero in on a holistic development; building ethical values, strengthening the moral compass, managing innovation and prioritizing the art of governance as the approach to management.

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"Corporate Governance: The New Mantra"

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Abstract

Corporate governance has become the latest buzzword in the corporate sector in India. Kumaramanglam Birla was recently quoted as saying that the principal objective of good corporate governance is to enhance value. Stakeholder corporate governance is a system that effectively enforces accountability relationships between the executive management and the board of directors and also between the board of directors and shareholders of a company. Corporate governance assumes importance for publicity traded companies because of the separation between the management and the shareholders. This separation gives rise to the classic agency problem. Therefore, corporate governance system primarily addresses the agency problem. In the age of competitive Globalization and dynamic world, business enterprises need to focus on innovative practices which will help in maximizing stake and shareholders wealth. The fundamental concern of corporate governance is to ensure that the firm's directors and mangers act ethically in the interests of he firm and its shareholders and that the mangers are held accountable to capital providers for the use of assets. The concept of corporate governance can be taken as a parallel to the quality practices under the ISO standard. It also involves entry of non-executive directors into the board, and making the members more positive and dynamic in their activities. All business information must be made available to them, and system controls are activated to ensure authenticity, timeliness and effectiveness of information. The basic principles of corporate governance are based on ethical parameters such as complete transparency, integrity and accountability. The present paper addresses the issues of corporate performance, transparency, strategies, executive functions, compensation and accountability, auditors and several related issues.

Key Words: Maytas, governance, corporate, Transparency, accountability, Globalization

Introduction:

Corporate governance is the new buzzword or rather a concept in corporate management that is yet to catch up in India but that has the potential to significantly improve corporate performance. In the case of corporate governance shareholders is considered as God. Corporate governance has assumed significance in India because it has been given importance by institutions like World Bank, ADB, OECD etc. The focus on improving corporate governance and enhancing shareholder wealth is relatively new in India. Earlier, the managements were least concerned with how the shareholders were benefited from the company's performance. The role of company was topay dividends and hold There was minimum communication between company management and shareholders. Investors had to depend on news reports to get information about their companies. But all these have changed now.

In those days when business used to be small, the owner and the manger were one and the same. Years later when the businesses increased in size with the advent of the joint stock organization there emerged a need to have two distinct and separate entities, one for management and the other to protect and further the owner's interest, on other worlds to 'Govern the Corporation'. Thus emerged the concept of corporate governance-a system by which companies are directed and governed. In order for a corporation to perform well the manger should be both 'able' and 'accountable'.

Corporate governance is rightly understood as putting people at the forefront of business, because all business must be fundamentally a matter of people rather than machines, products or even money. Good corporate governance has been sought to be implemented by attending to long term strategic goals, employees, community and environment, customers and suppliers, and compliance with laws and regulations. When seen deeply these various elements have one common theme running through them-that of being attentive to and conscious of ethical treatment of people in their various relations with the corporation. The ideal situation would, therefore, be when all parties are given equal share of corporate decision making.

History of Corporate Governance

The seeds of modern Corporate Governance were probably sown by the Watergate scandal in the United States. As a result of subsequent investigations, US regulatory and legislative bodies were able to highlight the control failures that had allowed several major Corporations to make illegal political contributions and to bribe government officials. This led to the development of the Foreign and Corrupt Practices Act of 1977 in USA that contained specific provisions regarding establishment, maintenance and review of systems of internal control. This was followed in 1979 by the Securities and Exchange Commission of USA's proposals for mandatory reporting on internal financial controls. In 1985, following series of high profile business failures in the USA.the most notable one of which being the Savings and Loan

collapse, the Tread way Commission was formed. Its primary role was to identify the main causes of misrepresentation in Financial Reports and to recommend ways of reducing incidence thereof. The Tread way Report published in 1987 highlighted the need for aProper control environment, independent Audit Committees and an objective Internal Audit function. It called for published reports on the effectiveness of internal control. It also requested the sponsoring organizations to develop an integrated set of internal control criteriato enable companies to improve their controls. Accordingly COSO (Committee of SponsoringOrganizations) was born. The report produced by it in1992 stipulated a control framework, which has been endorsed and refined in the four subsequent UK reports: Cadbury, Rutteman, Hampel and Turnbull. While developments in the United States stimulated a debate in the UK, a spate of scandals and collapses in that country in the late 1980s and early 1990's led the Shareholders and Banks to worry about their investments. These also led the Government in UK to recognize that the then existing legislation and self-regulation were not working. The issue of corporate governance became particularly significant in the context globalization because one special feature of the late 20th' century / 21 st century globalization is that in addition to the traditional three elements of the economy, namely physical capital in terms of plant and machinery, technology and labour, the volatile element of financial capital invested in the emerging markets and in the third world countries is an important element of modern globalization and has become particularly powerful. Thanks to the ubiquitous application of information technology, at the touch of a computer mouse, it is possible now to transfer billions of dollars across borders. The significance and the impact of the volatility of the financial capital was realized when in June 1997 the currency of South East Asian countriesStarted melting down in countries like Thailand, Indonesia, South Korea and Malaysia. It was realized by the World Bank and all investors that it is not enough to have good corporate management but one should have also good corporate governance because the investors want to be sure that the decisions taken are ultimately in the interest of all stake holders. Honesty is the best policy is a fact that is now being re-discovered. In practical terms, governance has meant that there should be at the board level non-official directors who professionals and who have no conflicting interests and who can particularly operate the two key committees, the Ethics Committee and the Finance Committee to see that there is greater transparency in the management of the enterprise. Corporate governance ultimately has to come to mean better transparency in the operations without sacrificing

business strategy or business secrets which are necessary for success in the marketplace, and absolutely ethical behaviour where the conduct of the company will not only be legal but also ethical.

Concept of Corporate Governance

Corporate Governance is an integrated framework whereby people formally organise themselves for a defined purpose, and they apply critical processes consistently to achieve predicted performance for sustainable development. It is well accepted world over that Corporate Governance is critical for making competitive enterprises. improving industrial performance, creating jobs and sustainable development. Corporate Governance has thus become the most debated topic in last 15 years. There are different perceptions and beliefs around the world about corporate governance and in all this corporate governance have become a rhetoric only. Much debated principles of corporate governance like independent directors, audit committees, control on related party transactions and Investor protection cannot ensure corporate sustainability and hence corporate governance has remained a rhetoric only far from reality. The economic boundaries are vanishing and a Computer Mouse has become mightier than the sword and pen. The power of information is now in hands of PEOPLE. Now people can evaluate corporate PERFORMANCE on hundreds of parameters. On click of a mouse people change their investment portfolio, their jobs and buy the best product available anywhere in the world. of information has also Power increased competition, which is now not restricted to attracting customers, but it is more intense in attracting talent and financiers, without which companies can't stand at all. Therefore it is critical that companies must have well defined PROCESS to consistently achieve predicted results year after year. Corporate strategies and management practices are taken as given, and business ethics has become a competitive success factor. Good people associate with the companies which have a well defined PURPOSE in the form of vision and stakeholder policies and sincere efforts are put to fulfill those commitments in long run.

What is Corporate Governance all about?

In Academics, corporate governance refers to an economic, legal and institutional environment that allows companies to diversify, grow, restructure and exist, and do everything necessary to maximize long term shareholders value.

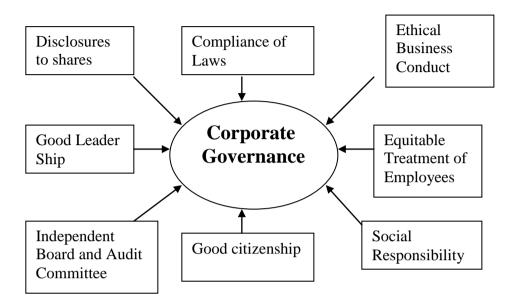
Adrian Cadbury defines "Corporate governance is the system by which companies are directed and controlled"

The Institute of Directors (UK) "Effective corporate governance ensures that long term strategic objectives and plans are established, and that the proper management and management structure are in place to achieve these objectives,

while at the same time making sure that the structure functions to maintain the corporate integrity, reputation, and accountability to its relevant constituencies.

In Short, corporate governance should be recognized as a set of standards which aims to improve the company's image, efficiency,

effectiveness and social responsibility. It is simply no longer enough to comply with legal requirements. In one line, the relationship between the owners and mangers in directing and controlling companies as separate legal entities. Corporate governance at the highest level is about the Board of Directors.



Corporate Governance: The New Mantra

The age old Ricardian Theory of Competitive Advantage has been replaced by very many theories on competition and co-existence among the competitors leading to a new coinage, 'co-appetition' by Ray Noorda of Novell Software in 1993. The phrase corporate governance is of recent vintage. According to Bob Tricker there term come to the fore in early 1980s in the United States during the heydays of the corporate takeovers.

The major driving forces behind the changes were the collapse of anti-capitalist political ideologies, technology and its impact substantially contributed for the change in investor attitude and the investors were convinced that only good governance leads to good performance and the corporates have a responsibility towards the society as good "corporate Citizens" in this context it is worth mentioning that for the first time in India the "Corporate Citizen Award for school Relevance" was conferred on the Infosys Foundation. Corporate governance also aims at enhancing the value for both the shareholders and the stakeholders and also ensures the proper growth of the capital market in an economy.

Studies by some of the leading management consultancies attributed the reasons for corporate failures to three main factors viz. manipulation of financial statements, misuse of expense accounts and corruption at various levels. The best in few days back is **B. Ramalinga Raju, Chairman**;

Satyam Computer Services has finally painted himself into a corner. Business today takes look at how the promoters of Satyam undid 21 years of endeavour in less than a fortnight. The six Satyam's deadly sins are as follows:

- 1. Proposing a selfish, high-risk acquisition: Mr. Raju announced to acquire two families owned businesses i.e. 100% share holding in Maytas properties and 51% in Maytas infrastructure.
- 2. Overvaluing the proposed acquisition: Analyst consider dishonest is the price the cash-rich Satyam was willing to pay for the two Maytas firms. Raju was willing to pay 6500crore but net worth of the Maytas firms was 1125crore.
- 3. Promoters pledging their entire holdings:
 The promoters informed Satyam that all their shares in the company were pledged with institutional lenders, and that some lenders may exercise or may have exercised their option to liquidate shares at their discretion to cover margin calls.
- 4. **Refusing to resign:** Nine days after Satyam announced its aborted acquisition bid, five Directors quit the Satyam. The big question, however, is should the management itself have resigned, given the huge breach of corporate governance at the company.
- 5. Not being able to utilize cash effectively: Satyam had cash of Rs5300crore on its

- balance sheet, which it did not seem to be utilizing as effectively as some of its competitors were doing.
- **6. Messing up a sound company:** It has some 690 clients and 28 development centers around the world, that's nothings to be sneezed at, it's a pity somebody did.

Corporate Governance: Worldwide

Corporate governance guidelines and best practices have evolved over a period of time. The Cadbury report, on financial aspects of corporate governance published in UK during 1992 was the starting point. Though the issues of corporate governance differ in each country depending on corporate traditions, tax laws and regulations, two broad types can be identified. The first is the case of US and Britain and the second type is found in Japan and Europe, notably in Germany. The two models reflect the different ownership patterns of companies.

The US approach to corporate governance has been to minimize conflicts of interest between owners and mangers. This is attempted by giving mangers profit related incentives such as shares and stock options. Oversight by outside directors is sought to be sought to be strengthened by devices such as the audit and other committees that go into the details of the corporation's functioning.

In Germany there is statutory role the employees in the corporate governance system. The ownership of property is seen as imposing concomitant duties for its use for public weal. Unlike in USA, where banks con not trade in securities, banks in Germany not only provide long-term finance but also hold stocks of companies.

Today the corporate governance model in India is a mix of the US and Germany models. This is because of the way capital is raised here. Historically development agencies provided money for growth, however, in recent times a fairly active capital market has been doing this job. Corporate governance is regulated by SEBI enacting take over code, depository act and introducing corporate governance clause 49 as a part of listing agreement. If we consider some recent happenings for example Escort transferred 4.73 million shares held in escort tractors to at book value and not market value, this lost 55.24crore, ITC Bhadrachalam reportedly selling ITC finance and investment to ITC classic at a price of 23.8crore which was lower 14crore than its net value and Satyams' manipulation of accounts worth Rs.8000crores.

After three unsuccessful attempts made in 1993, 1997 and 2003 to revise the companies Act 1956 the present UPA government has taken a fresh initiative once again and released a concept paper on company law in 2004. An expert committee under the chairmanship of Dr. JJ Irani was constituted on December 2004 to evaluate the comments an

suggestions received on concept paper and provide recommendations to the government in making a simplified modern company law. The committee submitted its report on May31, 2005. The contents of the committee report have been explained in 7 parts consisting of 13 chapters. Irani committee recommendations are relating to issues like board of directors (size, selection, age limit, tenure and remuneration etc), Relationships with stakeholders, audit and auditor, financial reporting and code of conduct.

Corporate Governance: Three Views

Corporate Governance issues are in general receiving greater attention as a result of the increasing recognition that a firm's corporate governance affects both its economic performance and its ability to access long term investment capital. We present below three different perspectives of governance.

- 1. **J.J Irani,** Director Tata Sons viewed that being ethical does not mean one cannot also profitable. It is most important to make profits and to generate wealth because only then can one have the resources to do good for the community. The differentiator between good and bad business practices is what happens to the wealth after it has been generated. He also viewed that we need a paradigm shift in our mindsets. Fortunately, mindsets are not permanent and these can be changed. We need to learn from our success stories rather than be bogged down by the tales of difficulty around us.
- 2. Subir Raha, Chairman and MD, ONGC New Delhi viewed corporate that social responsibility, a jargon which we keep using very often, is not really a matter of giving away some money as charity or sponsoring or supporting some cause; it is actually the way corporates interact, the way they get involved with people outside, and, in the truest sense, their stakeholder some of whom happen to be their shareholders. When professional reach the top, they have to meet a lot of expectations from all the constituencies because when they become CEOs, by definition, the responsibility stops with them. And, this is where, to my mind, lies the essence of corporate governance. It is quite possible that managers will come to a point in their career where they know that if they stand up and disagree vocally, they will miss their next promotion or even lose their jobs. That would be the moment when they test their judgment on their learning or value system in terms of corporate governance.
- 3. **Suresh Prabhu, MP** (LokSabha) opined that we have governments but not governance-that is the problem. And governments, by definition, do not provide governance. In the bureaucracy,

governance is failing because nobody is responsible for delivering, nobody gets punishment for not delivering and nobody has any incentive for delivering.

Essential Governance Principles

The Basel Committee has issued several papers on specific topics. These include "Frame work for internal control systems in banking organizations" (September-98) "Enhancing bank Transparency" and Principles for the management of credit risk (July-99). The following practices to avoid governance problems.

The Company should lay solid foundations for management and oversight: recognize and publish the respective roles and responsibilities of board and management.

Structure the board to add value: have a board of an effective composition, size and commitment to adequately discharge its responsibilities and duties. Actively promote ethical and responsible decision making.

Safeguard integrity and financial reporting: have a structure to independently verify and safeguard the integrity of the company's financial reporting.

- 1. Make timely and balanced disclosure of all material matters concerning the company.
- 2. Respect the rights of the shareholders and facilitate the effective exercise of those rights.
- Recognize and manage risk through system of risk oversight and management and internal control.
- 4. Fairly review and Encourage enhanced performance.
- 5. Remunerate fairly and responsibly and its relationship to corporate and individual performance is defined.
- 6. Recognize the legitimate interests of stakeholders.
- 7. Corporate governance rating be made mandatory for listed companies.
- 8. Ensure that the board members are well qualified and not subject to pressure.
- Ethical Approach: A clearly ethical basis to the business.
- 10. Conducting corporate governance in a transparent manner.

Corporate Governance and Stakeholders interests

A corporation has many human extensions of its being-namely, shareholders/Investors, employees, Customers, Suppliers and trading partners, community and environment.

Shareholders

The institutions see themselves as investors and not as owners. Their interest is in their funds and the performance of the funds rather than the companies in which they have invested. The small shareholder can claim very little moral influence as an individual in corporate performance.

Employees

It is clearly beneficial to the company to acquire, nourish and maintain a reputation for responsibility all round, including caring for the future of the employees. Fair treatment and active involvement of the workforce results in great benefits from loyalty to efficiency.

Customers:

Frequent contact with all customers is needed to keep them from deserting, and the level of their satisfaction and happiness with the company has to be assessed periodically, and strengthened, and their perception of corporate governance must be respected.

Suppliers and Trading Partners:

The old fashioned adversarial attitude has given place to partnership relationship with suppliers and dealers. It means working together for common good and mutual benefit. No one can deny its influence on their governance. This trend of products being purchased within the network of such partnerships is growing. Close customersupplier relationships are developed resulting in such efficient processes as JIT (Just in Time)

Community and Environment

The impact on environment is highly influential not only for the present but also for the future. The environmental issues are highly ethical because they also are compounded with the issue of human rights of the affected.

The State

The corporations must be a good citizen. If the state demands a high rate of tax, the industry will seek defensive measures much against the interest of society. A balance needs to be struck which benefits all parties.

Approach to Good Corporate Governance

The law sets minimum standards of conduct. But it does not and can not embody the whole duty of man, and mere compliance with the law does not necessarily good company. The following steps are recommendable for good governance.

- 1. **Independent board:** constitution of board with at least 50% independent directors.
- 2. **Employees' participation**: For better governance, employees' participation and motivation, and given higher priority.
- 3. **Operational performance**: on the operational side, the companies have to implement risk management system for the whole company and periodical reporting and assurance to board be made on quarterly basis.
- 4. **Disclosure**: no doubt financial transparency and discipline is a must, but what is required is the fairness to all, compliance to law.

Conclusion

The separation of the owner and the manger in a modern public owned company has given rise to the concept of corporate governance. Liberalization and globalization have led t greater interest in the corporate governance practices in India. Lately a number of examples of corporate miss-governance have emerged which accentuate the need for better corporate governance in this country. In short, Corporate Governance is about commitment to values and ethical business conduct. The relationship of board and management with:

- 1. Shareholders should be characterized by candor;
- 2. Employees by fairness;
- 3. Society by good citizenship and
- 4. Government by commitment to compliance.

Governance is based on organizational culture and leadership. It is a journey and not destination. A journey the route of which should be decided by the corporate. It is the journey never ending and a journey for the growth and value addition. The Corporate governance must address the issues of interplay companies' between shareholders. markets. creditors. capital financial institutions, and the state represented by Company Law. It is a fairly substantive and radical code. It is vital for the well-being of corporate India it is what makes a company into 'My Company'. Corporate governance abuses perpetrated by a dominant shareholder pose a difficultregulatory dilemma in that regulatory intervention would often imply a micro-management ofroutine business decisions. The regulator is forced to confine himself to broad proscriptionswhich leave little room discretionary action. Many corporate governance problems are illsuited to this style of regulation. In short, the key to better corporate governance in India today lies in a more efficient and vibrant capital market. Over a period of time, it is possible that Indian corporate structures may approach the Anglo-American pattern of near complete separation of management and ownership. At that stage, India too would have to grapple with governance issues like empowerment of the board. Until then, these dominate the Anglo-American which literature on corporate governance are of peripheral relevance to India.

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Problems and Prospects of Women Entrepreneurship (With Special Reference to Bellary District – Karnataka)

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Abstract

The job market scenario in the country will continue to haunt millions of educated and uneducated. Supply will outstrip demand for ages to come. When such is the demand-supply situation, one route that many find rewarding, though there are many hurdles to be overcome is "Entrepreneurship". A large number of men and women around the world have set up and managed their own business. Entrepreneurship is not new to Indian women. Today women are entering in the field of business in increasing numbers and they do so to face many tangible obstacle. Despite numerous barriers they demonstrate a strong determination to succeed. Women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures with the confines of their family. They contribute in bringing prosperity to themselves, their family members and to the economy in general. Women owned businesses are becoming increasingly important in the economies of almost all countries. In our country also women are entering into the entrepreneurial career in a big way. At present about 7 per cent of the total enterprises in the country are being run by women. The present paper attempts to highlights the problems faced by the women entrepreneurs in India in general and Belleary district in particular.

Key Words: Development, Problems, Women, Successful, Cultural

Introduction:

"When women moves forward the family moves, the village moves and the nation moves".

Pundit Jawaharlal Nehru.

Women ware made to work, that sentence should be taken literally, not in the metaphorical sense that derives everyday weepies on television. "You are women", the not-so-subtle message in such programmes goes, "and it is your lot to suffer, be discriminated against and abused, and go through it all with the stoicism of a Zen monk (fine, some fears are allowed)", women to repeat,, were made to work. In all but most strenuous of tasks, where they are at biological disadvantage, they acquit themselves better than their counterparts.

Consider childbirth by early twenties, a men is physically and mentally equipped to be a mother. Surely that has some bearing on why 22 year old women MBA from any business school is few times as matures as her male batch mate who is still a bit of a boy. In any organization that believes in equal opportunities, the former would be one the fast track to growth and the latter, on the not-so-fast one. Even after making allowances for a 12-18 months maternity break, the women would ahead. That many not have been the case in corporate India. Thus far (except in few companies such as ICICI Bank), but there are signs that things are slowly changing.

Today women are entering in the field of business in increasing numbers and they do so to face many tangible obstacle. Despite numerous barriers they demonstrate a strong determination to succeed. Women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures with the confines of their family. They contribute in bringing prosperity to themselves, their family members and to the economy in general. Women owned businesses are becoming increasingly important in the economies of almost all countries. In our country also women are entering into the entrepreneurial career in a big way. At present about 7 per cent of the total enterprises in the country are being run by women.

The need to conduct this study specifically of women's business ownership is based on the proposition that women problems some of which are in addition to or different from those met by men in starting and running business. In order to find out the problems and constraints being faced by business women, their managerial capabilities and training needs this study was taken up.

The present paper makes an emphasize on the following significant factors of women entrepreneurs;

- 1. To analyze the role of women as entrepreneur and identify the various avenues for women entrepreneurship.
- 2. To study the general profile of women entrepreneurs and their enterprises.
- 3. To find out the problems and constraints being faced by these business women.
- 4. To find out the managerial capabilities of women entrepreneurs and their training needs.
- 5. To seek the opinion of respondents regarding certain issues related to women entrepreneurship.

Methodology

Since the study was basically of a descriptive nature, the research instrument for data collection was the interview schedule. The

respondents and the interview schedule were administered personally. A sample of 50 women entrepreneurs was taken according to stratified random sampling technique. The collected data was tabulated and analyzed for drawing the inferences. Due to descriptive nature of the study, statistical hypothesis were not formulated. The analysis in the study was carried out using simple statistical techniques. Inter variables relationships have been established wherever possible by carrying out cross tabulation of the available data. Primary data collected through the questionnaire is analyzed with the use of simple percentage and weighted average methods.

Review of literature

Issues related to women have attracting attention in recent years especially in the contest of social change and economic development. A number of studies have been carried out in the area. A review is made of some of the important works.

One of the major work done in the area of women and development is the book on "Women and social policy", written by Constantia Safilios Rothschild (1974) she has beautifully presented the theoretical background of social policy related to women.

In a study of "Jamanalal Bajaj Institute of Management studies" University of Mumbai 1976, an effort has been made to study the social and business implications of women managers entering the business scheme in India.

Lalitha devi in her study (1982) has tried to show that employment percentage against age, education, family type, place of residence plays a crucial role in raising the status of women.

Study conducted by Rajasthan entrepreneurs in 1983 brings out the point that women are equally effective as men in business industry

Dr. Anali Mehta has made a study on "Women entrepreneurship in Gujarat" (1993). According to her study the women entrepreneurs appreciated the training programmes conducted by centre for entrepreneurship development (CED) but were little unhappy about the lack of substantial follow up action.

A research study (1993) in USA found that banks and financial institutions historically viewed that women entrepreneur as more doubtful propositions than men often discriminating subtly or overtly in bending practices.

A research study entitled "Entrepreneurial competition and gender wise variations" (1994) discussed the concept of entrepreneurial competencies as determinants of entrepreneurial development. The finding conclusively that gender therefore may not be the determinant of competence levels in twin entrepreneur success.

An exploratory research study on "women entrepreneurs in transition (1994) identified five transitions in women entrepreneurs based on analysis of 150 cases of women entrepreneurs in India despite predicting the future trends.

An empirical study on "emerging profile of small women entrepreneurs – cum – managers in India a case study" revealed that women entrepreneurs in India engaged in died variety of non-traditional business activities are well equipped with education and experience and are highly motivated to their business independently and are prepared to face any challenge. They are fully involved in the business so as to gain and enhance economic and social status.

Dr. Hanumant Yadav, in his research paper "Problem of Women Entrepreneurship in Eastern Madhya Pradesh" (1998) revealed that the paucity of funds is the cruse of all the problems. If it is solved half of the major problems are solved.

Need for the study

It is evident from the preceding brief review of literature that issues related to women have been attracting attention in recent years especially in the context of social and economic development. Therefore, on account of their importance, studies on women entrepreneurship have been carried out (or) are in the process in almost every economy. A few studies that are available are mostly surveys of economic aspects and of problems of running the industrial units. Many of these are also related or conducted in metropolitan or urban areas. There are no previous studies that constraints data on prospect of women entrepreneurship in a backward area like Bellary District in Karnataka has been undertaken. Therefore, it has incited us to undertake the study.

Limitation of the study

The study is not free from the certain limitations. This study is limited only to women entrepreneurs of Bellary District of Karnataka, has been chosen for the purpose of the study due to time and resource constraint.

As the questionnaire covers various aspects of the study, the respondents may not be able to answer certain questions, many of them have given poor response to questionnaire it is very difficult to present the exact information from their memory.

Conclusion and projection in some cases are to be based on the researcher's own judgment. Therefore, the personal limitations of the researcher need special mention.

Need for Women Entrepreneurship

The emergence of women entrepreneurs in a society depends to a great extent on the economic, religious, cultural, social, psychological and other factors. Hence, the emergence of women as entrepreneurs in India should be seen as a resurgence of the rightfully respectable socio-economic status of women. However, a society constrained by suppressive socio-economic factors cannot generate the much needed women entrepreneurs on its own. The women were not given regained scope for education in the country. The private initiatives directed towards the growth of entrepreneurs as existing in USA and in UK are not wide spread in our country. Moreover, women have become the integral part of the industrialized society.

Women are expected to come out from tradition by taking up self employment ventures. The liberalization policy of the government has thrown-up to open a vast area of the economy for private entrepreneurship under such circumstances special efforts to develop women entrepreneurship is keenly felt. A very few women entrepreneurs have had successful in their venture having different background in the Indian corporate world they are Ekta Kapoor (creative director of Balaji Tlifilms), Kiran Mazumadar Shaw (fonder and director of Biocon Groups), Anu Aga (chairperson,

Thermax), Lalita Gupte (Joint M.D ICICI Bank), Renu Karnad (Executive Director HDFC), Naina Kidwailal (Deputy CEO, HSBC) etc.

Socio-Economic Conditions of Women Entrepreneurs

An entrepreneur's works as an investor, promoter, organizer, manager, coordinator and also a capitalized she takes decisions with regard to work inside the house, the some would be extended in the work place. Findings of the study under taken by Shanta Kholi Chandra reveals that socioeconomic factor are affecting the women entrepreneurs. In her study majorities of women entrepreneurs are young, and do not belong to business families. Marital status and family bindings in majority of the cases did not interfere significant in continuing the enterprise.

Period of Establishment

The numbers of enterprises established by women entrepreneurs in Bellary district are very less being it is a backward area, less literacy rate, and are also not financially sound, very few women entrepreneurs are there. Even among them very few women entrepreneurs are successful.

Table-1 Number of enterprises established by women entrepreneurs

	•	Total	
Sl. No.	Year of establishment	No. of women entrepreneurs	Percentage
1.	Below 1970	2	8
2.	1970 – 1980	1	4
3.	1980-1990	2	8
4.	1990-2000	15	60
5.	2000-2001	2	8
6.	2001-2002	3	12
	Total	25	100

Source: Field investigation

The critical evaluation of the above table reveals that, there is a greater variation among male and female entrepreneurs towards the establishment of entrepreneurs towards the establishment of enterprises. Not even 8 per cent has been covered towards enterprises established by women enterprises in Bellary district in 2000-2001.

Table-2
Age wise classification of respondents

	se wise classifica	Total	
Sl. No.	Age	No. of women entrepreneurs	Percentage
1.	10-20	2	8
2.	20-30	11	44
3.	30-40	7	28
4.	40-50	2	8
5.	50-60	2	8
6.	Above – 60	1	4
	Total	25	100

Source: Field investigation

It can be evident from the above table-2 out of the 11 women entrepreneurs in Bellary district of the women entrepreneurs belong to the age group of 20-30 years, in second position 28 per

cent women entrepreneurs belong to 30-40 age groups in study area. In third position 8 per cent of women entrepreneurs belong to below 20 years age group and same percent of women entrepreneurs

were also belonged to 40-50 age groups and 50-60 age groups. Most of the women entrepreneurs are

middle age; this group attains some maturity to settle in the field of entrepreneurship.

Table -3 Level of education

		Total	
Sl. No.	Education level	No. of women entrepreneurs	Percentage
1.	Illiteracy	3	12
2.	1-10	13	52
3.	10-12	2	8
4.	12-15	4	16
5.	15-17	1	4
6.	Professional	2	8
	Total	25	100

Source: Field investigation

It is clear from the above table-3 education wise analysis shows that most of the women entrepreneurs are in below graduation level. Being the district is in backward region even some women entrepreneurs are there with no education.

Some women entrepreneurs are expert in technical field. In Bellary district majority of the women are in High School Level (52%) and in the case of second place is Degree level (16%) and third place is illiteracy of women entrepreneurs i.e., (12%).

Table-4
Religion and Cast wise Distribution

Tota		ı	
Sl. No.	Caste	No. of women entrepreneurs	Percentage
1.	Scheduled caste	3	12
2.	Scheduled tribe	1	4
3.	Backward caste	17	68
4.	Other caste	4	16
	Total	25	100

Source: Field investigation

Above table-4 reveals that among the women entrepreneurs covered by the sample study are belonged to different casts, caste and religion has also placed a significant role in

entrepreneurship development. 68 per cent of sample sizes are belonged to backward caste, SC and ST women entrepreneurs are few in numbers i.e., 12 per cent and 4 per cent respectively.

Table-5
Religion wise Distribution

CI		Total		
Sl. No.	Religion	No. of women entrepreneurs	Percentage	
1.	Hindu	23	92	
2.	Muslim	2	8	
3.	Christian	-	-	
4.	Others	-	-	
Total		25	100	

Source: Field investigation

It is clear from the above table that most of the women entrepreneurs belong to other backward classes category and non-reserved class. Among the women entrepreneurs covered by the sample study 92 per cent were belonged to Hindu in Bellary district and rest of 8 per cent belonged to Muslims.

Table-6 Marital status

Sl.		Total	
No.	Particular	No. of women entrepreneurs	Percentage
1.	Unmarried	4	16
2.	Married	21	84
3.	Windows	-	-

Total	25	100
Source: Field investigation		

Martial status of women entrepreneurs will also have an influence towards the success of enterprise. It is clear from the above table that 16 per cent women entrepreneurs are unmarried and

remaining 84 per cent women entrepreneurs in Bellary district were married. They are all running the enterprise with the help of their family member.

Table -7
Type of family

		Total	
Sl. No.	Family type	No. of women entrepreneurs	Percentage
1.	Joint family	7	28
2.	Nuclear family	18	72
	Total	25	100

Source: Field investigation

Type of family will play a significant role in the development of women entrepreneurs. It is clear from the above table that majority of women entrepreneurs are living in nuclear family and they are managing the enterprises very easily. Table 3 shows that it shows that 72 per cent of the women

entrepreneurs in Bellary district belong to nuclear family and rest of respondents belonged to joint family. It indicates that to mange the business successfully nuclear family environment is more favourable for the women entrepreneurs.

Table- 8: Family background

	-	Total	, ouna
Sl. No.	Family Background	No. of women Entrepreneurs	Percentage
1.	Agriculture	12	48
2.	Business	9	36
3.	Industry	1	4
4.	Services	2	8
5.	Others	1	4
Total		25	100

Source: Field investigation

The family background of women entrepreneurs will play an important role for the development of women entrepreneurship. It is clear from the above table that most of the family members of the women entrepreneurs are from the agriculture background. In Bellary district it stood at 48 per cent. It emphasizes the fact that a family

background of agriculture experience influence to a greater degree in taking to entrepreneurship as a career. Business environment in the family, encouragement and support from the family members, and at some times situational forces all has combined for the women entrepreneurs in setting up of an enterprise.

Table – 9: Type of the Enterprise

		Tota	tal	
Sl. No.	Type of enterprise	No. of women entrepreneurs	Percentage	
1.	Manufacturing	16	64	
2.	Job working	2	8	
3.	Servicing	4	16	
4.	Assembling	1	4	
5.	Sub-contracting	2	8	
	Total	25	100	

Source: Field investigation

A study has also been carried out to know about the type of the enterprise, which the women entrepreneurs are carrying out. The above table reveals that most of the women entrepreneurs were in manufacturing sector in Bellary district (64%).

Servicing here refers being in the business of Beauty parlor, tailoring, hotels, computer centre etc. In second place is servicing sector in Bellary district with 16 per cent of sample group.

Table-10: Age of the enterprise

		Total	
Sl. No.	Period of establishment	No. of women entrepreneurs	Percentage
1.	1-5	14	56
2.	5-10	7	28
3.	10-15	2	8
4.	Above 15	2	8
	Total	25	100

Source: Field investigation

The critical evaluation of above table portraits that most of the enterprises i.e., 56 per cent of sample size are having age of the

enterprise in between 1-5 years of age and 28 per cent are in between 5-10 years of age.

Table-11: Ownership of the firm

	Type of enterprises	Total	
Sl. No.		No. of women entrepreneurs	Percentage
1.	Proprietorship	16	64
2.	Partnership	6	24
3.	Co-operatives	1	4
4.	Private limited	1	4
5.	Public limited	1	4
6.	Others	-	0
Total		25	100

Source: Field investigation

The above table indicates that the majority of units are sole proprietorship units. A sole trader is one who carries as the business by her self and sharing profit and losses individually and bearing unlimited liabilities, some are the units were found in private limited and public limited company and co-operative form of organization in the survey taken from the women entrepreneurs of Bellary district.

Table-12: Location of the entrepreneurs

	Location of the	Total		
Sl. No.	entrepreneurs	No. of women	Percentage	
		entrepreneurs		
1.	Urban	16	64	
2.	Semi-urban	4	16	
3.	Rural	5	20	
Total		25	100	

Source: Field Investigation

It is clear from the above table that most of the women entrepreneurs belong to the urban area (64%). It shows the higher awareness among the women of the urban area towards entrepreneurship. There are so many factors for the less awareness in

rural areas, for example lack of education, lack of proper guidance, lack of required information about the business, facilities and services available, orthodox social with religious environment working as subsidiary in the agriculture etc.

Table -13: Period of working days

	Paried of working Total		ıl
Sl. No.	Period of working days	No. of women entrepreneurs	Percentage
1.	Regular	19	76
2.	Seasonal	6	24
	Total	25	100

Source: Field investigation

There are certain industries where it works in only seasonal periods for example in case of papad industries, the season is between December – May during that period only the processing of papad industry takes place. It is evident from the

above table that majority of the units i.e., 76 per cent were regular in nature. Regular units such as tailoring, beauty parlor, computer center, hotel, embroidering etc., and rest of 24 per cent carry their business on seasonal basis.

Table-14: Size of total investment

Size of investment		Total	
Sl. No.	(in Rs.)	No. of women entrepreneurs	Percentage
1.	1,000 to 10,000	14	56
2.	10,000 to 50,000	7	28
3.	50,000 to 1,00,000	2	8
4.	1,00,000 to 5,00,000	1	4
5.	Above 5,00,000	1	4
Total		25	100

Source: Field investigation

The above table shows that almost 92 per cent of the units are having an investment of below Rs. 1 lakh, being very backward region women were not well equipped for which women entrepreneurs will start small scale industries, in case of tailoring, embroidering, hotel, papad

industries the investment required is less. Even in Xerox centers and beauty parlour initial investment is less. This shows the initial capacity and the standard of women entrepreneurs in Bellary district was very poor.

Table-15: Type of women entrepreneurs in Bellary district

		Tota	al
Sl. No.	Types of work	No. of women entrepreneurs	Percentage
1.	Tailoring	7	28
2.	Beauty parloru	2	8
3.	Hand pumps	1	4
4.	Garments	2	8
5.	Ophthalmologist/clinic	1	4
6.	Computer	1	4
7.	Papad industry	2	8
8.	Self employment	3	12
9.	Hotel	1	4
10.	Department store	1	4
11.	Painting and embroidering	1	4
12.	General fancy	-	-
13.	Bangle store	1	4
14.	Agarbatti	-	-
15.	Bakery	1	4
16.	Herbal production	-	-
17.	Beauty care	1	4
18.	Flour mill	-	-
•	Total	25	100

Source: Field investigation

The areas selected by women entrepreneurs toward their venture differ from women to women and also from place to place moreover, it depends upon the financial capacity, educational background etc. It shows that the women are not economically sound and are not

well educated. They even do not posses the technical skills. As Bellary district is a backward district. 28 per cent of sample size is engaged in tailoring and 1per cent of sample group are engaged in garment, hotel and agarbatti business etc.

Table-16: Training and experience of women entrepreneurs

	Trained/untraine	Total			
Sl. No.	women		No.	of women	Percentage
entrepreneurs		entre	preneurs		
1.	Trained wo	men	23		92
	entrepreneurs				
2.	Untrained wo	men	2		8
	entrepreneurs				
Total			25		100

Source: Field Investigation

The above table shows that more percentage of women entrepreneurs has undergone training for the women entrepreneurs in Bellary district as given by District Industries Centre (DIC) and Syndicate Institute of Rural Development (SIRD) to start. Beauty parlor, computer centres, tailoring and other business. 92 per cent of sample size undergone training and only 8 per cent of sample size are untrained.

Influencing Factors of Women Entrepreneurs

Motivational or influencing factor plays a predominant role in starting the enterprise. There may be internal factors and external factors which motivate women entrepreneurs to start business. External factors are government, societies, family members, relatives and friends.

Each respondent was asked to pick and rank them according to the importance she attached to each of the reasons mentioned by her is shown in below table.

Table 17 Source of media about this business

Sources of media Total		al	
Sl. No.	about this business	No. of women entrepreneurs	Percentage
1.	Government	6	24
2.	Societies	2	8
3.	Electric media	1	4
4.	Print medias	1	4
5.	Fiends and relatives	14	56
6.	Others	2	8
	Total	25	100

Source: Field investigation

Most of the women entrepreneurs selected for the study 58% of sample size agreed that they have got sufficient support and co-operation from their family whether they belong to nuclear family or joint family. This indicates the importance of influencing factor of family co-operation for the development of women entrepreneurship.

Government acquires second importance with the weighted score of 24 points in Bellary

district. Others ranked third with the weighted score in Bellary district.

An attempt has also been made in this regard by examining the important internal motivational factor influencing on women to establish enterprise viz. professional, by birth, economic profit, to be economically independent, to do something to till time, its my hobbies and to do social service.

Table -18: Reason for starring this business

		Total	
Sl. No.	Reasons for this business	No. of women entrepreneurs	Percentage
1.	Professional	3	12
2.	By birth	1	4
3.	Earning profit	11	44
4.	To be economical independent	2	8
5.	To do something worth	1	4
6.	Its my hobbies	1	4
7.	To do social service	5	20
	Total	25	100

Source: Field investigation

The above table indicates that the prominent factors which are encouraged the women entrepreneurs to start the enterprise in Bellary district. "Economic profit" has been the prime motivation or influencing factor which acquires to top most importance with the weighted score of 44 in Bellary district.

Utilization of capital resources of the family stood second position. As explained earlier,

family will play a predominant role in influencing the women entrepreneurs, some women entrepreneurs want to fulfill their own ambition. This will also play an influencing factor for staring the enterprise.

The third influencing factor which makes women entrepreneurs to start the enterprise is awareness about the idea of starting the enterprise.

Table-19: Source of Information

Come to know abut this		Total	
Sl. No.	business	No. of women entrepreneurs	Percentage
1.	Government	6	24
2.	Societies	1	4
3.	Electronic medias	1	4
4.	Print medias	1	4
5.	Friends and relatives	14	56
6.	Others	2	8
Total		25	100

Source: Field investigation

Source of awareness for the largest single group were advice from friends and relatives with the weighted score of 56 points, the next most important reason was visit to similar DIC in the district with the weighted score of 24 points and others in a similar unit ranked as third reason for starting a industrial.

Location Factors

In an attempt to study the location factors that influence the women entrepreneurs in starting up their venture. Severn factors were identified by 25 women entrepreneurs in Bellary district and each women entrepreneurs was asked to indicate three factors that were most encouraging to her in the order of priority in starting her unit.

Table 20: Locational factors in Bellary district

	Table 20. Locational factor		Total	
Sl. No.	Kind of assistance/help you require	No. of women entrepreneurs	Percentage	
1.	Incentive from government	•	ı	
2.	Subsidized loan	13	52	
3.	Interest free loan	2	8	
4.	Raw material supply at concessional rate	1	4	
5.	Purchase of finished product by government	1	4	
6.	Easy finance / loans on bank and financial institution	4	16	
7.	Protection of small women entrepreneurs	4	16	
	Total	25	100	

Source: Field investigation

Subsidized loans were perceived as the most encouraging factor among 13 entrepreneurs. The next most encouraging factor was protection of small women entrepreneurs, followed by easy finance/loans by bank and financial institutions.

Problems in Women Entrepreneurs

The new thrust given to the process of economic development of the country by the new dynamic leadership has created an all round enthusiasm and the new slogan of "March towards the 21st century" has gained popularity, but in this new enthusiasm towards the economic development of the country is not given much attention as required and that sector is women entrepreneurs.

The biggest problem against a women entrepreneur is that she is a women. Its means that the attitude of society towards women and constraints in which she has to live and works is quite address. Women are still suffering from male reservations. These reservations create difficulties and problems at all level i.e., family support, training, financial licensing and marketing women in non-urban areas have to suffer still further.

The following table shows the factors that inhibited women entrepreneurs or the problems faced by women entrepreneurs in the process of starting the unit in Bellary district.

Table-21: Discoursing factors in Bellary district

		Total	
Sl. No.	Problems / discouraging factor	No. of women entrepreneurs	Percentage
1.	Competition	14	57
2.	Price fluctuation	3	12
3.	Irregular supply of raw materials	2	9
4.	Storage -		-
5.	Bargaining	1	2
6.	Fluctuation in demand	2	9
7.	Lack of experience	1	3
8.	Lack of technical know how	1	6
9.	Capital shortage	1	2
	Total	25	100

Source: Field investigation

From the above table it can be noted that competition came out as the most influencing factor by the entire respondent (25 respondents in Bellary district) concerned.

The second highest problem by women entrepreneurs is price fluctuation in district. Third highest problem faced by women entrepreneurs in Bellary district, is irregularly supply of raw materials and fluctuation in demand for certain industries such as cloths, beauty creams, electricity facility and raw materials is important to produce the ultimate product.

Another important problem face by women entrepreneurs was in relation to lack of technical know how, it plays very predominant role in the development of woman entrepreneurs and also enterprise.

Even from the above table it can be observed that "competition was biggest problem faced by women entrepreneurs, it might be either from male entrepreneurs or from fellow entrepreneurs. Women entrepreneurs cited interest to do businesses as the main reason behind their planning into the entrepreneur's world. Some of these said that business was in their blood and they have a love for business profession. The other problems faced by women entrepreneurs are as follows:

- 1. Lack of suitable and appropriate environment for promotion of entrepreneurship.
- 2. Lack of confidence to start their venture
- 3. Social pressure and attitude of debuting a women's capability
- 4. Inadequate involvement of financial and other agencies to assist women to tackle problems that of finance etc.

Conclusion

Finally it can be concluded that, the women entrepreneurs must accept all the challenges and should overcome with her enthusiasm and confidence in herself. In a study

made in Bellary district most of the women entrepreneurs are managing their business simply without any urge to expand, develop or grow the enterprise, they are managing business in a traditional way since a long time, they do not even bother to change their technology of production and even the way of marketing of the product. They are satisfied only with their existing system, such an attitude on the part of any entrepreneurs is not desirable. The business world moving ahead in all aspects in the midst of cut throughout competition at national and international level.

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FDI in Retail Sector in India: Strategic Implications and Challenges

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Abstract

Indian retail industry is one of the sunrise sectors with huge growth potential. According to the Investment Commission of India, the retail sector is expected to grow almost three times its current levels to \$660 billion by 2015. However, in spite of the recent developments in retailing and its immense contribution to the economy, retailing continues to be the least evolved industries and the growth of organised retailing in India has been much slower as compared to rest of the world. Undoubtedly, this dismal situation of the retail sector, despite the ongoing wave of incessant liberalization and globalization, stems from the absence of an FDI encouraging policy in the Indian retail sector. In this context, the present paper attempts to analyse the strategic issues concerning the influx of foreign direct investment in the Indian retail industry. Moreover, with the latest move of the government to allow FDI in the multibrand retailing sector, the paper analyzes the reason why foreign retailers are interested in India, the strategies they are adopting to enter India and their prospects in India. The findings of the study point out that FDI in retail would undoubtedly enable India Inc to integrate its economy with that of the global economy. Thus, as a matter of fact FDI in the buzzing Indian retail sector should not just be freely allowed but should be significantly encouraged.

Keywords: Organised retail, sunrise sector, globalisation, foreign direct investment, strategic issues and prospects.

Introduction

The Indian retail industry is the fifth largest in the world. Comprising of organized and unorganized sectors, retail industry is one of the fastest growing industries in India, especially over the last few years. With growing market demand, the industry is expected to grow at a pace of 25-30% annually. The Indian retail industry is expected to grow from Rs. 35,000 crore in 2004-05 to Rs. 109,000 crore by the year 2010. The Indian retail industry is the most promising emerging market for investment. In 2007, the retail trade in India had a share of 8- 10% in the GDP (Gross Domestic Product) of the country. In 2009, it rose to 12%. It is also expected to reach 22% by 2010(Kearney, A.T). According to the Investment Commission of India, the retail sector is expected to grow almost three times its current levels to \$660 billion by 2015. It is expected that India will be among the top 5 retail markets then. The organized sector is expected to grow to \$100 bn and account for 12-15% of retail sales by 2015(Singhal 1999). However, in late 1990's the retail sector has witnessed a level of transformation. Though initially, the retail industry in India was mostly unorganized, however with the change of tastes and preferences of the consumers, the industry is getting more popular these days and getting organized as well. Foreign direct investment (FDI) in the retail sector in India is restricted. In 2006, the government eased retail policy for the first time, allowing up to 51 per cent FDI through the single brand retail route. Since then, there has been a steady increase in FDI in the retail sector, and the cumulative FDI in single-brand retail stood at \$195 million by the middle of 2010 (DIPP, 2010).

According to the Department of Industrial Policy and Promotion (DIPP) of the Government of India, single-brand retail comprises those retailers selling products "of a 'single brand' only, such that products should be sold under the same brand internationally; and single-brand product retailing covers only products which are branded during manufacturing. In this category, FDI is allowed to the extent of 51 per cent In contrast, no FDI is allowed in the multi-brand retail category. This includes all firms in organized retail that seek to stock and sell multiple brands, such as large international retailers like Wal-Mart and Carrefour.

Strategic Issues Concerning Retail Sector In India

Retailing is the largest private industry in India and second largest employer after agriculture. The sector contributes to around 10 percent of GDP. With over 12 million retail outlets, India has the highest retail outlets density in the world. This sector witnessed significant development in the past 10 years from small unorganized family owned retail formats to organized retailing. Liberalization of the economy, rise in per capita income and consumerism has encouraged growing business and venture capitalist in investing in retail infrastructure. The importance of retail sector in India can be judged from following facts (a) Retail sector is the largest contributor to the Indian GDP (b) The retail sector provides 15% employment (c) India has world largest retail network with 12 million outlets (d) Total market size of retailing in India is U.S \$ 180 billion (e) Current share of organized retailing is just 2% which comes around to \$3.6 trillion (f) organized retail sector is growing @ 28% per annum. The Indian retail sector is very different from that of the developed countries. In the developed countries, products and services normally reach consumers from the manufacturer/producers through two different channels: (a) via independent retailers ('vertical separation') and (b) directly from the producer ('vertical integration'). In the latter case, the producers establish their own chains of retail outlets, or develop franchises. On the other hand, Indian retail industry is divided into organised and unorganised sectors. Organised retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed supermarkets and retail chains, and also the privately owned giant retail businesses. Unorganised retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. Unorganized retailing is by far the prevalent form of trade in India – constituting 98% of total trade, while organized trade accounts only for the remaining 2% – and this is projected to increase to 15-20 per cent by 2010. Nonetheless the organized sector is expected to grow faster than GDP growth in next few years driven by favorable demographic patterns, changing lifestyles, and strong income growth.

Growth Drivers in India for Retail Sector

The retail industry in India is currently growing at a great pace and is expected to go up to US\$ 833 billion by the year 2013. It is further expected to reach US\$ 1.3 trillion by the year 2018 at a CAGR of 10%. As the country has got a high growth rate, the consumer spending has also gone up and is also expected to go up further in the future. In the last four years, the consumer spending in India climbed up to 75%. As a result, the Indian retail industry is expected to grow further in the future days. By the year 2013, the organized sector is also expected to grow at a CAGR of 40%. The key factors that drive growth in retail industry are young demographic profile, increasing consumer aspirations, growing middle class incomes and improving demand from rural markets. Also, rising incomes and improvements in infrastructure are enlarging consumer markets and accelerating the convergence of consumer tastes. Liberalization of the Indian economy, increase in spending percapita income and the advent of dual income families also help in the growth of retail sector. Moreover, consumer preference for shopping in new environs, availability of quality real estate and mall management practices and a shift in consumer demand to foreign brands like McDonalds, Sony, Panasonic, etc. also contributes to the spiral of growth in this sector. Furthermore, the Internet revolution is making the Indian consumer more

accessible to the growing influences of domestic and foreign retail chains. Reach of satellite T.V. channels is helping in creating awareness about global products for local markets. About 47% of India's population is under the age of 20; and this will increase to 55% by 2015. This young population, which is technology-savvy, watch more than 50 TV satellite channels, and display the highest propensity to spend, will immensely contribute to the growth of the retail sector in the country. Moreover, the retail sector also acts as an important employment absorber for the present social system. Thus, when a factory shuts down rendering workers jobless; or peasants find themselves idle during part of the year or get evicted from their land; or the stagnant manufacturing sector fails to absorb the fresh entrants into the job market, the retail sector absorbs them all.

Challenges of Retailing in India

In India the retailing industry has a long way to go and to become a truly flourishing industry, retailing needs to cross various hurdles. The first challenge facing the organized retail sector is the competition from unorganized sector. Needless to say, the Indian retail sector is overwhelmingly swarmed by the unorganized retailing with the dominance of small and medium enterprises in contradiction to the presence of few giant corporate retailing outlets. The trading sector is also highly fragmented, with a large number of intermediaries who operate at a strictly local level and there is no 'barrier to entry', given the structure and scale of these operations (Singhal 1999). The tax structure in India favors small retail business. Organized retail sector has to pay huge taxes, which is negligible for small retail business. Thus, the cost of business operations is very high in India. Developed supply chain and integrated management is absent in retail sector. This lack of adequate infrastructure facilities, lack of trained work force and low skill level for retailing management further makes the sector quite complex. Also, the intrinsic complexity of retailingrapid price changes, threat of product obsolescence, low margins, high cost of real estate and dissimilarity in consumer groups are the other challenges that the retail sector in India is facing. The status of the retail industry will depend mostly on external factors like Government regulations and policies and real estate prices, besides the activities of retailers and demands of the customers also show impact on retail industry. Even though economy across the globe is slowly emerging from recession, tough times lie ahead for the retail industry as consumer spending still has not seen a consistent increase. In fact, consumer spending could contract further as banks have been overcautious in lending. Thus, retailers are witnessing an uphill task in terms

of wooing consumers, despite offering big discounts. Additionally, organized retailers have been facing a difficult time in attracting customers from traditional kirana stores, especially in the food and grocery segment. In retail sector, Automatic approval is not allowed for foreign investment. There are restrictions on Foreign Direct Investment imposed in order to protect the interests of the country and also in order to allow the domestic companies to make more profits with less competition than that of in the presence of rival international firms. The retail trading in India constitutes as one of those few sectors where FDI is not freely and healthily allowed.

Strategic Implications of Fdi in Retail

In spite of the recent developments in retailing and its immense contribution to the economy, it still continues to be the least evolved industries and the growth of organised retailing in India has been much slower as compared to rest of the world. Over a period of 10 years, the share of organised retailing in total retailing has grown from 10 per cent to 40 percent in Brazil and 20 percent in China, while in India it is only 2 per cent (between 1995-2005). One important reason for this is that retailing is one of the few sectors where foreign direct investment is not allowed. Within the country, there have been protests by trading associations and other stakeholders against allowing FDI in retailing. On the other hand, the growing market has attracted foreign investors and India has been portrayed as an important investment destination for the global retail chains (http://www.articlesbase.com).\ The need for larger FDI is because India is at a stage where it needs US investments, technology, and management policies to sustain and enhance its economic growth. In 2006, Foreign Direct Investment (FDI) in India amounted to US\$37 billion, out of which only \$5 billion was from the US. This was not a very encouraging figure in view of the goal of increasing the GDP by 34-36%. India still requires an FDI component equal to 4% of the GDP. The US needs to invest more in various sectors of the Indian economy. As such, India is rated as the 2nd best economy to invest in, after China. India is looking forward to a high growth rate of almost 16% double that of the current 8%. Hence, there is a distinct need for larger FDI. There are other necessities which a larger FDI will cater to viz., employment generation, income generation, technology transfer, and economic stability. Hence, the need for larger FDI is a pressing situation these days in India. Foreign countries are well aware of this, and many of them are taking extra initiative to invest in the Indian economy.

Lately there has been a remarkable surge in the demand for the liberalization of the Indian retail sector both at the domestic and as well as at the international front and it seems that the government is giving the matter a very pensive and careful consideration. Some of the factors that have contributed to this trend are the evident profits in the ever growing but conserved Indian retails sector, reduction in tariff, cheaper communications, and cheaper transport. The main reasons for such an unequivocal demand stems from the realization that (i) while the retail sector requires heavy investment for expansion, there is hardly any local capital left in the capital markets as a consequence of global financial meltdown, and (ii) efficient management of multi-brand, multi-product, multi location retail, especially in the area of back end operations, require heavy dose of technology, which over the years has been developed and perfected by foreign players.

Challenges for Global Retailers in Indian Retail Sector

History has witnessed that the concern of allowing unrestrained FDI flows in the retail sector has never been free from controversies and simultaneously has been an issue for unsuccessful deliberation ever since the advent of FDI in India. Where on one hand there has been a strong outcry for the unrestricted flow of FDI in the retail trading by an overwhelming number of both domestic as well as foreign corporate retail giants; to the contrary, the critics of unrestrained FDI have always fiercely retorted by highlighting the adverse impact, the FDI in the retail trading will have on the unorganized retail trade, which is the source of employment to an enormous amount of the population of India. The antagonists of FDI in retail sector oppose the same on various grounds, like, that the entry of large global retailers such as Wal-Mart would kill local shops and millions of jobs, since the unorganized retail sector employs an enormous percentage of Indian population after the agriculture sector; secondly that the global retailers would conspire and exercise monopolistic power to raise prices and monopolistic (big buying) power to reduce the prices received by the suppliers; thirdly, it would lead to asymmetrical growth in cities, causing IJMMR Volume 1, Issue 1 (December, 2010) ISSN-2229-6883 Sri Krishna International & Research Educational Consorhttp://www .skirec.com tium - 62 - discontent and social tension elsewhere. Hence, both the consumers and the suppliers would lose, while the profit margins of such retail chains would go up. Many trading associations, political parties and industrial associations have argued against FDI in retailing due to various reasons. It is generally argued that the Indian retailers have yet to consolidate their position. The existing retailing scenario is characterized by the presence of a large number of fragmented family owned businesses, who would

not be able to survive the competition from global players. The examples of south east Asian countries show that after allowing FDI, the domestic retailers were marginalised and this led to unemployment. Another apprehension is that FDI in retailing can upset the import balance, as large international retailers may prefer to source majority of their products globally rather than investing in local products. The global retailers might resort to predatory pricing. Due to their financial clout, they often sell below cost in the new markets. Once the domestic players are wiped out of the market foreign players enjoy a monopoly position which allows them to increase prices and earn profits. Indian retailers have argued that since lending rates are much higher in India, Indian retailers, especially small retailers, are at a disadvantageous position compared to foreign retailers who have access to International funds at lower interest rates. High cost of borrowing forces the domestic players to charge higher prices for the products. Another argument against FDI is that FDI in retail trade would not attract large inflows of foreign investment since very little investment is required to conduct retail business. Goods are bought on credit and sales are made on cash basis. Hence, the working capital requirement is negligible. On the contrary; after making initial investment on basic infrastructure, the multinational retailers may remit the higher amount of profits earned in India to their own country.

Conclusions and Recommendations

Amidst today's time of fierce competition and a quest to achieve and enhance a substantial level of economic and social development; each and every nation is trying to liberalize its economic policies in order to attract investments from not only, domestic players, but also from magnates all across the globe. Consequently, people with generous reserves of funds, all around the globe, are expanding their wings and seeking opportunities of investing in different spheres of this lucrative market. India too is not oblivious to the rapid developments taking place in the global market and has emerged as one of the prime destinations for the investment of funds from an impressive number of foreign investors. In recent times the consumer are showing much greater confidence and in a due response the retail players in the market are veering towards aggressive expansion plan. developments are clearly signaling an affluent time for retail sector. As the organised retail space in India continues to grow, it is likely to see a number of initiatives in the near future. Companies are likely to combine expansion with innovative measures as they look to ensure profitability in difficult times. Players need to increase their investments in retail ancillaries and retail logistics to ensure sustained benefits. As a survival strategy, moves are on to

allow FDI in the multi-brand retailing sector and there is fresh flow of equity investment in this sector which will definitely give the Indian retail sector a much needed boost. The advantages of allowing unrestrained FDI in the retail sector evidently outweigh the disadvantages attached to it and the same can be deduced from the examples of successful experiments in countries like Thailand and China; where too the issue of allowing FDI in the retail sector was first met with incessant protests, but later turned out to be one of the most promising political and economical decisions of their governments and led not only to the commendable rise in the level of employment but also led to the enormous development of their country's GDP. Besides, it would also lead to inflow of latest technical knowhow, establishment of well integrated and sophisticated supply chains, availability of standard, latest and quality products help in up gradation of human skills and increased sourcing from India.

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Environmental Impact on Agriculture: WTO and Indian Economic Reforms

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Introduction:

It would rather foolish to hold too extreme views on environmental impact on Indian agriculture. For instance, the MET department pointed out that the global warming has nothing to do with the arrival and number of raining days in India in its recent forecast. Whereas it is commonly held view by the environmentalists that the USA and developed countries have been actively 12 percent of corbondiaxide composed to less emission on caused by developing countries. Therefore, it is necessary for developed countries rather than imposing some condition on developing countries in WTO agenda for negotiations. The degradation of forest, complex water pollution coupled with it unmindful use, use of chemical fertilizers in a disproportionate manner and the spraying of poisonous pesticides for weed control all have caused enough damage to Indian agriculture. In the eleventh plan the government is thinking of bringing about second green revolution with an objective of stepping up the growth rate in agriculture and bringing some second stage far reaching reforms so as to achieve a combined growth rate of above 10%. As a result of this, the environment has a serious impact on the agriculture sector in India in the multidimensional aspects. If the technology and extension services coupled with patenting of seeds by individuals or Multinational companies would cause a great degenerating impact on agricultural quantity and quality of production in India. As the nation is gripped with the idea of doubling the rate of growth of the agricultural output, the environment will be a direct victim if proper attention and steps are put in place. The purpose of the present is to give a description of the status of agricultural sector in India before the introduction of economic reforms. The achievements and the required second phase of reforms to bring about second green revolution and causes responsible for such an act is given a complementary treatment.

Part-I The State of Art

Before any attempt is made, in understanding the requisites of launching pad for second green revolution duly supported by second stage of economic reform, save the impact of environment on Indian agriculture. It is imperative to know the state of art in Indian agriculture before the advent of economic reforms. However, the environment will receive its due share of treatment in following sections.

It is needless to recapitulate the fact that India truly heralded the green revolution way back in the year 1965. This revolution paved the way for ford security needs and self sufficiency of the country in food and food matters. Indeed, it is noteworthy that the production of food during the period of green revolution increased to more than two hundred million tonnes which thereby could satisfy the hunger of the people (if managed well). Farther, there has been a substantial increase in the export of primary agricultural products which could bring foreign exchange improved the countries balance of trade.

The green revolution besides its impact on agricultural production had developed some of the cracks which started holding back the agricultural production. For this, not only there was a financial gap or credit gap for formers but also the marketing of products had separate difficulties. The people, particularly experts started speaking in the tune that green revolution did not remain as green revolution. In fact some of the empirists went to the extent of

calling it a red revolution because of the uncontrolled problems beset with this revolution which started slowly bringing about the so called displacements in cultivation. The great tragedy of green revolution has been due to a host of mixed factors. For example,

- 1. Small landholders were unable to compete with the formers of larger size. They were even made to sell their land make the way towards migration to urban areas.
- 2. The patented seeds by Multinational National Companies started rushing into the market and made the farmers a slave the improved seeds genes.
- 3. Similarly, the seeds could be used only once for all and the farmers inventories were of no use for re-sowing.
- 4. Besides, the seeds did not have full proof-ness. In the sense that the seed producing companies did not guarantee the quality of seeds. Many of the farmers had lot of difficulties and rope failures attributed to poor quality of seeds bought from MNCs.
- The chemical fertilizers come to occupy a prominent place among the formers who used the modern HYV seeds. Unfortunately some illiterate (or otherwise) farmers had a mind set that more fertilizer would result in increase in more yield.
- 6. The use of more water (with a large quantity waste method) comes to occupy the minds of formers in their greed for increase in production.

An examination of state of art of Indian agriculture also indicates the feet that the production, storage and marketing too had a set of difficulties which were beyond their grasp and reach. The storage facilities were very poor. The bulk of the purchase was done by the government (to be provided to public distribution system). They did not have comparative prices in the market. Over and above, they depended on support price from the government. The support price too was not remunerative or profitable for the formers. The period under consideration exhibits the excessive use of pesticides for controlling new grown weeds and unseen crop diseases.

Part II Second generation Reforms

- . There are a number of reform steps which have been spelled out recently by the government these are as follows:
- 1. The banks should provide greater quantum of credit at a reduced rate of interest, that is, to say about 7% per annum. This is the basic responsibility of the nationalized commercial banks and the Grameena Banks without exception to the co-operative banks. The government feels that the co-operative banks have larger network and has large number of members. Therefore, channalising credit through these basic institutions would ensure credit needs of the farmers.
- 2. The government is also aware of the subsidies of Rs.24.000 crores given to fertilizers companies. However, the philosophy of the government is that the fertilizer companies should become competitive and can sell their output in the free market. Whereas, the government should provide direct subsidy to the farmers. This method would help the farmers directly and would result in cost effectiveness with the use of fertilizer.

- 3. The third proposal as a component of second generation reform so as to bring about second green revolution in the Indian farm sector contemplated by the government is that the genetic seeds research which has been undertaken by governmental agricultural research institutes and laboratories and their results be made available to the farmers.
- 4. The reform step also included growth emphasis on extension services in the wake of new genetic seeds, application of fertilizer, breeding of new seeds etc.
- The second generation reform has placed greater emphasis on organic farming and economical use of water and changes in the method of cultivation, including that of cropping pattern.

Part-III Environmental Problems

There are directly man made and indirectly man made together, the natural factors which have degraded the environment insofar as the agriculture sector in India is concerned. The craze for producing more and more, routine cropping pattern, method of cultivation has degraded the various components of environment. Undoubtedly, the agriculture in the past was considered as a way of life. But today the agriculture has become a threat to the life and its existence, not only to the but also to a large number of animals, plants and other species of birds, the problem has become so serious that unless the immediate steps are taken the environment will effect the agriculture sector to the extent that it would result in an increase in the portion of barren land by more than 25%. It may be recalled that David Ricardo who was the first to give greater attention to the land was cleaver enough to classify lands into various categories. The impact on environment on Indian agriculture can understood from the following tabular note,

The Causalities

	The Causanties				
SL .No	The Causes	Type of Impact	Remarks		
1	Traditional method of cultivation	Greater pleasure only on the upper crust soil of about 6-8"	Loss of fertility and require more man days and use of bullocks. Gross and other weeds get greater shelter.		
2.	The use of Tractor	Unmindful penetration into the deep soil and rain water drain will result in loss of fertility.	This is very serious when cultivable land is naturally sloppy and is not created by hard bonds.		
3	Repeated cropping pattern (greed to take advantage of market price)	Degradation of soil quality and fertility	Decline in field may become barren.		
4	More and more use of chemicals fertilizers	Salinity in land resulting decline in productivity	Disproportionate use by unmindful farmers has reduced the yield and made the land uncultivable. The output contains more portions of fertilizers and unfit for consumption.		

5	The greater use of pesticides	Kills the beneficial genes available in the land	Get mixed up with air and absolute in rain waters peculate into the underground water.
6	Use of more and more water	The runoff of fertile elements, damage to crop yield	An unscientific use of quantity of water results in waste of scarce natural resources.
7	Intensive and extensive irrigation	Results in unscientific use of water	Reduction in ground water table
8	The system of Harvesting (convention or mechanical)	Generation of large quantity of agricultural wastages (some time used as fodder)	No proper method by farmers to use the agricultural wastage for making green components
9	After harvest using the land for grazing	Results loss of fertility	The grazing by goats etc has been considered as more seriously damaging factor for fertility.

The farmers grows same crop from year to year without the botheration for productivity yield. They are influenced by the market price of their products. Therefore it is well fact that repeated cultivation of the same crop will reduce certain proteins of the soil and even go to the extent of extension of pretense in the long run resulting in a sustainable reduction in output.

Part- IV

Remedial Measures: An Evaluation

The important measures to be followed in this context have been listed in the following.

- 1. The new and scientific cultivation of land by making use of sound techniques and machinery. This would ensure no soil erosion and help in protecting the fertility content in the soil.
- 2. The use of conventional fertilizer at an appropriate time with a strategy for sound mixing with the soil is considered as an important step which would ensure a long term sustainable fertility in the soil. The Cowden would also bring about greater strength in the soil quality which can withstand the environmentally influencing diseases to the crops.
- The farmers should be trained to undertake the cultivation of rare medicinal plants. In fact a country in the Asian subcontinent, India has large number of medicinal plants which have not been undertaken for commercial production and export.
- 4. The Indian species and coffee have a distinct flavor and have substantial international demand what we need is to enhance the cultivation of these products and can earn substantial amount of foreign exchange.
- 5. It has come to the attention of automobile engineers that there are some agricultural products which are used as effective biodiseases. Bio-diseases could find a great place in the Indian Economy.

Conclusion

India has very ambiguous problems of economic development during the eleventh and twelfth plans. It want to achieve a double digit rate of growth a greater emphasis on traditional sector i.e. agriculture. The green revolution and first generation reforms in this sector have produced a mixed result in which plenty and poverty have to coexist. Therefore great thrust is placed on 2nd green revolution second generation reforms to keep the agricultural sector greening. The alternative method of land use cultivation, cropping pattern, water use and use of natural fertilizers more than chemical fertilizers have been found to be in the place.

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FDI in Retail Sector in India: A Critical Review

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Abstract

Foreign direct investment (FDI) plays an important role in India's growth dynamics. There are several examples of the benefits of FDI in India. FDI in the retail sector can expand markets by reducing transaction and transformation costs of business through adoption of advanced supply chain and benefit consumers, and suppliers (farmers). This also can result in net gains in employment at the aggregate level. Opposition to liberalizing FDI in this sector raises concerns about employment losses, unfair competition resulting in large-scale exit of incumbent domestic retailers and infant industry arguments to protect the organized domestic retail sector that is at a nascent stage. Based on international evidence, we suggest that allowing entry by large international retailers into the Indian market may help tackle inflation especially in food prices. Moreover, technical know-how from foreign firms, such as warehousing technologies and distribution systems can improve supply chain efficiency in India, in particular for agricultural produce. Better linkages between demand and supply have the potential to improve the price signals that farmers receive and also serve to enhance agricultural and other exports. In the past few decades large retailers have experienced substantial growth around the world. Evidence suggests while the impact of entry by large retail chains on employment and incumbent mom-and-pop stores is mixed, there can be substantial benefits to consumers in the form of lower prices and lowered food price inflation in particular. Similarly, by employing improved distribution and warehousing technologies, large retail chains are in a position to provide better price signals to farmers and to serve as a platform for enhanced exports.

Keywords: Foreign Direct Investment, Liberalization, Retail, India. Growth

Introduction

Indian retail sector is highly fragmented as compared to the developed as well as the other developing countries. This shows a great potential for the organized retail industry to prosper in India, as the market for the final consumption in India is very large. Retail trade is largely in the hands of private independent owners and distributor's structure for fast moving consumer goods consisting of multiple layers such as carrying and forwarding agents, distributors, stockiest, wholesalers and retailers. Thus, the growth potential for the organized retailer is enormous. In the next 2-3 years, India will finally see operations of a number of very serious international players- net withstanding the current restrictions on FDI in retail. The Indian retail sector is ready to take on challenges from global retail players such as Wal-mart and Carrefour because unlike them, they have a better understanding of the Indian consumer's psyche. Ultimately, a successful retailer is one who understands his customer. The Indian customer is looking for an emotional connection, a sense of belonging. Hence, to be successful any retail outlet has to be localized. The customer should feel that it is a part of his culture, his perceived values, and does not try to impose alien values or concepts on him. Indian customer is not keen to buy something just because it is sold by an international company.

FDI Scenario in India

In 1991, the Indian government introduced the economic policy to attract foreign investments and since then, it has amended the policy from time to time in various sectors to allow higher levels of foreign participation. The government policy in retail sector allows 100% foreign investment in wholesale cash-and-carry and single-brand retailing but prohibits investments in retail trading. In 1997, the government imposed restrictions on FDI in retail sector but in 2006, these were lifted and opened in single-brand retailing and in cashand-carry formats. The cash-and-carry business is the easiest mode of entry for foreign retailers into India. Many global players like Metro and Shoprite have already entered the market. Wal-mart has forged an alliance with Bharti for a cash-and-carry business, and Bharti is concentrating on front-end retail. Similarly, Tesco has entered India through an alliance with Trent (Tata Group). Apart from investing in the cash-and-carry business, Trent will also support the back-end activities of Trent Ltd.Many foreign brands have also entered India either through JVs with leading Indian retailers or through exclusive franchisees to set up shop in India. Louis Vuitton, Marks & Spencer Plc, GAS, Armani are some such operators who have entered India through JVs. McDonald's, KFC, Domino's are the retailers who have taken the franchise route.

Slowly the government is opening up to the idea of permitting FDI in the Indian retail sector; consequently there is greater momentum in the sector. Last year, owing to the global meltdown, investments dropped in all sectors. The government has therefore changed the guidelines for foreign investments to boost investments in the current year. This move is certainly likely to improve the investment climate in the Indian retail space. Investments in the retail sector have improved since

FDI has been allowed in single-brand and cash-and-carry formats. According to the Technopak estimates, investments in the organised retail will touch US\$ 35 billion in the next five years or so. Investments allow organised players in retail to expand at a very high rate. All key retailers in India have expansion plans over the next 3-4 years; for instance, Pantaloon has an ambitious expansion plan to take its retail space up to 30 million square feet by 2011. Likewise, Vishal Retail is expected to take its total store count to 500 with an estimated retail space of around 10 million square feet by 2011.

Present Scenario

Retailing in India is witness to the boom in terms of modern retailing formats, shopping malls etc. the future of retailing for any product across the country will definitely be in malls where the consumer can get variety, quality and ambience. However, in spite of this continuous debate to be or not to be, recently Government has allowed up to 51 percent FDI in single brand retailing by foreign companies like Reebok and Louis Vuiton. As of now, single brand retailers operate through the franchisee route and there is a strong view that FDI in this segment would not displace jobs or impact the local industry but help create employment. Even today the government is undecided about the level FDI in retail, but a number of foreign players, including the Wal-mart stores, Inc., have announced their intention to enter India in a big way. At present Wal-mart is operating through its subsidiary in Bangalore, which was functioning as a liaison office till last year. Now it is in the process of setting up offices in New Delhi and Mumbai.

Retailing In the 21st Century

In today's dynamic and shaky business world, the retail industry is constantly upgrading itself. With an endless array of customer choices, fierce competitors, pervasive use of the internet, and a complex global economy, retailers need to focus on finding ways to sustain and grow their businesses. Traditional growth models that focused on rolling out more stores and adding more product lines, no longer enjoy the return on investment they once did. Successful retailers are those who are able to adapt and change to the environment and develop new ways of serving customers, respecting the dynamics of current trends and adapting accordingly.

The retail industry in India is hailed as a sunrise sector, and is estimated to double in value from US\$ 330 billion in 2007 to \$640 billion by 2015. In fact, India has topped AT Kearney's annual Global Retail Development Index (GRDI) for the third year in a row as the most attractive market for retail investment.

The bad news is, despite the fact that India has one of the largest number of retail outlets in the World, organized retail accounts for only 4% of the total

market. This makes it especially difficult to apply sophisticated merchandising and sales tools, enhance consumer interaction and also, make very accurate analysis. That said, analysts believe the sector is likely to show significant growth of over 9 % p.a over the next 10 years and also see rapid development in organized retail formats, with the proportion likely to reach a more respectable 25% by 2018.

industry Indian retail food revolutionized shopping experience of Indian customers. Growing at the rate of 30%, the Indian food retail is going to be and no doubt is the major driving force for the retail industry. Food accounts for the largest share of consumer spending. Food and food products account for about 50% of the value of final private consumption. This share is significantly higher compared to developed economies, where food and food products account for about 20% of consumer spending. Ireena Vittal, principal, McKinsey & Co in Food Forum 2008, said, "At US\$ 175 billion today the food industry is likely to grow to US\$ 400 billion by 2025. The percentage of income spent in households will drive growth in the food market. Indian consumers are happy with store goods than branded goods and are very conservative on packaged goods. There are 10 million street vendors in India, of which 6 million only sell food. Currently, the retail food sector is US\$ 70 billion and is expected to rise to US\$ 150 billion by 2025. Food has the largest consumption in the Indian economy and will remain the single largest category." Modern state of the food retailing is not a demand led but the supply led one. Major spending on food and increasing usage of out of home food consumption represent a significant opportunity for food retailers and food service companies. Speaking in Food Forum India 2008, on the government's role in the food retailing development, Dave said, "The retail stores need to empower its stakeholders and deliver what the consumer wants. The vision for 2020 should be appropriate extension network, implementation of appropriate practice at farmers' level infrastructure in the country."

Retail In India - The Future

According to a study the size of the Indian Retail market is currently estimated at Rs.704 crores, which accounts for a meager 3% of the total retail market. As the market becomes more and more organized the Indian retail industry will gain greater worth. The Retail sector in the small towns and cities will increase by 50% to 60% pertaining to easy and inexpensive availability of land and demand among consumers. Growth in India Real estate sector is also complementing the Retail sector and thus it becomes a strong feature for the future trend. Over a period of next 4 years there will be a

retail space demand of 40 million sq. ft. However with growing real estate sector space constraint will not be there to meet this demand. The growth in the retail sector is also caused by the development of retail specific properties like malls and multiplexes. According to a report, from the year 2003 to 2008 the retail sales are growing at a rate of 8.3% per annum. With this the organized retail which currently has only 3% of the total market share will acquire 15%-20% of the market share by the year 2010.

Factors that are playing a role in fuelling the bright future of the Indian Retail are as follows:

- 1. The income of an average Indian is increasing and thus there is a proportional increase in the purchasing power.
- 2. The infrastructure is improving greatly in all regions is benefiting the market.

- 3. Indian economy and its policies are also becoming more and more liberal making way for a wide range of companies to enter Indian market.
- 4. Indian population has learnt to become a good consumer and all national and international brands are benefiting with this new awareness.
- 5. Another great factor is the internet revolution, which is allowing foreign brands to understand Indian consumers and influence them before entering the market. Due to the reach of media in the remotest of the markets, consumers are now aware of the global products and it helps brands to build themselves faster in a new region
- 6. Indian Retail Landscape

Table No.1Raising income and increase consumerism are fueling retail growth.

SI NO	YEAR	\$ billion retail growth
1	1998	201
2	2000	204
3	2002	238
4	2004	278
5	2006*	321
6	2008*	368
7	2010*	421

Sources: Retail in India-A CII-AT Kearney report

According to NCEAR forecasts, the number of 'rich' households (the target market for modern retail stores) is expected to more than double from 57 million in 2002 to 107 million by 2010. The proportion of India's population that is less than 25 years of age stands at more than 50 percent currently while more than 80 percent of the population is below the age of 45 years. This 'young population' segment is driving the changes in consumption habits and spending patterns. An increasing proportion of the young population is joining the work force, and adding to overall spending, which should bode well for the growth of modern retail formats in India. Growing urbanization (malls are likely to be concentrated in urban areas) is also fuelling modern retail format growth. It is expected that India's urban population will grow from 21 percent of the overall population in 2000 to 32 percent by 2010.

Change accelerators

The following factors will be significant in driving growth in the retail sector:

Consumer factors

- 1. Increase in income
- 2. Working women
- 3. Changes in lifestyle demand for 'global' trend

Supply side factors

1. Growing importance of retailing in political and economic agenda.

- 2. Real estate reforms to be undertaken in the next 24 months.
- 3. Major restructuring of the manufacturing sector easing product supply constraints for efficient retailing.
- 4. Reduction in import duties- offering more global sourcing options.

Opportunities in Retail Sector:

These are giving an opportunity to various other retail formats:

A. Neighbourhood Stores

In India about 90% of food purchases are made within a distance of 1.5 km from the customer's home. This means that an organised retailer would need to have a 'neighbourhood store' close to customers in order to capture the share of wallet that is spent on food. These stores would cater to the consumer's daily and weekly needs. The outlets closest to a neighbourhood store in India are 'Safal' outlets operated by Mother Dairy in Delhi, Margin Free in Kerala and Subhiksha.

B. Supermarkets

This format caters to the consumers' need for choice and variety. These needs translate into 'more width' and 'more depth' in each category. These stores cater to the consumers in a catchment area with a radius of 3 to 4 km and therefore need to be destination stores. A supermarket can cater to the consumers' weekly, monthly and occasional needs. Examples of

supermarkets already in India are Food World, Trinetra and Nilgiri's.

C. Hypermarkets

Hypermarkets are essentially destination stores catering to the consumers' bulk shopping needs in both food and non-food categories. The key added values for the customer are 'choice' and 'value for money' because products are sold at a discounted price. The hypermarkets model of food retailing is new to India. Spencers (RPG), Big Bazaar (Pantaloons), Star India Bazaar.

D. Cash & Carry (C & C) Stores

These stores sell their products to their members only. The members are typically retailers and institutions. The key added value is a wide range of products under one roof, available at wholesale prices. Metro has started the first C & C store in India in Bangalore. The typical area of a C & C store is 70,000 to 100,000 sq. ft. and both food and non-food products are stocked.

Recommendations:

- 1. The retail sector in India is severely constrained by limited availability of bank finance. The Government and RBI need to evolve suitable lending policies that will enable retailers in the organised and unorganised sectors to expand and improve efficiencies. Policies that encourage unorganised sector retailers to migrate to the organised sector by investing in space and equipment should be encouraged.
- 2. A **National Commission** must be established to study the problems of the retail sector and to evolve policies that will enable it to cope with FDI as and when it comes.
- 3. The government must actively encourage setting up of **co-operative stores** to procure and stock their consumer goods and commodities from small producers. This will address the dual problem of limited promotion and marketing ability, as well as market penetration for the retailer. The government can also facilitate the setting up of warehousing units and cold chains, thereby lowering the capital costs for the small retailers.
- 4. Set up an **Agricultural Perishable Produce**Commission (APPC), to ensure that procurement prices for perishable commodities are fair to farmers and that they are not distorted with relation to market prices.
- 5. Creation of **infrastructure** for retailing at mandis, community welfare centers, government and private colonies with a thrust on easier logistics and hygiene will enable greater employment and higher hygiene consciousness, and faster turnaround of transport and higher rollover of produce.

Conclusion

The retail sector has played a phenomenal role throughout the world in increasing productivity of consumer goods and services. It is also the second largest industry in US in terms of numbers of employees and establishments. There is no denying the fact that most of the developed economies are very much relying on their retail sector as a locomotive of growth. The Retail Industry in India has come forth as one of the most dynamic and fast paced industries with several players entering the market. But all of them have not yet tasted success because of the heavy initial investments that are required to break even with other companies and compete with them. The India Retail Industry is gradually inching its way towards becoming the next boom industry. Favorable government policies and continued growth will mean that the future belongs to the most aggressive players. The future is already planned for few investments in the coming 2-3 years. Though the retailers will have to face increasingly demanding customers and intensely competitive rivals, more investments will keep flowing in and the share of organized food sector will grow rapidly.

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"Impact of ATMs on Customer Satisfaction" (A Case Study of SBI in Kalaburagi District of Karnataka)

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Introduction

The forces of globalization and technology have resulted in increasing integration of economics across the world. Today, banks are no more competing locally, but in the global market place. It is important for banks to adjust themselves to this new environment in the words of Karen Kaiser Clark: "Life is Change; Growth is Optional, Choose Wisely." Today's customers have a wider range of products to choose from. In order to service this ever-increasing customer demand, banks, which were highly branch focused, are concentrating on multichannel delivery. This enables them to reach out to customers in any part of the world. Further, the one-size-fits all approach has been replaced with an approach based on customization and innovation.

In the word of Charles Darwin "It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change" So to survive in this changing environment, banks should become more and more service oriented and more and more technology oriented. If the banks are concerned with what the customers want, when they want and how they want, use of technology becomes inevitable .The use of technology will enable banks to enlarge their market share and also ensure customer satisfaction. T technology has changed banking forever and the banks should use technology as handmaiden for effectively delivering banking products to customers, especially corporates.

Modern banking services are becoming an important part of banking activity in the world. This is due to several factors, such as opening up of the economy, competition, internal re-external problems of size and scale, the range of financial services required and rapid advances in information technology, changing economic environment.

The new channels for delivering services to customers, especially corporate clients, which would remove the cumbersome, redundant and expensive paper process, are innovated by the bankers. Internet Banking, Tele banking, and much more services are offered to the customers, which save the customer time and money. By sitting in his home, customer can get the information of his banking transactions and even can transact from there.

Banking sector has developed another service to their customers known as automatic teller machines or automated teller machines facility (ATMs). An ATM (i.e., Automatic Teller Machine) is a device that allows Caerdholder to perform routine banking transaction without interacting with human teller. ATMs offer a broad range of banking transactions. The objective of ATM is to provide 24 hours, 365 days electronic banking services to the customers "any time, any where" in India and also to render uniform services at all locations.

ATM network system reaps many benefits. A well-positioned, high visibility ATM network system can be an effective marketing tool for bank's image. To maintain competitive parity in banking industry banks must provide locatioanl round —the —year convenience of networked ATMs to is customers.

Review of Literature

Ravi Shanker, Professor, Indian Institute of Foreign Trade, New Delhi, in his book entitled "Services Marketeering" introduced the measures taken for the insurance sector reforms, identified the

impact of such reforms, and suggested marketing strategies to be adopted by the insurance companies in the emerging scenario. **Dr. Atul Bhatt** in his book titled "bank Marketing –marketing research and Indian Banks" explains the concept of bank, marketing, relevance of marketing in banks and suggested how marketing research can help a banking organization in sharpening consumer focus. **M.Y.Khan** in his book "Financial Services" classified financial services into two groups, first one is fund based and second one is fee based, and covers both type of services. A unique feature of the books that it provides a judicious mixture of theory and business practices of the contemporary Indian

Vimal Sukumar in his article on "Customer satisfaction" (20 ways to increase customer loyalty) explains in brief the significance of customer satisfaction and offers 20 ways to increase customer loyalty and improve the prospects of keeping customer longer.

Parimal Vyrs in her research paper entitled "Customer Satisfaction –as core competence explains clearly customers satisfaction in marketing theory and critically reviews the customer's satisfaction Philosophy.

Objectives of the Study

financial services sector.

The following are the objectives set for present study:

- 1. To know the historical development of ATMs.
- 2. To study the working process of ATMs.

- To examine the extent of customer satisfaction or dissatisfaction with ATM service given by banks.
- 4. To identify critical areas where customer dissatisfaction is very high.
- 5. To identify dissatisfier and to suggest remedial measures.

Research Methodology

The study is exclusively aimed at fact finding on the topic. The base for systematic and scientific study of any research work is methodology. The present research involved and organized sequence of activates as mentioned below.

- 1. Designing the Questionnaire
- 2. Collecting the data through
- a. Primary Source
- b. Secondary Source
- 3. Analyzing data and drawing interference

'Case Study' technique has been adopted as the methodology for in-depth study . The researcher has collected the information from 100 respondents. The respondents are selected on random sampling method.

Sources of Data

To meet the objectives of the study, the data has been collected from both primary and secondary sources. Responses of cardholders collected through structured questionnaire were the source of primary data in addition, information collected from the bank officials through personal interview method.

Pertaining to secondary data, the published books on banking services, magazines like Bank Quest and information collected from various websites are the main sources.

Techniques used in the Study

The plan of analysis and interpretation for analyzing data includes adoption of different techniques like percentages, ratio's etc 'Case study Technique is used to understand the study in a better way

ATM (A History)

Many inventors contribute to the history of an ATM. Don Wetzel invented first time the ATM

in the US. He was the co-patentee and chief conceptualist of the ATM, he thought an idea while maintaining in line at Dallas Bank. At that time (1968), he was vice-president of product planning at Docutel, the company that developed automated baggage handling equipment. The other two listed on patent were 'Tom Barnes' the chief mechanical Engineer and 'George Charstain' the electrical engineer. A working prototype came in 1969 and Docutel was issued a Patent in 1973. In US the first ATM was installed by Philadelphia national bank in 1969. By 1992 there were over 83,000 ATMs in US and 185 million cards had been issued. SBI is the leader in providing ATM services in Kalaburagi city. The total number of account holders in SBI is 11,000 out of which 4186 customers have the ATM cards. SBI is also not left behind in providing the ATM services to its customers in association with The total numbers of accountholders are 33,300 (including all 4 branches in the city), out of which only 3260 customers are using the ATM facility. As on 15th May 2004, the bank's network comprised 904 branches of which, 529 branches are in Andhra Pradesh, 174 branches in Maharashtra and 114 in Karnataka. The remaining branches in 11 states and two territories. Customer occupies pivotal place in SBI, with a view to provide efficient service through translating technology, the bank computerised all the branches and installed 250 ATMs. Bank is shortly moving towards core banking solutions, internet banking facility multi-option deposit scheme, and depository services.

Business standard research bureau has conducted a survey on public, private and foreign bank to assess overall performance of bank on the basis of five parameter they are, profitability, safety, productivity, efficiency and growth. The top ten banks and their respective ranks in the primary are shown in below table.

TOP 10 BANKS

			101 101	211111110			
Rank 2002	Rank 2003	Name	Productivity Rank	Safety Rank	Profitability Rank	Growth Rank	Efficiency Rank
11	1	Andhra Pradesh	5	12	2	3	32
4	2	SB of Indore	16	6	1	18	25
3	3	Jammu & Kashmir Bank	37	6	4	32	13
1	4	Catholic Syrian Bank	29	48	3	34	53
42	5	Union bank of India	8	27	21	6	1
29	6	Indian Overseas Bank	25	7	12	25	18
23	8	Devt. Scheme Bank	17	5	19	42	21
9	9	SB of India	22	8	7	24	22

32	10	SB of Mysore	10	33	6	13	42

Source: Business Standard October 2023.

ATM's work

ATM has the following parts

- 1. **Card Reader**: the card reader captures the account information stored on the magnetic stripe on the back of the ATM. The host processor uses this information to route the transactions to the cardholder's bank.
- 2. **Keypad:** The keypad lets the cardholder tell the bank what kind of transaction are required (withdrawals, balance enquiry etc.) and for what amount withdrawals, etc. Federal law requires Personal Identification Number (PIN) to send to the host processor to form.
- 3. **Speaker:** The speaker provides the cardholder with auditory feedback when a key is pressed.
- 4. **Display screen**: The display screen prompts the cardholder through each step of the transaction process.
- 5. **Receipt printer**: The receipt printer provides the cardholder with a paper receipt of transaction.
- 6. **Cash dispenser**: The heart of an ATM is the safe and cash dispensing. The entire bottom portion of most of Small ATMs is safe that contains the cash.

An ATM is simply a data terminal with two inputs and four output devices like any other data terminal; the ATM has to connect to, and communicates through, a host processor. The host processor is analogous to an Internet Service Provider (ISP) in that it is the gateway through all the various ATM networks become available to the cardholders. The host processor may be owned by a bank or financial institution or it may be and by an Independent Service Providers.

The cash dispensing mechanism has an electric eye that counts each bill as it exit the dispenser. The bill count and all the information pertaining to a particular transaction is recorded in a The journal information is printed out periodically and the machine owner maintains hard copies for two years. Whenever a cardholder has a dispute about a transaction, he can ask for a journal print out showing the transaction and then contact the host processor. Besides the electric eye that counts each bill, the cash dispensing mechanism also the sensor evaluates the thickness of each bill. Worned, torned, folded bills are diverted to a reject bin, the number of reject bills are also recorded so that the machine owner can be aware of the quality of bills that are being loaded into the machine.

ATM security:

Many banks recommended following tips for PIN and safe use of ATM.

1. Don't write down your PIN.

- 2. Make your PIN a series of letters or numbers that you can easily remember.
- 3. Avoid using birth dates, initials, house number or phone numbers etc.
- 4. Store your ATM card in your purse or wallet.
- 5. Get your card out before you approach the ATM.
- 6. Stand directly in front of the ATM keypad when typing your PIN. This prevents anyone waiting to use the machine from seeing your PIN.
- 7. After your transaction, take your receipt, card and money away.
- 8. If someone or something makes you uncomfortable, cancel your transaction and leave the machine immediately.
- If you protect your PIN will protect your account.

Customer Satisfaction

Banking is a service industry and bankers are expected to give top priority to provide satisfactory service to their customers. Service is the end product of a bank's work and its success depends on the range and quality of the services. Customer satisfaction can be defined as:

- 1. A level of happiness resulting from a consumption experiences.
- 2. A cognitive state resulting from a process of evaluation of performance relative is previously established standards.
- 3. One step in a complex process involving prior attitude towards a service, a consumption experience resulting in a positive or negative disconfirmation of expectancies followed by feelings of satisfaction or dissatisfaction which mediate post consumption attitude.

Analysis of Primary data Age-wise Distribution of Users:

It is clear from our field survey that customers of all age groups are users of ATM facility. Most of the ATM users are of middle age groups i.e., 25-35 years (46%) and also the young generation is adopting this (ATM) new facility quite abruptly the II largest number of ATM users lies in the age group less than 25 years. Where as the old age people (i.e., in the age group of 45 years onwards) they are reluctant to use the ATM facility. Only 12% of samples are falling under this category.

Education-wise Distribution of Users:

It is clear that most of the ATM users are graduates i.e., 67% of the sample consists graduates. This shows that educated people are heavy users of ATMs. Where as less educated or uneducated peoples are still sticks to the traditional system of banking.

Profession-wise Distribution of Users:

Most of the users (i.e., 30%) are business people. The second highest (i.e., 28%) users of ATM are student / unemployed person. The junior and senior officers amount to total 30% of ATM users. Whereas only 6% users are retired persons. This data shows that businesspersons, officials, students all are heavy users of ATM but only retired persons; clerical / sales person and housewife are reluctant to use ATM facility.

Distribution of Users according to their Annual Family Income:

61% of the users are belongs to a annual family income group of above Rs. 75,000. This shows that most of the ATM users are either upper middle class or top class people however the people who are having less than Rs.15,000/- annual family income are also using ATM service, such group mainly include students. This shows that income is not a criterion for adopting the new technology.

Factors which Motivated Customer to have the ATM card:

Bank employees play a vital role in motivating the customers to have the new facility like ATM. 49% of the users are motivated (or influenced) by the bank-employees to have the ATM facility. 33% of the users are self-motivated persons. They are all optimistic people who always search for new things and adopt them very easily. 18% of the users are influenced by their friends to take the ATM card.

Period of using the ATM Facility:

67% of the users are fall under the usage period of 1 to 6 months. This shows that the ATM facility is a new evolution in banking services and it is still newer to the city like Kalaburagi. Therefore, most of the users fall under user group of 1-6 months category.

Average visit to ATM:

79% of the users visit weekly to ATMs preferably on weekend. Hence, the demand of ATMs is much high at weekend than any other days. Most of the official and student fall under this category. 12% of the users visit ATMs monthly. A category of 9% of the users visit daily to ATMs they are mainly business people.

Awareness about the Restrictions that are there with ATM Usage:

85% of the users are aware about the restriction, which are there with ATM usage (like amount withdrawn/transaction, total number of transaction per day, time of collecting the money and card etc). They don't face any problem in using ATM's. Where as the 15% of users are unaware of the restriction about ATM usage, they face lot of problems while utilizing this facility.

Awareness about PIN (Personal Identification Number) Significance:

PIN is a very important element in ATM usage as anybody can withdraw the money by knowing this PIN (if the card is available to him). Hence, one should know the importance of the PIN. 97% of the users know the importance of PIN, while only 3% of users don't know this.

Whether the customer check this ATM transaction in their pass-book:

55% of the users felt that it is necessary to check their ATM transaction in the passbook, but 45% of the users are satisfied with balance statements, which are provided after transaction. They don't feel that the transaction should be crosschecked in their passbook.

Any Incidents wherein any Amount Debited to Customer's A/C without his knowledge due to use of ATM:

94% of the users don't have any such incidents where in any amount debited to their A/C without their knowledge, but 6 % of the users say that some amount debited to their A/C due to use of ATM without their knowledge. This is mainly due to service charges, which are charged for using the ATM.

Incidents where in ATM Restricted the Customer from Transacting:

91% of the users have no complaints against the usage of ATMs. These users have the good knowledge about the ATM usage. 9% of the users have the incidents where in ATM restricted them from transacting. This is mainly because the unawareness about ATM usage / functions.

Problems Faced by Customers with ATM due to its Malfunctioning:

76% of the users didn't face any problem with the ATM due to its malfunctioning. But 24% of the users face the problems with ATM, usage like network failure, technical problem of machine, no money in the ATM, power failure etc.

Whether the Guard is Trained Enough to Guide the Customer How to use ATM:

97% of the users feel that the guard at ATM is trained enough to guide them how to use ATM.

Satisfaction of Customers with the Availability of ATM Points:

55% of the users are very much satisfied with the number of ATMs in the city. They feel that supply is more 39% of the users feel that the supply is little bit less than the demand, where as 6 % of the users are highly dissatisfied with the number of ATMs in the city, they feel that the ATM should be located at all prime places like market, shopping complex, bus stand, railway stations etc.

Satisfaction of Customers with the Availability of Parking Space at ATM:

64% of the users are satisfied with the availability of parking space at ATMs. 27% of the users feel that the parking space available at ATMs is not enough and there should be some more space required for parking purpose where as 9% of the users are dissatisfied with the parking space at ATM

Rating of Users about ATM Usage:

58% of the users felt that the ATM service is good service. These users are satisfied with the ATM service. 36% of the users felt that the ATM is excellent service. There users are delighted with the usage of ATMs 6% of the users felt that the ATM is a fair service.

Findings:

- 1. The general awareness about the ATMs in Kalaburagi city is very less. Most of the people having their A/C's in banks but they are not using the ATM facility. Particularly female customers are highly heistant to adopt the new banking technology.
- Students are more attracted towards the ATM services. ATM card has now become a prestigious issue.
- 3. Most of ATM users consist of educated people.
- 4. Middle class people are still away from this facility since most of the SB A/C holders are of middle class only.
- 5. Many customers are not familiar with the instructions about the ATM usage, for that reason they face many problems. Especially instructions like collecting the money/card within 15 seconds, if not collected money go back into the machine and the machine for security reasons captures card.
- 6. Most of the customers as well as bankers are of opinion that the numbers of ATMs points are more then sufficient to meet the current demands i.e., the supply is adequate.
- 7. Customers face problems with ATM transactions mainly due to their unawareness about the instructions of ATM usage. Hence bank employee need to educate the existing customers of ATM about there instructions and help them to reduce their problems and increase their level of satisfaction with the usage of ATM service.
- 8. In this study all categories of users (like age group, educational background, occupational and Annual Family Income) are highly satisfied with the ATM service, they rated this service as a excellent service.

Suggestions:

- Awareness about the ATMs should be created among the customers/general public by adopting some promotional activities like giving free pompleints, sticking colorful wall posters in banks, giving an advertisement in the local cable network, conducting of work shop to accountholders etc.
- 2. Each ATM should be provided with a telephone with which customer can contact the bank personal at any time when he/she encountered with a problem in the ATM transaction.
- 3. The amount withdrawn per transaction and the amount withdrawn per day should be increased. As the more number of users of ATMs are business people they feel that the amount withdrawn per transaction or per day is too less.
- 4. A special consideration should be given to the heavy users of ATM services like some offerings or benefits or any discount coupons, so that they feel motivated to use the services more and more. And also a sense of belongingness with the bank will emerge in their mind.

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Annexure

Table No:1:Age of Respondents

Age in year	Less than 25	25-35	35-45	45-55	More than 55	Total
No. of Respondents	24	46	18	6	6	100

Table No: 2: Education of Respondents

Education level	Middle	10+2	Graduate	Post graduate	Total
No.of Respondents	9	12	67	12	100

Table No:3: Profession of respondents

Occu _j	L	Busin		nior ficer		nior Ticer		k/Sales erson	nem	ent/U ploym ent	Re	tired	Hou wi		Tot	al	
	No Resp en	ond	30	12	2	1	8	6		28	}	6		-	-	100	

Table No:4: Annual Family Income of Respondents

Income In Rs.	Less than 1500	15000- 19999	20000- 29999	30000- 49999	50000- 75000	More than 75000	Total
No.of Respondents	15		3	15	6	61	100

Table No: 5: Motivated Factor of Respondents

Motivator	Bank- employee	Friends	College	Self- Influenced	Total
No.of Respondents	49	18		33	100

Table No: 6: Period of Using the ATM Facility

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Period	Less than Month	1-6 Month	6Month-1 Year	More than 1 Year	Total
No.of Respondents		67	9	24	100

Table No: 7: Average Visit to ATM

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Frequency of ATM visit	1 st Visit	Daily	Weekly	Monthly	Total
No.of Respondents		9	79	12	100

Table No: 8: Awareness about ATM Functioning or Usage

Response	Yes	No	Total
No.of Respondents	85	15	100

Table No: 9:Awareness about PIN

Persons	Yes	No	Total
No.of Respondents	97	3	100

Table No: 10: Checking the ATM Transitions in Passbook

Response	Yes	No	Total
No.of Respondents	55	45	100

Table No: 11: Amount Debited to Customers A/C without his Knowledge due to use of ATM

Response	Yes	No	Total
No.of Respondents	6%	94%	100

Table No: 12: Incidents wherein ATM restricted from transacting

Response	Yes	No	Total
No.of Respondents	9	91	100

Table No14whether the guard is trained enough to guide the customer

Response	Yes	No	Total
No.of Respondents	97	3	100

Table No: 15: Satisfaction with the availability of ATMs

	Satisfied	Somewhat satisfied	Some what dissatisfied	Dissatisfied	Total
No.of Respondents	55	39		6	100

Table No.16: Satisfaction with the availability of parking space at ATM

	Satisfied	Somewhat satisfied	Some what dissatisfied	Dissatisfied	Total
No.of Respondents	64	27	3	6	100

Table No.17: Rating of respondents about ATM usage

Rating Excellent			Good	Fair	Poor	Total
		LACCHCIII	300u	1 411	1 001	1 Otal
	No.of	26	50	6		100
	Respondents	36	58	0		100

Corporate Social Responsibility - A Growing Conviction in Kalyan Karnataka Road Transport Corporation

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Abstract

Corporate social responsibility is not a new issue. The main aim of a company is to minimize the costs and maximize profits. On the other hand, ethical business people recognize their responsibility to the public and to themselves. Fulfillment of these responsibilities constitutes ethical and socially responsible behavior. Although corporate social performance (CSP) has been used for several years in the business and society literature, in many cases it has been used synonymously with corporate social responsibility, corporate social responsiveness, or any other interaction between business and the social environment. This study will briefly examine the corporate social responsibility, the performance and reporting issues. Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large The same report gave some evidence of the different perceptions of what this should mean from a number of different societies across the world.

India is making a transformational progress. The world is looking at us as one of fastest emerging economies of world.

Introduction

Society gets upset when the social cost of or for that matter any business exceeds the social benefit derived from the business. Over the years since the dawn of industrial revolution and particularly after the 1950s, the activities of the corporations have been increasingly affecting the society by way of environmental pollution which include air, water and sound, ozone depletion and overcrowding on account of unplanned industrialization society expect corporation to limit activities which produce harmful effects and correct the problem that are a result of their previous actions. Social reaction to mindless industrial activity gave rise to the concept of corporate social responsibility. Over the years, it has become obvious that the desire to make a fortune must be executed within the laws of the society. During the 1960s, social activists and environmental groups campaigned for a broader notion of corporate social responsibility. The clash between the economic operation of businesses and the changing social values brought questions of social responsibility to the fore-front. The economic performance of business and the social aspects of business behavior were found to be divergent. In order to enforce corporate social responsibility, Corporate should help solve some of the social problem because businesses are influenced by the society through government policy and business thrive or starve along with society. Corporate social responsibility (CSR) refers to strategies corporations or firms conduct their business in a way that is ethical, society friendly and beneficial to community in terms of development. This article analyses the

meaning of CSR based on some theories available in literature. Corporate social responsibility is not a new issue. The main aim of a company is to minimize the costs and maximize profits. On the other hand, ethical business people recognize their responsibility to the public and to themselves. Fulfillment of these responsibilities constitutes ethical and socially responsible behavior. Although corporate social performance (CSP) has been used for several years in the business and society literature, in many cases it has been used synonymously with corporate social responsibility, corporate social responsiveness, or any other interaction between business and the social environment It is argued that three theories namely utilitarian, managerial and relational theories of CSR supported by works of other scholars in the area could be used to suggest that CSR becomes an international concern due to globalized nature of business that knows no border. CSR is evolving in its meaning and practice. This study will briefly examine the corporate social responsibility, the performance and reporting issues. Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large The same report gave some evidence of the different perceptions of what this should mean from a number of different societies across the world.

India is making a transformational progress. The world is looking at us as one of fastest emerging economies of world. The article then discusses the role of CSR in community

development because the very logic of CSR is towards seeing its impact in community socially, environmentally and economically. Competencies required by CSR managers are also analyzed in order to have a better understanding of the practical aspects of CSR. Finally, conclusions and implications for future research are discussed.

History of Corporate Social Responsibility

The nature and scope of corporate social responsibility has changed over time. The concept of CSR is a relatively new one—the phrase has only been in wide use since the 1960s. But, while the economic, legal, ethical, and discretionary expectations placed on organizations may differ, it is probably accurate to say that all societies at all points in time have had some degree of expectation that organizations would act responsibly, by some definition.

In the eighteenth century the great economist and philosopher Adam Smith expressed the traditional or classical economic model of business. In essence, this model suggested that the needs and desires of society could best be met by the unfettered interaction of individuals and organizations in the marketplace. By acting in a self-interested manner, individuals would produce and deliver the goods and services that would earn them a profit, but also meet the needs of others. The viewpoint expressed by Adam Smith over 200 years ago still forms the basis for free-market economies in the twenty-first century. However, even Smith recognized that the free market did not always perform perfectly and he stated that marketplace participants must act honestly and justly toward each other if the ideals of the free market are to be achieved.

In the century after Adam Smith, the Industrial Revolution contributed to radical change, especially in Europe and the United States. Many of the principles espoused by Smith were borne out as the introduction of new technologies allowed for more efficient production of goods and services. Millions of people obtained jobs that paid more than they had ever made before and the standard of living greatly improved. Large organizations developed and acquired great power, and their founders and owners became some of the richest and most powerful men in the world. In the late nineteenth century many of these individuals believed in and practiced a philosophy that came to be called "Social Darwinism," which, in simple form, is the idea that the principles of natural selection and survival of the fittest are applicable to business and social policy.

This type of philosophy justified cutthroat, even brutal, competitive strategies and did not allow for much concern about the impact of the successful corporation on employees, the community, or the

larger society. Thus, although many of the great tycoons of the late nineteenth century were among the greatest philanthropists of all time, their giving was done as individuals, not as representatives of their companies. Indeed, at the same time that many of them were giving away millions of dollars of their own money, the companies that made them rich were practicing business methods that, by today's standards at least, were exploitative of workers.

Around the beginning of the twentieth century a backlash against the large corporations began to gain momentum. Big business was criticized as being too powerful and for practicing antisocial and anticompetitive practices. Laws and regulations, such as the Sherman Antitrust Act, were enacted to rein in the large corporations and to protect employees, consumers, and society at large. An associated movement sometimes called the "social gospel," advocated greater attention to the working class and the poor. The labor movement also called for greater social responsiveness on the part of business. Between 1900 and 1960 the business world gradually began to accept additional responsibilities other than making a profit and obeying the law.

In the 1960s and 1970s the civil rights movement, consumerism, and environmentalism affected society's expectations of business. Based on the general idea that those with great power have great responsibility, many called for the business world to be more proactive in (1) ceasing to cause societal problems and (2) starting to participate in solving societal problems. Many legal mandates were placed on business related to equal employment opportunity, product safety, worker safety, and the environment. Furthermore, society began to expect business to voluntarily participate in solving societal problems whether they had caused the problems or not. This was based on the view that corporations should go beyond their economic and legal responsibilities and accept responsibilities related to the betterment of society. This view of corporate social responsibility is the prevailing view in much of the world today.

The sections that follow provide additional details related to the corporate social responsibility construct. First, arguments for and against the CSR concept are reviewed. Then, the stakeholder concept, which is central to the CSR construct, is discussed. Finally, several of the major social issues with which organizations must deal are reviewed.

The Concept

The concept of CSR is underpinned by the idea that corporations can no longer act as isolated economic entities operating in detachment from broader society. Traditional views about competitiveness, survival and profitability are being

swept away The emerging concept of CSR goes beyond charity and requires the company to act beyond its legal obligations and to integrate social, environmental and ethical concerns into company's business process. What is generally understood by CSR is that the business has a responsibility – towards its stakeholders and society at large – that extends beyond its legal and enforceable obligations.

The triple bottom line approach to CSR emphasizes a company's commitment to operating in an economically, socially and environmentally sustainable manner. The emerging concept of CSR advocates moving away from a 'shareholder alone' focus to a 'multi-stakeholder' focus. This would include investors, employees, business partners, customers. regulators, supply chain. communities, the environment and society at large. Corporate social responsibility (CSR) promotes a vision of business accountability to a wide range of stakeholders, besides shareholders and investors. Key areas of concern are environmental protection and the wellbeing of employees, the community and civil society in general, both now and in the future.

India is making a transformational progress. The world is looking at us as one of fastest emerging economies of world. Our society is also progressing at the same rate as the economy is growing or there is a gap between economic v/s social progresses of the country. If society is progressing at the same pace as the economy is growing then it is a very healthy sign but if there is a mismatch between the two then it would be very grave situation since it may widen the gap between the different strata of the society. When most societies are wrestling with an acceleration and intensification of social change, there is a revolution of rising expectations.

There are various measures to bring about such changes in the form of war, revolution or planned way. But in India we believe in democracy, rationality and progress. But question arises whether the initiatives taken by government for social upliftment is sufficient or private players should also contribute or government, corporate and citizen's together act for this change. This paper is an attempt to answer such critical questions.

Here an attempt is being made to find economic vs. social progress and will try to suggest how Corporate Social Responsibility can contribute. It would also try to highlight the existing examples of owning social responsibilities by corporate and how they have benefited through it.

Objectives of the Study

The paper has been prepared by keeping in mind the following objectives;

They are as follows:

- 1. To emphasize on the history of corporate social responsibility
- 2. To study the key component of the corporate social responsibility in general.
- 3. To understand some of the drivers pushing business towards Corporate Social Responsibility.
- 4. To know the some of the positive outcomes that can arise when businesses adopt a policy of social responsibility.
- 5. To understand the concept of CSR
- 6. To find out the scope of CSR
- 7. To know how the NEKRTC has fulfilled its responsibility towards all stakeholders; what specific activities, programs and strategies it has set, devised and implemented for the same.

Review of Literature

The concept of CSR originated in the 1950's in the USA but it became prevalent in early 1970s. At that time US had lots of social problems poverty, unemployment and pollution. Consequently a huge fall in the prices of Dollar was witnessed. Corporate Social Responsibility became a matter of utmost importance for diverse groups demanding change in the business. During the 1980's to 2000, corporations recognized and started accepting a responsibility towards Corporate social responsibility (CSR) focuses on the wealth creation for the optimal benefit of all stakeholders - including shareholders, employees, customers, environment and society. The term stakeholder means all those on whom an organization's performance and activities have some impact either directly or indirectly. This term was used to describe corporate owners beyond shareholders as a result of a book titled Strategic management: a stakeholder approach by R. Edward Freeman in the year 1984 According to Bowen, —CSR refers to the obligations of businessmen to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society. Frederick (1960) stated Social responsibility means that businessmen should oversee the operation of an economic system that fulfills the expectations of the people. Davis (1960) argued that social responsibility is a nebulous idea but should be seen in a managerial context. He asserted that some socially responsible business decisions can be justified by a long, complicated process of reasoning as having a good chance of bringing long-run economic gain to the firm, thus paying it back for its socially responsible outlook. An ideal CSR has both ethical and philosophical dimensions, particularly in India where there exists a wide gap between sections of people in terms of income and standards as well as socio-economic status (Bajpai, 2001). Goyder(2003) argues: Industry in the 20th century

can no longer be regarded as a private arrangement for enriching shareholders. It has become a joint enterprise in which workers, management, consumers, the locality, govt. and trade union officials all play a part. If the system which we know by the name private enterprise is to continue, some way must be found to embrace many interests whom we go to make up industry in a common purpose. CSR implies some sort of commitment, through corporate policies and action. This operational view of CSR is reflected in a firm's social performance, which can be assessed by how a firm manages its societal relationships, its social impact and the outcomes of its CSR policies and actions (Wood, 1991)

1. The decrease role of government

In the past, governments have relied on legislation and regulation to deliver social and environmental objectives in the business sector. Shrinking government resources, coupled with a distrust of regulations, has led to the exploration of voluntary and non-regulatory initiatives instead.

2. Demands for greater disclosure

There is a growing demand for corporate disclosure from stakeholders, including customers, suppliers, employees, communities, investors, and activist organizations.

3. Augmented customer interest

There is evidence that the ethical conduct of companies exerts a growing influence on the purchasing decisions of customers. In a recent survey by Environs International, more than one in five consumers reported having either rewarded or punished companies based on their perceived social performance.

4. Competitive labour markets

Employees are increasingly looking beyond paychecks and benefits, and seeking out employers whose philosophies and operating practices match their own principles. In order to hire and retain skilled employees, companies are being forced to improve working conditions.

5. Supplier relations

As stakeholders are becoming increasingly interested in business affairs, many companies are taking steps to ensure that their partners conduct themselves in a socially responsible manner. Some are introducing codes of conduct for their suppliers, to ensure that other companies' policies or practices do not tarnish their reputation.

Some of the positive outcomes that can arise when businesses adopt a policy of social responsibility include: Towards itself It is the responsibility of each corporate entity run business and to work towards growth, expansion and stability and thus earn profits. If the corporation is to achieve social and economic ends, organizational efficiency should be boosted up. Responsibilities towards Employees

are the most important part of an organization. Following are some of the responsibilities which a business entity has towards its employees- Timely payment

- 1. Hygienic environment
- 2. Good and impartial behavior
- 3. Health care through yoga
- 4. Recreational activities
- 5. Encouraging them to take part in managerial decisions
- 6. Responsibility towards shareholders
- 7. It is the responsibility of corporate entity to safeguard the shareholders' investment and make efforts to provide a reasonable return on their investment.

Responsibility towards state Out of the profit available, the state is entitled to a certain share as per the income tax laws. Utmost transparency has to be exerted regarding the profit &loss account and the balance sheet.

Responsibility towards consumers The Company should maintain high quality standards at reasonable prices. It should not resort to malpractices such as hoarding and black marketing. Responsibility towards environment It is the responsibility of the organization to contribute to the protection of environment. It should produce eco -friendly products. Moreover, industrial waste management must be taken care of.

Profile of Study Unit

The Government of Karnataka under order No. HTD 65 TRA 99 (i) dated 04-08-2000, constituted a new Road Transport Corporation under section 3 of the Road Transport Corporation Act 1950, called North Eastern Karnataka Road Transport Corporation (NEKRTC) headquarters at Gulbarga with effect from 15-08-2000. While inaugurating the Corporation the then Chief Minister of Karnataka Sri. S.M. Krishna remarked that, "the advent of the NEKRTC is a milestone in the development of the transport network in the Hyderabad Karnataka region." Inaugurating the NEKRTC, he hoped that "the decision of the State Government to split the KSRTC and constitute the NEKRTC would help remove the feeling that the government was neglecting the region." ¹⁵ NEKRTC was established on 1.10.2000 having been separated from KSRTC for providing "adequate, efficient, economic and properly coordinated road transport services" in the North eastern part of the state of Karnataka. Availability of adequate, safe and comfortable passenger transport facility is a very important index of economic development of any country. Public transport provides the vital connectivity in a developing society. NEKRTC is operating 3718 schedules covering 12.74 lakh kms carrying 12.00 lakh passengers every day. NEKRTC is serving 92%

of the villages in its area (3859 out of 4203) with transport facility. NEKRTC's Infrastructure - one corporate office, 09-Divisional offices, 47 Depots, 122 bus stands and 4356 buses.

Present Size of the Organization

- 1. Number of buses (As on 31-03-2021):4653
- 2. Number of employees (As on 31-03-2021) :19629
- 3. Number of depots: 52
- 4. Number of bus shelters:1173
- 5. Total bus stations: 122
- 6. No. of passengers transported daily (up to Apr 2013) :4836.25 Lakh
- 7. Total number of routes (April 2021): 3641
- 8. Zonal Work Shops: 02
- 9. Bus Body Building Unit: 1
- 10. Tire Retreading Shops: 7
- 11. Staff Training Colleges: 2

Corporate Philosophy of Kalyan Karnataka Road Transport Corporation

- 1. To provide safe, clean, comfortable, punctual and courteous commuter service at an economic fare.
- 2. To provide employee satisfaction in financial and humanistic terms.
- 3. To strive towards financial self-reliance in regard to performance and growth.
- 4. To attain a position of reputation and respect in the society

Csr and Nekrtc Drivers' Awareness Programs:

The following are the CSR Adopted by KKRTC

- 1. 50% concession on fares is provided to drama troupes/yakshagana troupes sponsored by the Karnataka Sangeetha Nataka Academy.
- 2. Home guards (in uniform) are allowed to travel free in city services while on duty.
- 3. Blind persons are issued with free pass to travel in mofussil, sub-urban and city services throughout the state.
- 4. Physically handicapped persons are issued with concessional pass to travel from their native place up to 100 kms.
- Unrestricted free travel facility is extended to freedom fighters throughout the state. One assistant is allowed to accompany the freedom fighter who is aged 75 years and above, free of cost.
- 6. Free travel facility to Goa freedom fighters throughout the state. One assistant is allowed to accompany the Goa freedom fighter who is aged 75 years and above, free of cost.
- 7. 25% concession on fares is provided to senior citizens aged 60 years and above in ordinary/express/Rajahamsa services, including inter-state services.
- 8. Monthly passes are issued at the rate of Rs. 700 per month in city services to general public.
- 9. Chartered contract services are provided to schools and colleges on concessional rates at

- Rs. 35 per km. for school students and Rs. 36 per Km. for college students. For industries, Karnataka Sarige bus contract rate is Rs. 37 per Km. and for ultra-deluxe is Rs. 43 per km. 10 Widows/Wives of freedom fighters are issued with free journey coupons of Rs. 2000 per annum.
- 10. The children who were honoured by the Central Government with "Shourya Prashasti" are issued free pass to travel in mofussil, city/sub-urban, express, Rajhamsa services throughout the state, until they attain the age of 18 years.
- 11. Free travel facility is provided to recognized press persons in any class of Services within the Karnataka State.
- 12. Free passes are issued to the dependents of Martyr's. This facility is extended in ordinary and express services within the state to the dependents i.e., father, mother, wife and dependent children for a period of 10 years (from July 2012 to July 2022).
- 13. 16.20% and 6.55% of commercial stalls in bus stations are reserved for SC & ST, respectively.
- 14. 10% of reservation is provided to physically challenged persons in appointment of franchise for advance reservation counters in the state.
- 15. 10% of total commercial stalls at bus stations are reserved for physically challenged persons.
- 16. All telephone booths in bus stands are reserved for visually impaired persons (100% blind persons).
- 17. Discount of 5% on fare is offered, if advance reservation is done for a group of 4 and more passengers.
- 18. Discount of 10% on return journey fare is offered, if any passenger books tickets both for onward and return journey simultaneously.
- 19. The computerised Public Information System (PIS) was introduced in 60 bus stations in the Corporation.
- 20. Daily pass in city services was introduced in the cities/towns of Kalaburagi, Yadagiri, Bidar, Vijayapura, Hosapete, Koppala, Raichuru and Ballari. The rate of Day Pass in Kalaburagi is Rs.40
- 21. Concession for NEKRTC Employees: a) As per the industrial truce settlement, all class III & IV employees are issued with free passes to travel between their residence and place of work & back, in city and sub-urban services. b) Free family pass without restriction of distance is issued to employees and their family once in a year. c) The children of NEKRTC employees are issued free passes upto 12th stage in city and mofussil services to travel between residence and place of school/college and back. h) Public Complaints: 292 complaints received from the public during the year were

investigated and suitable action taken wherever warranted. In all, 255 complaints were disposed of and remaining 37 complaints were under different stages of disposal as at the end of the year. Suggestions received from commuters for improvement of services were given due consideration and appropriate action taken to implement them wherever found feasible. i) Special Services for Jathras/Fairs: The Corporation operated special services on special occasions like fairs, jathras, religious, cultural and social celebrations in all operating divisions to meet additional transport needs as was done during previous years.

Natural calamities: During the time of scarcity and drought, flood, cyclone etc. NEKRTC does its duty towards the society through donations and transportation of relief goods and food to the affected.

1. Corporation benefits:

- 1. Enhanced financial performance;
- 2. Lesser operating costs;
- 3. Enhanced brand image and reputation;
- 4. Increased sales and customer loyalty;
- 5. Better productivity and quality;
- 6. More ability to attract and retain employees;
- 7. Reduced regulatory oversight;
- 8. Access to capital;
- 9. Workforce diversity;
- 10. Product safety and decreased liability.

2. Benefits to the community and the general public:

- 1. Charitable contributions;
- 2. Employee volunteer programmes;
- 3. Corporate involvement in community education, employment and homelessness programmes;
- 4. Product safety and quality.

3. Environmental benefits:

- 1. Greater material recyclability;
- 2. Better product durability and functionality;
- 3. Greater use of renewable resources;
- 4. Integration of environmental management tools into business plans, including life-cycle assessment and costing, environmental management standards, and eco-labelling.

Conclusion

It is now recognized that poverty reduction and sustainable development will not be achieved through government action alone. Policy makers are paying increasing attention to the potential contribution of the private sector to such policy objectives. The concept of CSR is sometimes used as shorthand for businesses' contribution to sustainable development. A number of core development issues are already central to the international CRS agenda. They include labour standards, human rights, education, health, child reduction, labour, poverty conflict and

environmental impacts. Thus Corporate Social Responsibility (CSR) is about how companies manage the business processes to produce an overall positive impact on society. Thus companies consider the interests of society by taking responsibility for the impact of their activities on customers, suppliers, employees' shareholders, communities and other stakeholders, as well as the environment. This is seen to extend beyond the statutory obligation to comply with legislation as organizations are voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large. If a company chooses to follow the way of CSR, it will integrate ethical concerns in its activities and in its interaction with all the. Stakeholders. This implies that the corporate units function in such a way that their CSR activities in all likelihood actually reach out to the beneficiaries -the society in general. The ethical considerations are aimed at preparing the groundwork for expecting the correct reaction or response of their CSR generated activities

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Design and Fabrication of Quadcopter for the Product Delivery P. Vithya

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Abstract

The requirement for package conveyance has expanded due to the rise of the E-commerce industry. Ramble-based innovation is the arrangement to overcome the restriction of surface street capacity in cities. Rambles can essentially decrease conveyance times and the labour related to conveyance operations. The present investigation designed and fabricated an X-Quadcopter as a low-weight, low-cost, independent flight-competent, UAV for conveying little packages. The quadcopter takes after commands from a Ground Control Station to find and explore its goal. The objective is to create a control framework for the quadcopter in arrange to empower it to realize steady flight and perform conveyance. The extent and flight time of the quadcopter is additionally tried, and the greatest stack capacity, flight time, and speed are decided. A model was manufactured, and the control framework was tried in the natural environment, and tested results showed that the quadcopter conveyance framework is fetched compelling, speedier, and more helpful than the conventional conveyance framework. The control framework stabilized the quadcopter and accomplished craved assignments in recreation. The created model endured from vibrations and flimsiness. It also contributed enormously to clamor contamination.

Keywords: X-Quadcopter; Ground Control Station: Brushless DC Motor; Propeller; Commercial Delivery.

Introduction

A quadcopter is a flying machine with four spinning blades. The rotors go around in pairs on both sides and this helps to keep the aircraft from turning or twisting. A type of drone called a quadcopter can move in six different directions. It can go in front or behind, turn left or right, and move up or down. It can also spin around these three lines. The way the aircraft flies is by making the rotors spin at different speeds [1]. Each spinning part is moved by a motor without brushes that runs on direct current. The BLDC motors can go faster or slower. They are controlled by ESCs that work very well to make sure the motors go the speed you want them to go. In Ghana, a flying machine called Zipline is being used to take blood to places where there is an urgent need for it. Big technology companies have tried using drones to bring things to people as a type of delivery. A big drone delivery system has not started working yet. Companies like Amazon, UPS, and DHL are trying out their own flying robots to deliver packages [2]. They're calling them names like Parcelcopter and Prime Air. However, these projects have never become profitable enough to make them worth producing. Airplane groups in different countries have hard rules for independent drones. Civilian drones must always be in the sight of the person using them for safety reasons and other purposes. Self-flying drones need someone who can take over in case of an emergency. These rules need to be looked at again because the technology for flying drones is improving quickly and they can now have safety

features that work without someone controlling them.

Presently, the use of drones has grown a lot because of better technology. Drones are now widely used for non-military purposes. The worldwide market for commercial drones is worth around 50 billion U. S dollars and is expected to grow to about 58. 4 billion US. The function of drones is getting better and have new things they can do, which means they can be used in more ways. Drones are used for lots of various purposes like taking photographs taken using a camera on an aircraft, looking for and helping people in danger, agriculture, 3D terrain mapping, patrol and military applications etc. Many researchers like the thought of using small flying machines called quadcopters to deliver things. In the future, flying machines called drones might take over some jobs of delivery trucks. This would have effects on things like how much energy is used, how safe people are, how much air pollution there is, how loud cities are, how airplanes are managed, how crowded the roads are, how cities are planned, and how people get their stuff in cities. As more businesses need things delivered in cities, there's not enough space on the roads for all the delivery trucks. Drone delivery wants to use the sky above cities to bring things to people. A good way to deliver things needs to reach every part of the cities in the country. These are the places where people do a lot of shopping and have food brought to their homes using the internet. The size of seven big cities in India is about 1240 square kilometers on average and have an average radius of 20 km. This means a drone can cover a lot of city areas if it

can fly for 20 km. But having just one delivery center for drones in the busy city is not a good idea. It would be better to have many places where drones can get orders ready to be delivered. This thesis mentions that there are four places where things can be stored for every 20 kilometers of space. This will make the drone need to fly less than 5 kilometers. Gabriel et al., [3] theoretically developed the quadrotor helicopter and tested the vehicle control and design and proved enhanced controller performance. Jia [4] studied the energy use and life cycle greenhouse gas emissions of drones for commercial package delivery. Quadcopters have been used for taking pictures and videos from above, watching over things, and finding people who need help. Drones have been used to bring medical supplies to far-away places because of COVID-19 [5]. Axel studied the reasons for delivery drones are struggling to take off [6]. Prabhjot [6] developed the technique for low-cost intelligence, surveillance and reconnaissance technology for drone using MATLAB for the application of trace changes taken place in the area. The present study is aimed to design a quadcopter that can carry a certain amount of weight and travel a certain distance. The quadcopter has a special computer called a flight controller that helps to fly and controlled with a control system using Simulink.

2. Quadcopter Components and Structure

The major components of the quadcopter drone are frame which consists of four arms, KK Flight Controller, ESC (Electronic Speed Controller), Brushless Motors, RC6 Channel RX, Propellers. A Quadcopter is a flying machine with 4

blades located at each corner of the structure. To make a drone go where you want it to, each part called a propeller can turn in different ways by itself. This helps keep the drone steady and also helps it move in the direction you want it to. In a normal quadcopter, all four spinning blades are spaced out evenly. To keep things steady, there are two sets of three rotors. One set turns to the right. while the other set turns to the left. The drone can move in different directions by adjusting the speed of its rotors. Drones can move in four different ways depending on how the four propellers work together. These movements are called throttle, pitch, roll, and yaw. Moving the drone up or down is called throttle. When a drone moves forward or backward, it is called pitching. When a drone moves in a circle around its own body, it is called rolling motion. The components of the quadcopter drone are shown in Fig.1. The KK2. 1.5 multi-Rotor controller is a flight control board for multi-rotor (Tricopters, Ouadcopters, Hexcopters Electronic speed controllers (ESCs) are devices that allow drone flight controllers to control and adjust the speed of the aircraft's electric motors. In cars, they are often used for retracting, extending, and positioning electrically-powered side windows. The communication between radio receiver and flight controller is wired by using the RC channel Rx transmitter. Propellers are devices that transform rotary motion into linear thrust. Battery Lithium Polymer (LIPO) rechargeable batteries are used for quadcopters because they have high specific energy and light in weight.

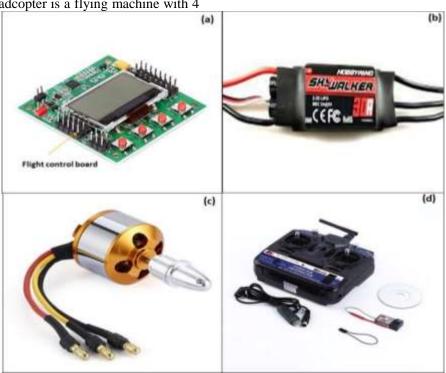


Fig.1 Components of the quadcopter drone(a) KK Flight Controller (b) Electronic speed controllers (c) RC6 Channel RX (d) Propellers

3. Design, Fabrication and Testing of Quadcopter Most of the quadcopter design are in the form of 'X' and '+'. 'X' configuration is considered to be more stable and perfect while hovering when compared with the '+' configuration mode from the design point of view[8]. A coordinate frame of the

quadcopter and the movement of the quadcopter is shown in the Fig.2 and components of frame is depicted in Table 1. Movement in horizontal frame is achieved by tilting the platform whereas vertical movement is achieved by changing the total thrust of the motors[9].

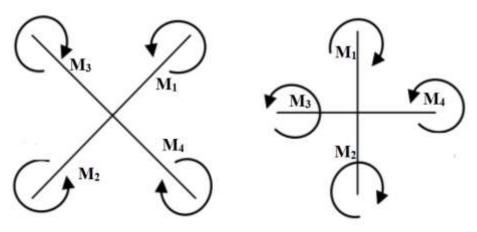


Fig.2 Quadcopter coordinate system

Table 1. Components of Quadcopter frame

Components of Quadcopter frame	Dimensions (mm)
Length of Arms	215
Dimensions of arms	40 x 13 x 0.6
Base plate dimensions	43 x 43 x 2
(Length of vertical, horizontal slides and thickness)	
Rectangular drill on base plate	25 x 35
Radius of vertical and horizontal sides of top plate and thickness	82 x 2
Radius of circular drill on top plate	1.5 x 2.0
Length and breadth of square drill	5 x 32 x 35
Distance between two motors	455
Dimensions of motor nut screw (diameter)	2, 15

The improvement of quadcopter has become little difficult due to their algorithm of control on four motors and it has become very hard to maintain the same speeds of motors without the help of electronics. In order to achieve six degrees of freedom, three rotational and translational motions are coupled together. With this six DOF and four inputs the control of motors speed has become easy for the operator to tilt the quadcopter

in required direction[10]. The four input forces of quadcopter which affects the hovering are u_1 , u_2 , u_3 and u_4 . The change in altitude of the quadcopter is done by u_1 , and change in rotation of roll angle is done by u_2 , the pitch angle is affected by u_3 and the yaw angle is controlled by u_4 . These input forces will help the operator to move the quadcopter in all directions. Each input force is calculated as per Eqns. (1), (2), (3), (4) and (5).

Torque is generated by the motor which spins at certain angular velocity and is calculated as per Eqn. (6) $T = pAVr^2(Nm)$ (6)

where, ρ is real-time air density (Kg/m³), A is propeller cross sectional area and Vr is an instantaneous peripheral velocity of rotors

Maximum motor power is calculated by the Eqn. (7)

Propeller Sweep Area is calculated as per Eqn. (8)

where P is the motor input power and n is the efficiency of the motor.

The quadcopter movement and control will be carried out by the KK Flight controller [6,11]. The block diagram of the quadcopter and its prototype are shown in Fig.3 and 4. The KK2. 1.5 multi-Rotor controller stabilizes the drone during flight. To do this it takes the signal from the 6050MPU gyro/acc (roll, pitch and yaw) then passes the signal to the Atmega644PA IC. A signal from the flight controller causes the ESC to raise or lower the voltage to the motor as required, thus changing the speed of the propeller.

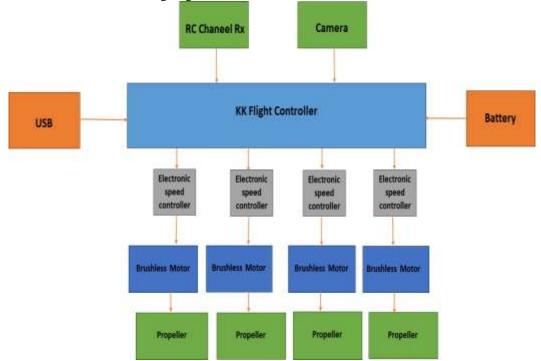


Fig.3 Bloch diagram of the quadcopter drone



Fig.4 Quadcopter prototype

Conclusions

The quadcopter can be used to deliver small packages.

- 1. The quadcopter can transport up to 700 grams to any place within a distance of 5 kilometers from where it started in less than 6 minutes.
- 2. The cost of delivering is much less than the regular way of delivering.
- 3. Delivery drones are a good idea because they don't cost much, they can get packages to people quickly, and they are easier to use. This means they will probably be used a lot for short distance deliveries.
- 4. To compete with regular delivery, warehouses or fulfillment centers need to be opened near where people live. In the future, we need to work on solving the issues of loud sounds, shaking, not being steady, and damage to the propeller. Reducing noise can be done by making each propeller turn at a slightly different speed. The propellers will be different sizes so they can make the same amount of push. This way makes the sound spread out more, so it seems quieter.

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"The Challenges Encountered By Affiliated Colleges of Periyar University in Establishing Ndli Clubs in Their Institutions -Action Research Approach" (The Study was sponsored by the Indian Council of Social Science Research-New Delhi under Major Research Project – PU-ICSSR-MJRP139)

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Abstract

The NDLI Club is an initiative in the Indian Digital Education platform aimed at revolutionizing the educational landscape. Its primary objective is to engage learners and promote the effective use of the National Digital Library of India's resources through competitions, training sessions, and workshops. However, the reach of the NDLI Club remains limited, with only 2500+ registered clubs in colleges, indicating the need for expansion and awareness. To address this, a study was conducted to identify challenges faced by colleges in establishing NDLI Clubs. Using Kurt Lewin's action research model, teachers were made aware of the NDLI Club and encouraged to initiate clubs in their colleges. Interviews with key members revealed three main challenges: registration, event creation, and report submission. Only five out of 17 colleges fulfilled all registration requirements. Recommendations were proposed to overcome challenges and increase registrations, including organizing awareness programs, providing vernacular-based technical support, and implementing a user-friendly event creation and report submission system. Further research can explore successful implementations, best practices, and the impact of NDLI Clubs on student learning outcomes and teacher professional development. **Keywords:** Digital Library, NDLI, NDLI Club, Digital Learning,

Introduction:

The National Digital Library of India Club (NDLI Club) serves as an invaluable platform for individuals who are eager to enhance their educational and professional journeys. It caters to a diverse range of users, including learners, job seekers, researchers, and students, providing them with ample opportunities to further their knowledge, skills, and attributes. NDLI Clubs are established educational within institutions and organizations, acting as hubs of activity aimed at cultivating holistic growth beyond the confines of the standard curriculum. These clubs play a vital role in supporting students' advancement within their respective fields by organizing a variety of events and activities. (Bhowmick et al., 2022)

The NDLI Clubs host a wide array of events that foster the acquisition of knowledge, the development of skills, and the cultivation of personal characteristics that are instrumental for success in specific professional domains. These events can take place either in physical settings or virtually through the NDLI Club platform. Virtual events, conducted online, offer the flexibility of participation from anywhere in the world. They are facilitated by the robust technological infrastructure provided by the NDLI Club platform, ensuring seamless and engaging experiences for participants.

Events organized by NDLI Clubs are strategically planned at various levels, spanning from the institute level to the city, district, state,

region, and even the national level. This multi-tiered approach allows for targeted engagement with learners at different stages of their educational journey and promotes collaboration and networking opportunities within specific geographic areas. By bringing together students, educators, industry experts, and other stakeholders, these events create an enriching environment for learning, sharing ideas, and fostering professional connections.

Access to a wide range of educational resources is crucial for the development of knowledge, skills, and attributes. NDLI Club members benefit from unrestricted access to an extensive collection of free and open learning resources available through the National Digital Library of India (NDLI) website. This access is not limited by geographical constraints, enabling users to tap into the wealth of educational materials at their convenience, regardless of their location. The National Mission on Education through Information and Communication Technology (NMEICT), under the purview of the Ministry of Education (MOE), Government of India, oversees the NDLI and NDLI initiatives. These efforts are components of the broader National Digital India Mission, which aims to harness the power of technology for comprehensive educational transformation.

The NDLI endeavors to cater to the diverse needs of learners by providing educational content in the most commonly spoken Indian languages.

This inclusive approach ensures that individuals at all academic levels, including lifelong learners, have access to relevant and high-quality learning materials across a wide range of subjects. By facilitating comprehensive educational resources and promoting multilingual accessibility, NDLI empowers individuals to study, learn, and prepare for their future endeavors effectively.

Ndli Club Registration Process

The registration process for the NDLI Club involves several important steps to ensure successful participation and access to the resources provided by the National Digital Library of India. Firstly, the institution must identify four key members who will form the core team of the club. These members will play a crucial role in facilitating the club's activities and engagement with the NDLI platform. (NDLI, n.d.) The next step is for the key members to individually register themselves on the official NDLI website. This step establishes their presence as authorized representatives of the institution. Once registered, they proceed to the NDLI Club Registration website to enter the necessary details about their college and the key members. To complete the registration process, a formal letter needs to be generated, incorporating the institution's official letterhead. This letter, along with the required documentation, must be submitted to the designated authorities.

After the submission, the authorities receive a self-verification email, which prompts them to verify their details and ensure their accuracy. Once the self-verification process is completed, the NDLI technical team reviews the provided information and approves the authorities' registration. Upon approval, a unique passkey is generated exclusively for the institution. This passkey serves as a verification mechanism and grants access to the NDLI Club's privileges and resources.

Within 30 days of receiving approval, it becomes mandatory for the institution to register a minimum of 100 club members on the NDLI platform using the unique passkey. This requirement aims to encourage active participation and engagement within the institution's NDLI Club.

Additionally, the institution is expected to organize an Awareness Session under the NDLI Event, which serves to disseminate information and raise awareness about the resources available on the NDLI platform.

Upon fulfilling the registration requirements and successfully conducting the Awareness Session, the institution becomes eligible to generate the NDLI Registration Certificate. This certificate, valid for one year, signifies the institution's official recognition as an active member of the NDLI Club.

Importance and Scope of Ndli Club

The NDLI Club holds immense importance in the future of education as it aligns with the evolving needs of students and the advancements in digital learning. With the ongoing pandemic, there has been a significant shift towards remote and online learning. In this context, the NDLI Club plays a crucial role in providing students with access to a vast array of digital resources and fostering a conducive learning environment.

Jesse Stommel, a prominent figure in the field of digital pedagogy, emphasizes the essential components of effective digital learning (Stommel & Morris, n.d.).

- Collaboration is one such component, and the NDLI Club actively promotes it among students. By encouraging collaborative learning activities, the club cultivates a sense of community and cooperation, enabling students to learn from each other's perspectives and experiences.
- 2. Playfulness and tinkering are also key elements of digital pedagogy, and the NDLI Club recognizes their significance. By offering an online platform for learning-oriented activities, the club encourages students to explore, experiment, and engage in hands-on learning experiences. This playful approach stimulates curiosity, creativity, and critical thinking skills, making the learning process more enjoyable and effective.
- 3. Another crucial aspect emphasized by Stommel is the focus on process and building. The NDLI Club places great emphasis on iterative processes and the construction of knowledge. By participating in the club's activities, students are encouraged to delve into the intricacies of a subject, develop a deeper understanding, and build upon their existing knowledge. This approach not only enhances their core competencies but also nurtures important skills such as problem-solving, analysis, and synthesis.

Furthermore, the NDLI Club offers additional benefits by collaborating with educational institutions. It provides a platform for teachers to assign subject-specific tasks and assignments to students, utilizing the extensive resources available through the NDLI. Bvcompleting assignments, students can earn credible certificates as participants of the NDLI Club. This recognition not only motivates students but also validates their efforts and achievements, increasing engagement and commitment to the learning process.

Overall, the NDLI Club's scope extends beyond merely providing access to digital resources. It actively promotes collaboration, playfulness, and a focus on the process of learning. By embracing these principles of digital pedagogy, the club empowers students to become active learners, equipped with essential skills and knowledge for their academic and personal growth

The Research Problem:

The limited visibility and reach of the NDLI Club within the teaching community pose a significant challenge that highlights the necessity and scope for further research in this area. It is evident that many colleges have not yet registered under the NDLI Club, and even among those registered, the level of activity in organizing events and promoting the club remains low. According to a report by Sornamohan in October 2021, the number of institutions actively engaged in the NDLI Club was only around 2500+ (Sornamohan, 2021).

This situation underscores the importance of investigating the reasons behind the low adoption and engagement rates among colleges and the teaching community. A research study can delve deeper into understanding the factors that hinder the widespread implementation of the NDLI Club and identify potential strategies to enhance its visibility and participation. By conducting this research, valuable insights can be gained regarding the perceptions, challenges, and opportunities surrounding the NDLI Club among educators. The study can explore the reasons why colleges have been hesitant to register and actively participate in the club's activities. Factors such as lack of awareness, limited resources, technological barriers, or competing priorities could be potential barriers that need to be addressed.

The limited visibility and engagement of the NDLI Club within the teaching community underscore the need for a research study to investigate the reasons behind this situation and explore strategies to enhance its reach and impact. Such a study can provide valuable insights, identify barriers and opportunities, and guide efforts to promote the NDLI Club's adoption among colleges and the broader teaching community.

Research Design:

The research conducted for this study was undertaken as a significant project at Periyar University. The target respondents were teachers from affiliated colleges who had previously signed a Memorandum of Understanding (MoU) for the Major Research Project. A total of 17 colleges expressed their interest in participating in the study, making them the focal points of data collection and analysis.

Given that the study aimed to address a real-life problem, the researcher employed the Action Research methodology and specifically adopted the Lewinian Action Research model to guide the study. The Lewinian model, developed by Kurt Lewin, is characterized by a cyclical process of planning, action, and reflection. It typically involves stages such as diagnosing the situation, planning for change, implementing the change, evaluating the outcomes, and reflecting on the entire process. This approach emphasizes collaboration and active participation from all stakeholders involved. (Lewin, n.d.)

To provide a clear understanding of how the researcher applied the Lewinian Action Research model in this study, a table outlining the sequential steps and their corresponding actions was included. The table served as a visual representation of the process and showcased the researcher's adherence to the model throughout the study.

	Lewinian Action Research model	The Study Design
Step-1	Diagnosing the situation	In this stThe Researcher identified the need to train and raise awareness among teachers about NDLI (National Digital Library of India) and establish NDLI clubs in their colleges. This diagnosis stage involves recognizing the problem or challenge you aim to address.
Step-2	Planning	The Researcher planned and conducted training sessions to educate teachers about NDLI and its potential benefits. This planning phase focuses on designing interventions or actions to address the identified challenge
Step-3	Action	Following the training, The Researcher asked the teachers to start NDLI clubs in their colleges. This stage involves implementing the planned actions or interventions.
Step-4	Observation and reflection	During the process, The Researcher observed that many teachers faced different challenges while establishing the NDLI clubs. This stage involves collecting data, observing the outcomes, and reflecting on the experiences and results of the

		implemented actions.	
Step-5	Analysis and interpretation	The Researcher studied and analyzed the challenges faced by the teachers in establishing NDLI clubs. This step involves analyzing the data collected, interpreting the findings, and identifying patterns or themes	
Step-6	Recommenda tion and suggestion	Based on the analysis, The Researcher provided recommendations and suggestions to address the challenges faced by the teachers. This stage involves formulating practical suggestions or solutions based on the insights gained from the research.	

The research was conducted in two phases and followed an action-based approach.

Phase 1: Creating Awareness

The primary aim of the first phase was to generate awareness about the National Digital Library of India (NDLI) among the teachers from the participating colleges. To achieve this, a webinar titled "National Digital Library: Free E-Learning Resources Repository" was organized. The webinar featured Dr. Vignesh Sornamohan, Chief Strategic and Outreach Officer at NDLI-IITKGP, as the resource person. A total of 159 teachers participated in this highly informative session.

During the webinar, the teachers had the opportunity to experience firsthand the enhanced effectiveness of the NDLI in searching for credible study materials as compared to using general search engines like Google. The session covered several key topics, including an introduction to the NDLI, instructions on how to access the NDLI platform, information on the NDLI mobile app, a comparison between the NDLI and Google, and guidance on operating the NDLI Club. Importantly, the session provided detailed insights on establishing the NDLI Club within their respective colleges.

Based on the findings from this initial phase, it was discovered that out of the 17 participating colleges, only two colleges were already registered as NDLI Club members, and even these colleges demonstrated minimal activity in organizing events under the NDLI Club. This data underscored the urgent need for more awareness programs and campaigns to effectively promote and encourage the adoption of the NDLI Club across various colleges.

Phase 2: Establishing the Ndli Club and Promoting Activities

The second phase of this study aimed to establish the NDLI Club and actively promote its activities among the participating colleges. To commence this phase, the researcher requested the colleges to identify key members who would form the club within their institutions. Subsequently, a

comprehensive training workshop titled "How to Run and Manage NDLI Club Activities Successfully" was organized for key members of various colleges.

The workshop brought together key members and department representatives from the participating colleges, and it featured Dr. C. Murugan, Professor & Head of the Department of Library and Information Sciences at Periyar University, as the invited expert. During the workshop, various aspects related to the NDLI Club registration process were thoroughly explained. This included step-by-step instructions identifying four key members, registering on the NDLI website, providing college and key member details on the NDLI Club Registration website, generating and submitting the required letters, completing the self-verification process, obtaining technical team approval, receiving a unique passkey for the institution, and registering a minimum of 100 club members within 30 days of approval. Additionally, the workshop emphasized importance of conducting awareness sessions under NDLI events and obtaining the NDLI Registration Certificate, which remains valid for one year.

After the completion of the workshop session, the researcher urged the participating colleges to initiate the NDLI Club Registration process in accordance with the guidelines provided and asked to conduct an event and upload the event report on the NDLI club website and generate the "Certificate of Registration."

Following the workshop program, a 30-day time period was given to the participating institutions to establish the NDLI club in their respective colleges. After this time period, the research conducted an interview process among the key members of the NDLI club from various colleges to identify the challenges faced by them during the NDLI Registration Process.

The Registration Process Outcome:

- 17 Colleges participated in the training workshop session
- 14 Colleges were able to register NDLI Club
- 8 Colleges were able to create an event and conduct awareness programme
- **5 Colleges** were successfully uploaded their report and received a "Certificate of Registration"

During the training workshop session, a total of 17 colleges actively participated and engaged in the learning process. The workshop aimed to provide valuable insights and guidance to the participating colleges on effectively utilizing the National Digital Library of India (NDLI) platform.

Out of the 17 colleges, 14 were successful in registering their NDLI Club, which is a commendable achievement. This indicates the enthusiasm and interest shown by these colleges in creating a dedicated space for NDLI-related activities and resources within their institutions.

Moving forward, a significant milestone was reached by 8 colleges that managed to go beyond the registration process and create their own events. These events were aimed at raising awareness among students about the valuable resources available on the NDLI platform. The successful execution of these awareness programs demonstrates the colleges' dedication and effort in promoting digital learning and research initiatives among their student communities. Furthermore, the report submission process was a crucial aspect of the NDLI Club initiative, and it was heartening to see that 5 colleges were able to complete this task successfully. By uploading their reports, these colleges showcased their commitment documenting their activities and sharing their experiences with the larger NDLI community. The "Certificate of Registration" received by these colleges serves as a recognition of their efforts and adds to their credibility.

The challenges for teachers throughout its various stages includes technical errors encountered during registration, difficulties in the self-verification process, complexities in event creation, limited authority in organizing events, and issues related to report submission.

Challenges Faced By The Teacher:

The passage discusses the challenges faced by teachers in the context of the NDLI Club, based on interviews conducted by researchers with key authorities from different colleges participating in the club. These interviews revealed several issues that teachers encountered throughout the club's processes, ranging from registering the club to uploading event reports. The researchers categorized these challenges into three main areas for better understanding and analysis.

Challenge 1: Registration Process

The first set of challenges pertains to the registration process. During this stage, four institutions faced a technical error where they received an error message stating that the institution already exists. However, the NDLI team promptly resolved this issue by suggesting a change in the institute code as per the prescribed format. This technical problem was thus resolved in a hassle-free

manner. One of the major difficulties faced by teachers was related to the self-verification process, particularly when it came to self-verifying their patron profile. Despite the active involvement of the President, Secretary, and Executive members in maintaining the NDLI Club, the self-verification of the Patron profile remained mandatory. However, many teachers found it challenging to approach the Patron easily, and sometimes the Patron was unwilling to provide their access ID to other key members, causing delays in the registration process. Additionally, some members initially faced login issues, but the NDLI team effectively solved these problems. Overall, the technical team's support during the registration process was highly commendable.

Challenge 2: Event Creation Process

The second set of challenges revolves around the event creation process. The success conversion rate, which indicates the percentage of institutions successfully creating and conducting awareness programs, decreased significantly. Only 8 institutions managed to create successfully. This decline was attributed to the complexity and lengthiness of the questions asked during the event creation process. Many staff members struggled to complete the registration process due to the challenging nature of the questions. Participants expressed the need for more hands-on training in the offline "event creation" process to better understand and navigate the complexities. Another critical issue highlighted was that only executive members had the authority to create events, which prevented other department representatives from hosting events. This restriction on event creation may demotivate department representatives from organizing future events, reducing their overall morale.

Challenge 3: Event Report Submission Process

The final set of challenges pertains to the process of submitting the event report. Once the event has been successfully completed, the members of the NDLI club at the college are required to upload the event report on the NDLI Club portal. If the report is not submitted by the club members of the college, students will not receive a participation certificate from the NDLI club, and the concerned college will not receive an event completion certificate. The success conversion rate during this stage further decreased from 54.14% to 35.71%, primarily due to difficulties encountered in the submission of reports. Both teachers and students faced challenges in this phase, including login issues, problems with bulk registration, difficulties in receiving event notifications, and the inability to submit their outputs. Key members of the NDLI Club emphasized the importance of receiving proper

orientation and guidance support in their regional language to effectively overcome these challenges. In summary, the challenges faced by teachers in the NDLI Club spanned various stages, including event creation, and post-event registration, processes. These challenges encompassed technical errors, difficulties in self-verification, complexity in event creation, limited event creation authority, and issues in report submission. The passage highlights the need for improved support, training, and guidance to address these challenges and ensure a smoother experience for teachers and students participating in the NDLI Club.

Our Recommendations and Suggestions

- Organize Awareness Programs and Workshops: Researchers recommend conducting more awareness programs and workshops at the micro level in various colleges to increase the number of successfully created NDLI Clubs. These programs will help familiarize teachers and students with the club's benefits and processes.
- 2. Limit the Role of the Patron: Since Patrons typically have limited involvement in club activities, researchers suggest delegating operational roles and rights to the President of the club. The Patron's role should be primarily focused on monitoring and overseeing the NDLI Club in their respective institution.
- 3. Vernacular-based Technical Support: Currently, the NDLI technical support team only provides support in English or Hindi. To cater to institutions in Tier-2 and Tier-3 cities across India, researchers propose creating vernacular-based technical teams. This will enable effective problem-solving in local languages.
- 4. Remote Desktop Support: NDLI can promote "Remote Desktop" support for key members facing difficulties in event creation and report submission. By providing video call grievance support, NDLI can remotely access and assist key members in resolving technical issues quickly and efficiently.
- Establish Regional Offices: As the number of NDLI Clubs increases, researchers recommend restructuring the technical support system. NDLI can establish regional offices in different parts of India, similar to NPTEL and SWAYAM, to address issues and promote local chapters effectively.
- 6. Hard Copy Registration Process: Recognizing the limitations in internet connectivity and computer competency in certain areas of India, researchers encourage NDLI to promote a hard copy registration process for club registration. This will ensure inclusivity and enable teachers to participate despite the challenges they may face with technology.

- 7. Expand Event Creation Rights: Currently, only executive members have the authority to create events, limiting other department representatives from hosting events. To foster active engagement, researchers suggest adding an option on the NDLI website that allows both students and teachers to create events. The role of key members can be limited to event approval rather than event creation, encouraging greater participation.
- 8. Assignments and Authenticated Certificates: Various departments in colleges can utilize NDLI Club activities to provide assignments to students, fostering their active involvement. NDLI can facilitate the authentication process and issue certificates upon completion of these assignments, motivating students to actively participate in club activities.
- 9. User-Friendly Event Creation and Report Submission: The researchers recommend that the NDLI team develop the event creation and report submission processes in a simple and user-friendly manner. This will facilitate smoother navigation and encourage more teachers and students to participate in these activities

Future Scope of Study

The future research study will examine successful cases where institutions will have effectively implemented the NDLI Club and will identify best practices that can be shared with other colleges. Understanding the experiences and perspectives of colleges that will have successfully embraced the club will provide valuable lessons and guidance for promoting wider adoption. Additionally, the future research study will explore the potential benefits and impact of the NDLI Club on student learning outcomes, teacher professional development, and overall educational practices. By examining the outcomes and experiences of those institutions that will be actively engaged in the club, researchers can provide evidence-based insights effectiveness and value of the NDLI Club as a digital learning platform

Conclusion

Implementing these recommendations will benefit all stakeholders involved in the NDLI Club initiative. Teachers will have access to a valuable digital learning platform, students will benefit from enhanced educational resources and engaging activities, and colleges will be able to leverage the NDLI Club for institutional ranking and recognition. Ultimately, the successful implementation of these recommendations will contribute to the broader goal of transforming education through digital platforms and fostering a culture of lifelong learning.

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Health Issues in Rural Areas

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Abstract:

Health problems in India can be examined in various indicators as social, mental, physical, cultural, geographical, economical and personal. Health is crucial factor that put up to human wellbeing. Presently everybody in India face multitude of health problems. The study focuses on Health issues in rural area the study is conducted in Dabathuwa village. The purpose of the study is to understand socio- economic profile of the ill persons to understand about their health issues in rural area and to find out family duration of social relation in community and Illness Behavior & Wellbeing interview schedule method used to Data collection. Results revealed that people are connected to each other. They know to each other and their family. Various types of health issues in rural area as headache, joint pain, body pain, viral fever, cough, cancer, heart diseases, depression, piles, autoimmune diseases, blood presser allergy, TV, diabetes, anemia, vitiligo etc.

Key words: Health, Joint pain, piles, wellbeing, viral fever, anemia, diabetes, anemia, vitiligo, depression, autoimmune disease.

Humans have long been curious about and deeply concerned about how the social environment affects both an individual's health and the health of the communities to which they belong. Today, it is evident that social factors have a significant impact on health since unhealthy habits and high-risk behaviors pose the biggest hazards to people's health and wellbeing (Cockerham, 1998: 15). By now, it is widely acknowledged that social and economic variables play a significant role in the multiple causes of disease (Hasan, 1979).

While illness and sick role behavior is the study of how people perceive, interpret, and act in response to illness, health behavior is the study of activities meant to promote positive health and to prevent disease or illness (Weiss, 2000: 5). In contrast to healthy conduct, illness behavior refers to the actions made by a person who becomes unwell in order to identify their condition and find relief from it. Some people identify specific physical signs, such as pain or a high fever, and seek medical help; others who have the same symptoms may try self-medication or disregard them (Cockerham, 98).

Health is defined as "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity" in the preamble to the World Health Organization's (W.H.O.) constitution.

Further health is described as an ideal state that is difficult for most people to achieve and does not have any components that are easily countable or measurable, either at the individual or group level. A positive concept, health emphasizes both social and personal resources as well as physical capabilities. It is a resource for daily life rather than the

Statement of the Problem- In the light of abovementioned framework following questions will be studied-

- 1. To find out socio economic profile of the sick person.
- 2. To find out number of diseases in rural area.
- 3. To know about the family relation, community relation and social relation in the duration of illness behavior.

Overview of Literature: Medical Sociology-

Medical sociology is concerned with the social causes and effects of health and illness since sociology is an academic field that studies the social factors that influence human conduct. The field of medical sociology applies sociological theories, perspectives, and research techniques to the study of health and medical procedures. The sociology of health services, the social facts of health and illness, the social behavior of health care providers and patients, the social function of health organizations and institutions, and the connections between the systems that deliver health care are all significant areas of research (Cockerham, 1997: 01).

A comprehensive definition of the term "health" is frequently elusive; thus, it is probably best re-presented by a variety of definitions, each of which is pertinent to a different political and social cost. "A State of Complete Physical, Mental and Social Well-Being, not merely the absence of disease/infirmity or injury" (WHO, 1946) is the definition given.

- 1. "Health is the absence of illness."
- "The nearest approach to health is a physical and mental state fairly free from discomfort and pain, which permits the person concerned to function.
- 3. "Health is the absence of illness."
- 4. "The nearest approach to health is a physical and mental state fairly free from discomfort and pain, which permits the person concerned to functions as effectively and as long as possible

in the environment where chance/choice has placed him" (Dubas, 1978).

5. According to the People's Charter for Health from 2000, "Health is a social and political issue and above all a fundamental human right.

"Illness is a devalued process that affects a person's appearance or functioning and may ultimately result in health." This displays a concern that is undoubtedly not just confined to a person's physical appearance as a member of human communities. varied cultures have varied definitions of an individual's parts, such as their blood, body, social status, spirit, shadow, and name (Cockerham, 1978: 87).

Definitions-

Analysts who focus on issues relating to health and illness use the word "illness" in two different contexts. It can relate to a narrowly defined scientific notion or to any illness that prompts or might prompt someone to pay attention to their symptoms and seek medical attention. Any behaviour connected to an illness is referred to as "illness behaviour."

Williamsom et al. in 1964. They discovered a sizable proportion of serious problems that the doctor was unaware of. As an illustration, "a

third of the respondents with heart disease and a quarter of the respondents with chronic (78).

Area of Study: -

The present study will be conduct at Dabathuwa village. The village is situated Sardhana Road in North-East from Sarurpur block and tehsil Sardhana. The distance of this village 12 Km. far from district Head Quarter Meerut. This village's situated midway from Sardhana & Meerut, total population of this village is 7517 of which 4126 are males while 3391 are females according to censes 2011. There are all facilities available like Education, Occupation, Medical, Transportation, Communication, Marketing and many more facilities in this village.

Methodology: -

The data for the present study have been collected from 100 respondents for the required fulfillment of the information. The data have been collected through interview schedule/guide. The respondents selected by using the purposive random sampling. Data have been classified with the help of simple statistical & by various tables.

Results and Discussion: -

To find out socio economic profile of the respondent.

Table-1

S/No.	Socio economic profile of respondent	No. of Respondent	Percentage%
	Age Group of respondents		
	21-40	35	35%
1	41-60	45	45%
	61+	20	20%
	Total	100	100%
	Sex of the respondents		
2	Male	40	40%
2	Female	60	60%
	Total	100	100%
	Education of the respondents		
	00-08	31	31%
3	09-12	53	53%
	UG-PG	16	16%
	Total	100	100%
	Marital Status of the respondents		
	Married	80	80%
4	Unmarried	09	09%
	Widow	11	11%
	Total	100	100%
	Family type of the respondents		
5	Joint	62	62%
5	Nuclear	38	38%
	Total	100	100%
	Family size of the respondents		
	2-5	45	47%
6	6-9	49	47%
	10+	06	06%

	Total	100	100%
7	Family Income of the respondents in thousand 00-20 21-40 41-60 61+ Total	10 20 29 41 100	10% 20% 29% 41% 100%

The above table shows that 45% of the sick persons belongs to 41-60 age group, 60% of female, 80% of respondent belongs to general category, 100% of the respondents are Hindu, 53% respondents are high to intermediate educated 80% joint family,49% sick persons family size 6-9

persons, 41 family has 60+ thousand income per month.

To Understand about Health

Problems/Issues/Diseases in Rural Area is shown in the following Tables: -

Table-2 Health Issues in Rural Area

S/No.	Issues/Diseases	No. of Respondents	Percentage%
1	Allergy	05	03%
2	Anemia	02	02%
3	Autoimmune Diseases	02	02%
4	Back pain/Joint pain	31	32%
5	Blood Pressure	07	07%
6	Cancer	09	09%
7	Cough	04	01%
8	Depression	04	04%
9	Diabetes	01	02%
10	Fever	03	03%
11	Heart Diseases	05	07%
12	Headache	11	11%
13	Piles	02	03%
14	Tuberculosis (TB)	03	03%
15	Thyroid	02	02%
16	Sugar	04	04%
17	Vitiligo (white spot)	03	03%
18	Harpies	02	02%
	Total	100	100%

The results of the above table revels that the large no. (31%) of the Back Pain & Joint Pain respondents and a smallest no. (01%) Diabetes respondents.

To know about the family relation, community relation and social relation in the duration of illness behavior

Table-3 Social Relations in Community Duration of Illness & Wellbeing: -

S/No.	Behavior of families and Communities with the Respondent	No. of Respondents	Percentage %
1	Good	56	56%
2	Not Good	19	19%
3	Helpful	25	25%
•	Total	100	100%

The results of the above table revels that the large no. (56%) of the Good Behavior of the Families and Communities with the Respondent and

the smallest no. (19%) of the Not Good Behavior of the Families and Communities with the Respondent.

Findings

Socio-economic profile of the sick persons

- 1. The study reveals that 45% of the sick persons belongs to 41-60 age group.
- 2. 60% of the sick persons are female.
- 3. 80% of the sick persons belongs to general category.
- 4. 100% of the the sick persons are Hindu.
- 5. 53% of the sick persons are 9th to 12th educated.
- 6. 80% of the sick persons are married.
- 7. 62% of the sick persons belongs to joint family.
- 8. 49% of the sick persons family size 6-9 persons.
- 9. 41% family has 61+ thousand income per month.

Health Issues Findings

The results shows that the large no. (32%) of the Back Pain & Joint Pain respondents and a smallest no. (01%) Diabetes respondents.

Social Relations in Community Duration of Illness & Wellbeing

The results of the above table revels that the large no. (56%) of the Good Behavior of the Families and Communities with the Respondent and the smallest no. (19%) of the Not Good Behavior of the Families and Communities with the Respondent.

Conclusion: -

The study concludes that there is more Health Problems in the Rural Area. Illness behaviors in rural setting. This review is divided into three sections. First, basic terms are defined, socioeconomic profile of the sick persons. Second, syndromes characterized by illness behavior are described including somatization, health issues in rural area. Third, methods are social relations in community duration of illness. Results revealed that people are close to each other. They know about each other. various types of health issues and problems in rural area like headache, Blood pressure, joint pain, viral fever, cough, cancer, heart diseases, depression, diabetes, anemia, vitiligo (white spot), piles, autoimmune diseases, allergy, tuberculosis (TB), herpes, etc. In the end study can say that the, rural area people are connected, caring, and helpful to each other in the time period of illness so we can say that rural people are connected and good to take care.

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"A study on Perceived Effect of Digital Marketing on Online Shopping among youth in Belthangady taluk of Dakshina Kannada"

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Abstract

Creating brand awareness and communicating benefits or values to the end customers is the first and most important objective of every business. Development of technologies has made the task of every business easy, and more challenging due to increasing competition. Digital marketing enables interaction between consumers and producers in the marketing process. The broad objective of this study is to ascertain the relationship between the perceived awareness of digital marketing and benefits with buying decision. The study made use of sample of fifty young respondents in Ujire(belthangady). Cross sectional research was adopted to gather data. Findings of the study noted that perceived awareness and benefits of digital marketing positively related with the online shopping decisions of youngsters.

Keywords: Digital marketing, buying decision, shopping.

Introduction

The rapidly emerging technology have made it importantfor organisation to adopt and revolve with changing technology to remain competitive. Digital technologyposesnew challenges and opportunities for marketers through digital platform. Customers can access millions of information of the products and services at any time and any place. Digital marketing platformenables organisation to reach customers, and to stay connected with customers around the clock. Extensive dependency on technology by the customer made organisation to operate their businessthrough digital platform. Digitalisation of production and marketing initiatives ensures optimum utilization of resource and enhances efficiency.

The development and widespread use of digital technologies have transformed the way of life and mode of communication in the daily and professional life. Digital communication tool enabled the people to access the data or information regardless of social status. Today customers empowered and buver bargaining strengthened as a result of easy access to information through digital platform like, Facebook, Twitter, microblogs, and search engine etc. Digital systems enable the users to exchange information over the internet for free of cost within the limited time. Today digital communication tools are used as most powerful marketing techniques to attract and retain the customers. Digital marketing significantly influence on the consumers buying decision (Stanley, A., & Chinelo, A. (2017). At the organisational perspective digital platform provides cost effective mode of communication. Digital marketing is the employment of electronic media to promote product and service of the organisation. Internet based media used as a core promotional

measures in addition to mobile, traditional TV and radio by the organisation.

More than 34 percent of business had already adopted to integrated digital marketing system by 2016 and 72 percent of marketers believe that their company revenue grow by 30 percent and traditional marketing no longersufficient competitive. Cost of reaching 2000 audience in traditional marketing likely be \$150 in broadcast, \$250 in newspaper, \$500 in magazine and \$900 through direct marketing. Whereas digital marketing cost much less to reach 2000 audience, i.e. \$50 in websearch and \$75 through social networking.

Digital marketing and Business

Digital marketing gained its significance in the present business as it offers equal opportunity for all kinds of business, more cost effective than marketing, more conversion traditional (conversion of non-consumers to consumers) helps to generate better revenue (2.8 times better revenue growth), facilitates interaction with target audience, easily caters to the mobile consumer, enables to offer sustainable fashion and build brand through social reviews and testimonials. Digital marketing also helps the organisation to understand the customers satisfaction with product helps inproduct differentiation and also matter a lot in the process of Business to Business and Business to Customers relationship building.

Digital marketing and customers

Digital marketing has changed customers shopping attitude and habits. Digital platforms have empowered customer with access to billions of information about the product and services. People access into websites, social medias, and also get feedback from friends, peer,retailers about the product. Social platform provides rich source of feedback and ratings which form the buying behaviour of customers.

Customers are benefited from the digital marketing in many ways:

- 1. Customers can access and compare the prices, features and attractive offers of product using the company or online shopping websites.
- 2. Transparent pricing available at all times (24X7)
- 3. Tracking purchase and delivering data is possible.
- 4. Easy grievance settlement system.
- 5. Opportunities to exchange the product.

Literature Review

- 1. Buchanan, L., Kelly, B., & Yeatman, H. (2017). This study analysed the impact of online marketing in enhancing the young adults interest, attitude and intension to purchase of Experimental group energy drink. examined through surveys and semi-structured interviews after providing exposure to two popular energy drinks websites and social media sites. Study found that pretest attitude and purchase intention of participants of control group and experimental group towards energy drink were similar but post test revealed that experimental group had shown significantly better attitude towards the two energy drinks(Red bull and V energy) than the control group participants.
- 2. **Sivasankaran, S.** (2017). This study examined the influence of digital marketing on the buying behaviour of youth. Study revealed that conveniency of information offered through social media, quick shopping provision, attractiveness and quality of information available on website and feedback of public significantly influence the buying behaviour of youth.
- 3. Stanley, A., & Chinelo, A. (2017). This study determined the effect of digital marketing on customer Satisfaction in Nigerian deposit money banks. Cross structural survey results revealed that regular communication through email showed highly significant correlation with customer satisfaction. Regression analysis

- exhibited the significant positive effect of digital marketing on consumer satisfaction.
- 4. Firmalar, K., Fark, M., Amac, Y., Pazarlama, D., & De, E. S. (2015). The result indicated that housing companies are using paid digital content, corporate website, search engine pages, email communication etc which creates greater impact than those of proactive content (social media) and also found that digital marketing tools such as Facebook and twitter will create better brand awareness and will become important in future due to its cost effectiveness and quickness.

Objectives

- 1. To understand the perceived awareness and benefits of digital market among youth.
- 2. To analyse the relationship between perceived awareness and received benefit of digital marketing with buying decision.

Hypothesis

- 1. There is no significance relationship between perceived awareness of digital marketing and buying decision.
- 2. There is no significant relationship between perceived benefits of digital marketing and buying decision.

Methodology

- Sample: The present study consists of 50 young respondents living in Ujire, Belthangady talluk located in Dakshina Kannada, Karnataka selected based on the purposive sampling method.
- 2. **Criteria Procedure:** Respondents for the study chosen are the youngsters. Self-reporting questionnaire was distributed to those who use digital technology like android mobile and social medias like Facebook and having experience in online shopping.
- **3. Research design**. The study is **empirical** in nature and adopted **survey method**
- **4. Analysis**: Collected using self-reporting questionnaire was coded and tabulated using excel and further hypotheses was tested though **SPSS software.**

Data analysis and Interpretations

Table 1.Demographic profile

Factor	Criteria	Number of respondents	percentage
Gender	Male	22	44%
Gender	Female	28	56%
	20-25	40	80%
A	26-31	4	8%
Age	32-35	6	12%
	36 and above	0	0%
	PUC	0	0%
Qualification	Degree	42	84%
	Post Graduate	5	10%

	Other	3	6%
	Student	37	74%
Occupation	Teacher	10	20%
	Entrepreneur	1	2%
	Professional	1	2%
	Other	1	2%

Source: Primary Data: Demographic profile of the respondents revealed that 56 percent of the respondents are female and 44 percent of the respondents are male, and majority (80%) of the respondents are aged between 20-25, 84 per cent of the respondents are graduates and majority (74%) of the respondents are students.

Analysis: Collected data was coded and tabulated using excel and later statistical analysis was done

using S.P.S.S. software- Hypothesis drawn was tested through Kendall's tau-b (τ b). Kendall's tau-b (τ b) correlation coefficient (Kendall's tau-b, for short) is a nonparametric measure of the strength and direction of association that exists between two variables measured on at least an ordinal scale. It is considered a nonparametric alternative to the Pearson's correlation

Table 2- Perceived awareness and buying decision

Correlations				
			Perceived Awareness	Buying Decision
		Correlation Coefficient	1.000	.232*
77 1 10	Perceived Awareness Buying Decision	Sig. (2-tailed)	•	.034
		N	50	50
Kendall's tau_b		Correlation Coefficient	.232*	1.000
		Sig. (2-tailed)	.034	
		N	50	50
*. Correla				

The above table shows the result of hypothesis analysis of relationship between perceived awareness of digital marketing initiatives and buying decision. The correlation coefficient between perceived awareness of digital marketing and buying

decision of consumers is positive (τ b=0.232, p=0.034<0.05). This indicates that, perceived awareness of digital marketing is positively related with buying behaviour of consumer.

Table 3 Perceived benefit and buying decision

Correlations				
			Perceived Benefit	Buying Decision
		Correlation Coefficient	1.000	.238*
	Benefit Buying Decision	Sig. (2-tailed)	•	.025
Vandall'a tau h		N	50	50
Kendall's tau_b		Correlation Coefficient	.238*	1.000
		Sig. (2-tailed)	.025	•
		N	50	50
*. Correlation is significant at the 0.05 level (2-tailed).				

The table shows the result of hypothesis analysis of relationship between perceived benefits of digital marketing and buying decision. The correlation coefficient between perceived benefits of digital marketing and buying decision of consumer is positive (τ b=0.238) and it is significant at the level of 0.05. (p=0.025<0.05). This shows that there is significant positive relationship between perceive

benefits of digital marketing and buying behaviour of consumer.

Findings and Suggestions

The findings of this study demonstrate that perceived awareness and perceived benefits of digital marketing have significant relationship with buying decision. Perceived awareness of digital communication keep the customer updated about the

new trends, fashion,new offers and made by the marketers. Awareness of digital marketing initiatives enhances the customer's convenience in purchasing decision. Perceived benefits of digital marketing also minimisesthe shopping time, cost, provides wide product and services options and provision of trial use and return option if the product do not meet the expectation.

Conclusion

The consumers who usethe digital platform like social media, web sites, email etc. will have adverse set of characteristics. Digital marketing facilitates customer in product purchase before entering to the physical retail outlet or online outlets. Information gathered by the customer through digital media or digital marketing initiatives of firms help to evaluate alternative and finalise their choice. Based on the findings noted above, enhanced awareness and perceived benefits of digital marketing, maximises the intension of buying a product or services online. Favourable and rich information makes consumer decisions more easy, which also improves quality of life.

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A Study on Smartphone Addiction among Student Teachers of B.Ed. R. Manikandan¹, Dr. K. Prema²

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Abstract

The aim of the study was to find out the significant difference in smart phone addiction among student teachers in B.Ed. The survey method was used for this investigation. The sample consists of 100 student teachers in the Coimbatore district. A random sampling technique was used. Smartphone addiction scale among student teachers was developed by the investigator and used to collect the data. The statistical techniques usedwere mean, standard deviation, 't' and F tests. The findings of the study were: i) There is a significant difference between male and female student teachers in their smart phone addiction. ii) There is no significant difference between rural and urban student teachers in their smart phone addiction.

Key Words: Smartphone addiction, Smartphone usage, Student teachers.

Introduction:

According to data details provided by Simon Kemp among Digital India, There were 692.0 million internet users in India at the start of 2023, when internet penetration stood at 48.7 %, In January 2023, India had 467.0 million social media users, alongside 32.8% of the entire population. In early 2023, 1.10 billion cellular mobile connections were active in India, which represents 77.0% of the total population. In the beginning of 2023, India had 692.0 million internet users. At the very start of 2023, India's internet penetration rate was 48.7 % of the overall population. In the first quarter of 2023, there were 467.0 million social media users in India. At the start of 2023, the number of social media users in India was equivalent to 32.8 % of the population in its entirety. Meanwhile, data provided through the ad planning tools of key social media platforms reveals that 398.0 million users aged 18 and above were using social media in India at the start of 2023, which represented 40.2 % of the total population aged 18 and over at that point in time. Today the world is travelling in the 21st century with the help of technology. While man is progressing in various evolutions, technology is also growing in various dimensions. Now a day, the use of gadgets and the help of technology in anything and everything is widespread worldwide. Various machines and inventions abound in human evolution. In the past, human communication was only expressed through direct speech, gestures, and body language. But in today's era, with the help of smart phone technology, we can do countless activities such as instant conversation with other people, video face to face conversation, money transfer etc. In today's era the need for communication technology is increasing day by day. This change is one of the requirements of change. Previously the two technologies were separate categories. There was also cell phone and internet. But due to various technological developments, in today's era both the internet and Smartphone have been merged into one unit and it has changed into smart phone. Here also various facilities related to job related information, entertainment and games are available in the Smartphone. These changes have created various impacts and developments in all countries of the world.

A smart phone is an indispensable device in everyone's hands today. The previous money exchange system was a bit less. The reason is that the human attitude has changed with today's digital payment system. Especially the Internet service on smart phones is developing in different stages according to need. For example, the advancement of internet service from 2G to 5G. While this massive 2G to 5G evolution brings many benefits, it also brings many disadvantages. Especially in the education of today's young generation, it causes some problems in various activities. Especially among adolescents, like school students and college students, due to the use of smart phones, they suffer academic setbacks and subsequent psychological problems.

Effects of Smart Phone Addiction: Costly:

Despite the fact that there are several smart phones available at different budgets, high-end phones with outstanding hardware and features can be expensive. Some apps won't be completely running because we have to purchase them to utilize all of their features and functionality. Moreover, we must maintain an Internet plan if our plan is to use a phone to access the Internet.

Distracting:

Smartphone's are among the most distracting gadgets today. While working on a crucial task, you may be interrupted by applications that alert you to changes, messages, the newest products, and other things. Smartphone use while walking, learning, conversing with people, working, eating, and sometimes while driving might reduce

attention.

Addiction:

One of the most hazardous impacts of using a smart phone is addiction, which occurs when you use it first thing in the morning each day before doing anything else. As a result, you run the risk of causing "nomophobia,".A smart phone addict is unable to quit using theirphone. Increases in risky health conditions like Angry, sadness, anxiety, and irritability are brought on by mobile phone addiction.

Waste of time:

Mobile phones are the biggest waste of time. even though they have many advantages for users. Smartphone's mostly affect teenagers and students because they use their phones more for enjoyment than for learning, preferring to play video games, listen to music, and engage in other forms of entertainment. They consequently waste their valuable time on the phone.

Sensor videos:

Despite the fact that the Internet has many advantages for people, accessing the internet and information is usually challenging. Because children or even adults may see pornographic, violent, or other unreliable information, whether with intention or not. If have children, must limit their use of devices.

Threats to privacy:

Even if they are made private, security concerns and vulnerabilities are present on smart phones constantly. Hackers and several virus strains are both readily available. Hackers are individuals that attempt to obtain your personal information illegally, and viruses are powerful, virtual threats designed to wipe out the data on your smart phone. Smartphone's areexposed to these threats when you access and browse the Internet. Therefore, be aware that the URL you are opening is secure.

Health Issues:

One of the dangerous drawbacks of smart phones is that they have a detrimental effect on health and result in numerous health issues due to the HEV light they emit. For instance, if use your phone a lot, especially late at night, it may be the source of your or another eye's concerns with edoema. Additionally, the radiofrequency energy that the smart phone emits might be absorbed by the body's tissues. A late night's sleep might also have negative effects on health. sleep less than necessary, which is another typical negative impact of smart phone use.

Distance from family:

The main drawback of smart phones today is the lack of social interaction due to their distance from family members. Because they are so engaged in their electronics, they can no longer maintain a two-minute conversation with the person seated next

to them. Instead, they engage in conversations with a seatmate thousands of miles away. For instance, those at home dining spend time on their phones; four friends sitting next to one another choose to converse on their phones rather than interact with one another; etc.

Cell phone Driving:

People are now so accustomed to using smart phones. Some people even use them to communicate while driving. Consistent mobile use significantly exacerbates this fault or harm.

Need and Significance of the Study:

Nowadays **ICT** (information communication technology) has expanded at an astonishing rate. The smart phone is one of the most important information and communication devices, and its popularity has skyrocketed in recent years. It has turned into a vital source of information and entertainment for students. It has enabled students to interact with and learn from teachers and students from all around the world. It is really productive while students use their smart phones in a beneficial way. Students right now depend on social networking sites like WhatsApp, Facebook, Instagram, LinkedIn, and Twitter via their smart phones. Although the fact that electronic devices have given students novel ways to socialize and interact with. it has fewer face-to-face communication among students, friends, and family members. The Smartphone's accessibility to an extensive variety of information affects students' intellectual competence, innovation, and ethical values. In addition, students who spend more time on their smart phones playing games and chatting affect other psychological problems. In general, consistent smart phone use leads to an addiction to them among students who use them.

According to psychological research, students use their smart phones excessively to compensate for sociological or psychological obstacles, as well as inadequacies in personal wellbeing in everyday offline lives. Overuse of the smart phone has been associated with sensation-seeking (the want for excitement and sensory pleasure). loneliness, and emotional disorders (such as depression and Loneliness) (Mehroof & Griffiths, 2010, as quoted in Smahel et al., 2012). According to Yang and Tung's (2007) study, students with psychological illnesses such as dependence, depression, excessive Sleep disturbance, were more inclined to get addicted to the smart phone. As a consequence, the researcher thought it is essential to investigate the association between smart phone addiction and psychological problems such as OCD, FOMO,Sleep Disturbance, loneliness, amongst student teachers.

Statement of the Problem:

Smart phones are the most crucial technological gadget in the world, Smartphone addiction has grown into a problem among students as the use of smart phones develops drastically each year. Because of their psychological impairment. some students spend more time on their smart phones playing online games, chatting, watching videos, or simply listening to music. A number of studies have shown that an addiction to smart phones is related to some psychological problems (Kim et al., 2006; Yen et al., 2008; Kim & Haridakis, 2009; Robu & Tcaciuc, 2010; Sepehrian & Jokar, 2013), and the researchers strongly believed in psychological problems such as OCD, FoMo, Sleep disturbance, loneliness, stress, and becoming addicted to the smartphone. Solving the aforementioned psychological problems might help them overcome their smart phone addiction. In the past, most studies on smart phone addiction were primarily focused with one or two psychological variables, and such studies on smart phone addiction have been identified in many different nations such as western countries, Korea, Hong Kong, Singapore, and so on. However, this study in India is quite small, and the levels of smart phone addiction among student -teachers remain unreliable. As a result, the investigator selected the title and stipulated the problem of the study as "A STUDY ON SMART PHONE Addiction among Student Teachers of B.Ed.

Operational Definitions of Key Terms: Smartphone Addiction:

In the current study, smart phone addiction is defined as excessive, frequent use of a smart phone that leads to psychological, social, physical, and academic problems in the life of the user.

Student-Teacher:

Student teachers who are doing B.Ed courses in B.Ed Colleges.

Objective of the Study:

- 1. To find out whether there is any significant difference in the mean score of smartphone addiction among student teachers with respect to gender.
- 2. To find out whether there is any significant difference in the mean score of smartphone addiction among student teachers with respect to Locality.
- 3. To find out whether there is any significant difference in the mean score of smartphone addiction among student teachers with respect to Pedagogy subject in B.Ed.
- 4. To find out whether there is any significant in the mean score of smart phoneaddiction among student teachers with respect to medium of instruction.

To find out whether there is any significant in the

mean score of smart phoneaddiction among student teachers with respect to types of family.

Hypotheses of the Study:

- 1. There is no significant difference in the means score of smart phone addiction amongstudent teachers with respect to gender.
- 2. There is no significant difference in the means score of smart phone addiction amongstudent teachers with respect to Locality.
- 3. There is no significant difference in the means score of smart phone addiction amongstudent teachers with respect to the Pedagogy subject in B.Ed.
- 4. There is no significant difference in the means score of smart phone addiction amongstudent teachers with respect to medium of instruction.
- 5. There is no significant difference in the means score of smart phone addiction amongstudent teachers with respect to types of family.

Review of Literature:

Kalaivani A/P Munusamy(2022),Effects of Mobile Phone Usage Behavior and Mobile Phone Addiction among Youth. Aim of the study: To investigate one of the significant areas of mobile phone usage to analyze the psychological context and the relationships for young users between mobile phone addiction and mobile phone usage. Methods & Sample of the study: The research was carried out on 400 youths in Klang Valley using the survey method. Finding of the study: youths mobile phone usage behavior and addiction in moderate level. A serious attention must be given to this issue before the youths become highly addicted..

Naveenta Gupta,et.al(2015),Pattern mobile phone usage and its effects on psychological health, sleep, and academic performance in students of a medical university. Aims and Objective: This study was designed to assess the mobile phone usage pattern and its negative effects psychological health, sleep, and performance in students of a medical university. Materials and Methods: A descriptive study was conducted on a total of 1,000 medical students aged between 17 and 24 years who were using mobile phone for at least 1 year. Tool: They were requested to fill a specially designed, self-administrated, pretested, questionnaire that comprised details of their frequency and pattern of using mobile phone and its effects on their psychological health, sleepissues. academic related behavioral and performance. The data collected were statistically analyzed. Besides the positive role of mobile phones in our daily lives, its overuse presents negative impact on psychological health, sleep, and academic performance of students.

Navya Gangadaran(2022),Mobile Phone Addiction as an Emerging Behavioral Form of Addiction Among Adolescents in India. Aim of the study: To determine the prevalence of mobile phone addiction among adolescents and its associated risk factors among adolescents. Method and results: A community-based, cross-sectional study was conducted among 264 adolescents (10-19 years) of low-income urban areas of Delhi. The prevalence of mobile phone addiction in the participants was 33.0% (95% CI: 27.2-38.6). The addiction was higher among boys (33.6%) than girls (32.3%) (p=0.835). Mobile phone addiction was found to be significantly higher among those adolescents who had \geq 3 siblings, those belonging to nuclear families, and among late-onset users (\geq 16 years). Late-onset users (adjusted odds ratio

{aOR}: 3.398; 95% CI: 1.307-8.833) and ≥3 siblings (aOR: 1.980; 95% CI: 1.141-3.437) were independent predictors of mobile phone addiction. The mean time spent on mobile phones was significantly higher among those with addiction but no significant gender difference was found between time spent on phones and addiction. Conclusion: The high prevalence of mobile phone addiction found in our study is an indication of the potential public health concern posed by mobile phone use among adolescents in urban settings. Hence, it is essential to limit the access to mobile phones for important utility purposes for adolescents

Renuka K (2019), Prevalence of smart phone addiction in an urban area of Kanchipuram district, Tamil Nadu: a cross sectional study. Aim of the study: To find out the prevalence of smartphone addiction in the study area. Methods: Community based cross sectional study carried out in Anakaputhur, Tamil Nadu from November 2018 to January 2019. Sample: Sample size of 400 was calculated using the formula 4PQ/L2. respondents were selected by systematic random sampling. Subjects 18 years and above who are using mobile phones were included in the study. Data Analysis: analyzed using SPSS 16 version and presented using descriptive and analytical statistics. Results: Out of 405 participants 191 participants were non smart phone users and 214 were smart phone users. Overall prevalence of smart phone addiction was 27.6%. Male respondents were more addicted than the female (OR-1.94, 95%CI: 1.123.77, p=0.01). There was a statistically significant association between subjects <45 years of age and smart phone addiction (OR-2.33, 95% CI: 1.31-4.13, p=0.003) compared to older age group. Conclusion: prevalence of smart phone addiction is high that has to be addressed seriously. This can be tackled by better lifestyle modification, awareness creation and attitudinal changes..

Research Methodology:

Population of the study:

The main purpose of survey research is to describe the characteristics of a population. This is usually accomplished by collecting data from a sample. Therefore, the first step in Sampling is used to define the population. In this study, all the student teachers who are studying B.Ed., (Bachelor of Education) at the college of education in Coimbatore district have been taken as the population for the study. The student teacher had taken the population, particularly in the Coimbatore district.

Sample selected for the study:

A random sampling method was adopted to choose the sample in the present study. Random sampling is a way of selecting a sample of observations from a population in order to make inferences about the population. A simple random sample means that every case in the population has an equal probability of inclusion in the sample. 100 student teachers were selected as the sample from two colleges of education, Coimbatore district.

Tools for the present study:

In 1951, Lee cronbach's developed Alpha to provide a measure of the internal Consistency of a test or scale. Internal consistency describes the extent to which all items in atest measure the same concept or construct and hence it is connected to the interrelatedness of the items with in the test. A rating scale is a set of categories designed to elicit information about a quantitative or a qualitative attribute. Here, the respondent is asked to indicate a degree of agreement and disagreement with each of a series of statement. Each scale item has 5 response categories ranging from strongly agree, agree, neutral, disagree, strongly disagree. It is a five-point scale ranging from the value 1 to 5.

Tool	Number of items	Cronbach's alpha
Smartphone Addiction	20	0.786

From the above table, it is shown that Cronbach's alpha is 0.786, which indicates an averagelevel of internal consistency of the tool.

Delimitation of the Study:

Research studies in general will have limitations due to many factors. The following limitations were unavoidable in the present study.

- 1. The study has been conducted on a sample of student teachers.
- 2. The study has been conducted only in Coimbatore district.

Data Analysis:

Table 1:

There is a significant difference in the means score of smart phone addiction among studentteachers with respect to gender

to genaer.							
Gender	N	Mean	Std	t-value	Remarks		
Male	26	160.18	36.346	2.326	Cignificant		
Female	74	198.07	74.790		Significant		

In the above table-1 shows that, the calculated 't' value is 2.326 greater than the table value 1.96 at 0.05 significant level. Hence, the null hypothesis is accepted. Therefore, it is interpreted that, there is

significant difference between male and female teacher educators in their smart phone addiction. Female student teacher have better than mean value male studentteacher.

Table 2:

There is no significant difference in the means score of smart phone addiction among studentteachers with respect to Locality.

Locality	N	Mean	Std	t-value	Remarks
Rural Urban	50	196.78	72.490	0.711	Not
Urban	50	182.67	67.515	0.711	Significant

In the above table-2 shows that, the calculated 't' value is 0.711 lesser than the table value 1.96 at 0.05 significant level. Hence, the null hypothesis is rejected. Therefore, it is interpreted that, there is no

significant difference between rural and urban student teacher in their smart phone addiction. Rural student teacher have better than mean value urban student teacher.

Table 3:

There is no significant difference in the means score of smart phone addiction among studentteachers with respect to the Pedagogy subject in B.Ed.

Pedagogy subject in B.Ed.	N	Mean	Std	t-value	Remarks
Arts	44	181.13	68.970	0.410	Not
Science	56	193.33	71.305	0.410	Significant

In the above table-3 shows that, the calculated 't' value is 0.410 lesser than the table value 1.96 at 0.05 significant level. Hence, the null hypothesis is rejected. Therefore, it is interpreted that, there is

no significant difference between arts and science student teachers in their smart phone addiction. Science student teacher have better than mean value arts student teacher.

Table 4:

There is no significant difference in the means score of smart phone addiction among studentteachers with respect to medium of instruction.

Medium of instruction	N	Mean	Std	t-value	Remarks
Tamil	44	186.34	66.307	0.392	Not
English	56	194.38	75.531	0.392	Significant

In the above table-4 shows that, the calculated 't' value is 0.392 lesser than the table value 1.96 at 0.05 significant level. Hence, the null hypothesis is rejected. Therefore, it is interpreted that, there is significant difference between Tamil medium and

English medium student teachers in their smart phone addiction. English medium student teachers have better than mean value Tamil medium student teachers.

Table 5:

There is no significant difference in the means score of smart phone addiction among studentteachers with respect to family.

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Family	N	Mean	Std	t-value	Remarks		
Joint	35	185.08	63.009	0.355	Not		
Nuclear	65	192.15	73.735	0.555	Significant		

In the above table-5 shows that, the calculated 't' value is 0.355 lesser than the table value 1.96 at 0.05 significant level. Hence, the null hypothesis is

rejected. Therefore, it is interpreted that, there is no significant difference between joint family and nuclear family student teachers in their smart phone

addiction. Nuclear family student teachers have better than mean value joint family student teachers. **Findings:**

- 1. There is a significant difference in the means score of smart phone addiction among student teachers with respect to gender.
- 2. There is no significant difference in the means score of smart phone addiction among student teachers with respect to Locality.
- There is no significant difference in the means score of smart phone addiction among student teachers with respect to the Pedagogy subject in B.Ed.
- 4. There is no significant difference in the means score of smart phone addiction among student teachers with respect to medium of instruction.
- 5. There is no significant difference in the means score of smart phone addiction among student teachers with respect to types of family.

Conclusion:

To conclude, the high significant of smart phone addiction found in female student teachers. Female student teachers who are at a transition stage are at a higher risk for technological dependence and addictions nowadays. Hence, it is essential to limit the access to smart phone for important utility purposes to student teacher of female. Smart phone addiction impacts people of all ages, notably students, workers, businesspeople, and homemakers. The vast majority of college students are easy affects for smart phone addiction. It has a negative effect on their psychologically, making it worse. So pursuing student teachers should know the psychological effects of smart phone addiction to protect them from their own smart phone addiction. The person responsible for a good day is the teacher. Even though their major role is making the students for modern world with discipline, self control and balance when using smart phone gadgets. Providing peer group relationship, real life social support, promotion of self-control and building intrapersonal skills will stimulate the spirit of enthusiasm and at the same time, can lead the students to achieve great things in their life.

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A Study on Socio-economic Condition of Backward Class Community and its Development through Various Government Schemes in Maharashtra

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Abstract

Economic development is not only related to the production of goods and services but also developmental changes in all sectors of society. It is expected to convey the benefits of development to various sections of the society. Employment opportunities, reduction of poverty, reduction of economic disparity, raising the standard of living of all sections of the society, are called economic development. In the process of economic development, the concept of inclusive growth has come forward since the 11th plan so that the majority of the people in the rural and primary areas benefit not only a few people. The Social Justice and Tribal Department, which has been under constant discussion due to technical difficulties, office procrastination, insufficient manpower, various malpractices and diversion of funds, can achieve the goal of educational, social and economic upliftment of Scheduled Tribes, Nomadic Tribes, Tribals and other groups.

Key words: Social. Economic factors, government, development, community, backward class, disparity, reduction etc.

Introduction:

Various schemes are implemented by Social Justice Department in urban and rural areas. Personal benefit schemes include schemes such as pumps, cars, farm water lines, goat rearing, buffalo rearing, and fertilizers, activities for self-help groups, shelters, entrepreneurship promotion, intercaste marriages, and land for the landless. In the education sector, various types of scholarships, stipends, tuition fees, hostels are arranged, for which thousands of crores of rupees are spent every year. The tribal department gets a fund of Rs.55000 crore every year. There are various plans, initiatives and programs on paper but their actual implementation is not effective. Even though cases of malpractices in scholarship, hostels and ashram schools have been happening for years, concrete measures have not been taken to check the personal benefit schemes of this department. Due to non-receipt of scholarship on time, inconvenience in hostels, incidents of injustice and oppression, students are taking out marches and agitations every year. There are schemes for Dalits, tribals; but due to oppressive conditions, lack of public awareness and corrupt system, the real beneficiaries remain deprived of these schemes. The Dadasaheb Gaikwad Empowerment Scheme for the landless was also not successful. Colleges themselves float scholarship funds in the name of bogus students, keeping tribals away from education due to this strange situation. Administration is certainly responsible for all these forms; but the difficulties of administration should also be understood.

Problems of the Study:

Scholarships worth crores have to be distributed by only three to four officers, the responsibility of other schemes is also on these

officers. Due to the fact that the latest technology is still not used sufficiently, there are difficulties in the work. The needy should be able to benefit from these schemes and achieve the goal of educational. social and economic upliftment of Scheduled Tribes. Nomadic Castes, Tribals and other sections. For that, implementation of schemes should be done in a transparent manner, strict criteria and their implementation should be emphasized. As the number of schemes is huge, it is not a situation where the officials can mention their names in one go. Consolidation of schemes, streamlining their functioning has been discussed for the last few years and should be accelerated. Evaluation of the work should be done after a certain period of time, so that it is convenient to remove the defects in time and convey them to the beneficiaries.

Objectives of the Study:

The main objective of this research is to study the benefit of the government schemes for the backward class people in Maharashtra and the problems faced during its actual implementation as well as the use of government schemes to solve the economic and social problems of the backward class people and the researcher has given some specific objectives as follows.

- 1. To Study the socio-economic condition of backward community.
- 2. To Study the implementation of government schemes for weaker sections.
- 3. To Study the factors affects Development of weaker sections.

Significance of the Study:

As we have welfare schemes for marginalized groups implemented by the government, similarly they are being implemented in other countries. There the marginalized are being

mainstreamed through the implementation of these schemes. What exactly are they doing for it? What is being done to ensure that the needy can really benefit from the scheme. The government and charitable organizations are jointly implementing various initiatives ranging from upliftment to technological development and skill development. From it, such elements are finding a new way to live. The opportunity to inform about such activities and meet such active congregations will come at the Delivering Change Forum conference to be held on January 24 and 25 at the Nehru Center in Mumbai. International level experts will guide and listen to the work experience of the marginalized.

Scope of the Study:

As the group develops, some elements fall behind. Although there are many reasons behind it, it is the responsibility of the government to achieve social justice by bringing them together with other social elements; but at the same time, this subject also needs broad social support. The deprived or weaker sections will not get justice unless the society accepts them, they also feel that they owe something to them. Therefore, it is the responsibility of all of us to create social convergence in this regard.

Period of the Study:

While studying the social and economic problems of the backward classes, the researcher has studied some of the factors in the year 2022-23 to study the benefits of the government schemes to the backward class people.

Limitation of the Study:

Individual benefit schemes and collective schemes are not implemented efficiently. Schemes for agriculture, employment, self-employment, skill development, education, student scholarship, land for agriculture, shelter, health are not implemented effectively. Changing this picture requires planning. Social and educational development of concerned elements was expected to happen through this social justice department which is run according to the guidelines of the constitution. Even after sixty years, it has not achieved the expected success. A large amount of funds are provided by the central state government government to the scholarships. But, no concerted efforts are made by the state government to deliver this fund to the concerned entity. Often this fund has been withdrawn. The plan to give land to the landless, started in the name of Dadasaheb Gaikwad, has also failed.

Research Methodology:

While studying the benefits of government schemes to the backward classes and

the improvement in their economic and social conditions, researchers have used a number of secondary surveys. In this research paper, articles, journals, newspaper, audio video, reference books, serial books, government reports, magazines, etc., have been researched using descriptive method.

Research Method:

While reviewing the benefits of various schemes of the government to the backward classes and the change in the economic and social conditions of the backward class people, the researchers have completed the said research using the descriptive analysis method.

Results and Discussion:

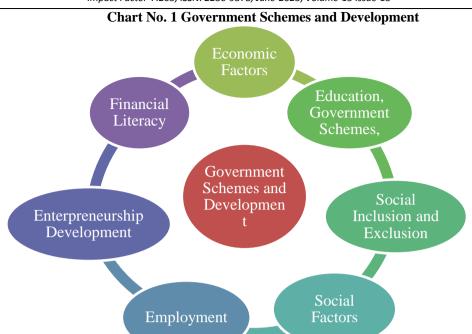
Efforts are not made by the department to bring forward the schemes of caste eradication, inter-caste marriage etc. Such initiatives should be encouraged on the lines of Barti. Backward class, tribal society is living in adverse conditions. Efforts are needed to see how the schemes will reach every section of the society. In a welfare state, the marginalized, marginalized sections are always given a helping hand. But, here no work goes forward without intermediaries. The conditions in most schemes are impractical. Efforts should be made to reach the government schemes and funds to the grassroots level by using Anganwadis, women self-help groups.

Social Factors:

The number of students from different social groups is significant in urban and rural areas. Scholarships are also given by the central and state governments. But, the scholarship distribution system is not well organized. There is a need for the administration to streamline the distribution of caste certificates and scholarships by using the latest technology.

Government Schemes:

Some schemes are available only to political and administrative persons and their relatives. None of the schemes of the department reach the needy beneficiaries. As the vagabonds do not get certificates, they cannot avail the benefits of the government schemes. The department needs to create more awareness about these schemes in urban and rural areas. The proposal of Pardhi Rehabilitation Project has been pending with the government for many days. There is no separate financial provision for the development of this society and it also lags behind as the available funds are not utilized. In Solapur, the Pardhi community was surveyed and caste certificates were issued to them. Other locations were not surveyed. It is a fact that the stamp of crime on the society is still not erased.



Development and Backward class:

Various loan schemes are being implemented for the advancement of citizens belonging to other backward classes. Accordingly, a direct loan scheme of Rs. 25 thousand through the State Corporation for the concerned beneficiaries between the age of 18 to 50 years, 20 percent seed capital scheme as well as 45 percent margin money scheme of National Backward Classes Finance and Development Corporation in New Delhi, Swarnima scheme for women, term loan scheme, micro credit scheme, women prosperity scheme and educational loan scheme etc. are being implemented.

Decisions and Educational Development:

Along with the effective implementation of various schemes implemented for the economic, social and educational development of freed castes, nomadic tribes, other backward classes and special backward classes, the establishment of a new independent department for their overal1 development was approved in the meeting of the state cabinet on Tuesday. This department has been named as Unprivileged Castes, Nomadic Tribes, Other Backward Classes and Special Backward Classes Department. A period of three months has been given for the creation of the new department, and this department will be operational from April 1, 2017. Certain offices and corporations will be classified under this new administrative division. It includes the Directorate of Freed Caste-Nomadic Tribes, Other Backward Classes and Special Backward Classes in Pune; also includes Other Backward Classes Finance and Development Corporations and their offices and Vimukt Castes, Nomadic Tribes Development Corporations and their offices.

Factors effects on backward class:

On the basis of certain factors of backwardness such as illiteracy and lack of education, poverty, exploitation of labour, non-representation in services and untouchability, Scheduled Castes and Scheduled Tribes are listed in the Constitution, while the third group i.e. Other Backward Classes is unlisted. On the basis of certain factors of backwardness such as illiteracy and educational poverty, exploitation of labour, lack of representation in services and untouchability, Scheduled Castes and Scheduled Tribes are listed in the Constitution, while the third group i.e. Other Backward Classes is unlisted. Rather it is loosely defined.

Conclusion:

For the empowerment of socially and economically backward classes, other entities also have to take initiative. We can work together to create social interest more efficiently than the government. By making them employable and selfemployed through education, training, the standard of living of these elements can be improved and raised. They can be comforted. Their developed models have been created by successfully conducting many such experiments abroad. Information about it will be heard from the famous people of international level along with their experience in this conference in Mumbai. Recognizing that Indian society is entirely poor, uneducated and composed of millions of citizens living in small, closed tribal and rural villages, the Constitution emphasizes social, economic and political justice with equity. Backward status is given on the basis of birth in some cases. Hence, for all practical purposes the term backward class is

used for backward castes, while the Constitution recognizes special provisions for the advancement of any socially and economically backward class.

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Significant insights and importance of shopping habits of Generation Z consumers with reference to online businesses in present context

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Abstract:

This study looks at the shopping habits of Generation Z customers at specific online businesses. Understanding the elements that affect Generation Z's engagement and loyalty towards e-retailers is essential for businesses looking to effectively target this demographic in light of the proliferation of digital technology and the importance of online purchasing. In-depth interviews and a survey were both used in the study's mixed-methods technique to gather information from a sample of Generation Z consumers. The results show that convenience, cost, product quality, brand reputation, and social media impact are important elements affecting Generation Z's purchasing behavior when it comes to online merchants. The study also shows that when choosing e-retailers, Generation Z customers give priority to individualized experiences, social participation, and ethical considerations. These results have significant ramifications for e-retailers as they create strategies to draw in and keep Generation Z customers. E-retailers may effectively engage this significant consumer category by tailoring their offers and marketing initiatives to suit their interests and motives. To further understand the extra elements and trends influencing Generation Z customers' purchasing decisions in the fast changing e-retail environment, more research is required. In order to shed light on the variables driving Generation Z consumers' engagement and loyalty in the quickly developing digital marketplace, this study examines how Generation Z customers interact with a chosen group of e-retailers. Often said to as tech-savvy, socially concerned, and connected, Generation Z is a sizable consumer group with enormous purchasing power. For e-retailers looking to effectively target this generation and create enduring partnerships, it is imperative to understand their tastes and motivations. Additionally, Generation Z customers value social interaction and personalized experiences. They look for interactive aspects that encourage a sense of community and facilitate social sharing, as well as personalized offers, recommendations, and interactive features. Online merchants who employ data-driven personalization techniques and foster social engagement are more likely to appeal to this generation. The study's conclusions have significant ramifications for e-retailers hoping to successfully court Generation Z customers. E-retailers may more effectively draw in and keep Generation Z customers by putting an emphasis on convenience, competitive pricing, high-quality products, brand recognition, and social media participation. E-retailers may better satisfy the changing needs of this significant consumer sector by customizing their marketing strategies, user experiences, and product offerings by having a thorough understanding of their tastes and motivations. It is necessary to do more study to examine additional trends and factors influencing Generation Z customers' purchasing decisions in the complex world of online retail. Ongoing research will help us understand Generation Z's tastes and assist e-retailers in staying on the cutting edge of this always shifting market as technology develops and consumer expectations change.

 $\textbf{Keywords:} \ \ \textbf{Generation} \ \ \textbf{Z} \ consumers, \ \textbf{e-retailers,} \ data-driven \ personalization \ techniques, \ \textbf{,} \ brand \ recognition, \ social \ media \ participation, \ consumer \ expectations$

Introduction:

The expansion of e-commerce and the popularity of online shopping have changed the retail environment, bringing both opportunities and difficulties for firms. The generation born between the middle of the 1990s and the beginning of the 2010s has become one of the major consumer groups. Digital natives, also known as Generation Z customers, are well-versed in technology, have extensive digital connectivity, and have certain shopping preferences. Businesses looking to effectively target and engage this significant consumer category must understand the shopping habits of Generation Z customers towards online shops. The long-term success of e-retailers depends on understanding the elements that affect this

generation's engagement and loyalty because it has significant purchasing power and distinctive consuming habits. Previous studies have shed light on Generation Z's buying behaviour, emphasising their preference for digital channels and the influence of social media on their purchase choices. However, there is a need for more thorough research that focuses specifically on the shopping habits of Generation Z customers at certain online stores. Studying this phenomenon will help researchers understand the underlying variables that influence Generation Z's purchasing decisions and will help eretailers develop tactics that will successfully entice, engage, and keep these customers. This study seeks to close this knowledge gap by examining the purchasing patterns of Generation Z customers at

particular online merchants. It aims to investigate the major variables that affect consumers' choices of and interactions with e-retailers, as well as the elements that encourage their loyalty and repeat business. This study seeks to give e-retailers insightful information and practical suggestions for successfully marketing to Generation Z customers by exploring these topics. The results of this study have important ramifications for online merchants. E-retailers can adjust their marketing tactics, user experiences, and product offerings to match the preferences and expectations of this consumer category by knowing the variables that motivate Generation Z's involvement and loyalty. With the use of these information, e-retailers can provide personalised experiences for Generation customers, increase brand loyalty, and establish long-term partnerships. Overall, this study adds to the body of knowledge on Generation Z consumer behaviour and offers useful recommendations for eretailers hoping to capitalize on the potential of this significant customer group. This study intends to arm businesses with the knowledge and tools necessary to succeed in the dynamic and changing e-commerce ecosystem by analysing the purchasing habits of Generation Z customers towards specific ethe development of digital retailers. With technology and the widespread use of e-commerce, the retail sector has undergone a transformation, providing customers with ease and access to an enormous variety of goods and services never before possible. Generation Z, which includes people born between the middle of the 1990s and the beginning of the 2010s, has emerged as a key consumer group within this dynamic environment. Generation Z is the first generation that was fully born into the digital world, and as such, they have distinct traits and preferences that affect how they interact with online shops. Businesses that operate in the digital market must comprehend how Generation Z customers behave when they shop at particular eretailers. E-retailers must understand Generation Z makes decisions, why they choose to interact with particular e-retailers, and what inspires their loyalty and repeat business. E-retailers may create efficient strategies to draw in, engage, and keep Generation Z customers by acquiring insight into these factors.

Existing research has illuminated Generation Z's preference for digital platforms, their reliance on social media, and their propensity for personalised experiences. But more in-depth research is required to examine how Generation Z customers behave while shopping at particular online stores. These studies can shed light on the dynamics and underlying variables that shape consumers' decisions, giving e-retailers crucial information for

enhancing customer happiness and marketing efficiency.

The purpose of this study is to ascertain how Generation Z consumers behave while choosing which e-retailers to patronise. The study aims to answer the following research issues by concentrating on this particular aspect:

- 1. What are the main variables affecting Generation Z customers' selection of online retailers?
- 2. What impressions and assessments do Gen Z customers have of certain e-retailers' performance?
- 3. What part do convenience, cost, product selection, brand reputation, and social media activity play in Generation Z's purchasing decisions when it comes to online retailers?
- 4. How do trust, social influence, and personalised experiences affect Generation Z's loyalty to and repeat business with e-retailers?

Employing these insights, e-retailers may construct marketing plans that are more relevant to Generation Z's preferences, improve their online platforms, and provide personalised experiences for each customer. In the end, this study adds to our understanding of Generation Z customer behaviour and provides useful recommendations for e-retailers looking to engage and serve this significant consumer group in the rapidly changing digital market.

Major objectives of the study:

- 1. To study the factors influencing Generation Z's preference for specific e-retailers and their patronage behaviour in the digital marketplace
- To understand the preferences and behaviours which can help e-retailers tailor their strategies to effectively target and engage with influential consumer segment
- 3. To study the valuable insights to e-retailers seeking to effectively target and engage Generation Z consumers
- 4. To know the impact of demographic variables such as gender, income and education level on patronage behaviour

Factors influencing Generation Z's preference for specific e-retailers and their patronage behaviour in the digital marketplace

Depending on a number of important characteristics, factors affecting Generation Z's preference for particular e-retailers and their purchasing patterns in the digital market can change. Here are a few of the significant variables that research and empirical studies have revealed to be important:

1. Online presence and user experience: Generation Z values seamless and user-friendly online experiences because they are digital natives. Online merchants with well-designed websites, simple navigation, quick page loads,

- and mobile optimisation are more likely to draw in and keep Generation Z customers.
- 2. Product Variety and Quality: Generation Z buyers look for a large variety of goods to satisfy their vast range of preferences and tastes. E-retailers that provide a wide range of premium goods, including uncommon and trendy items, are more likely to win their business and loyalty.
- **3.** Competitive Pricing and Discounts: For Generation Z consumers, price awareness is crucial. This consumer demographic is more likely to be drawn to e-retailers with competitive prices, frequent discounts, special offers, and clear pricing systems.
- 4. Influence of social media: Generation Z is very reliant on social media for news, advice, and trends. Generation Z is more inclined to pay attention to and trust e-retailers who actively engage with their target audience on well-known social media sites, work with influencers, and create good online buzz.
- 5. Brand honesty and Social Responsibility: Generation Z likes brands that show their dedication to environmental and social causes as well as their honesty and transparency. Eretailers are more likely to draw in and keep Generation Z customers if they are consistent with their beliefs, support moral behaviour, and support sustainable projects.
- 6. Reviews and ratings from customers: Generation Z heavily relies on reviews and ratings from customers to make wise purchasing decisions. Positive comments, endorsements, and ratings from other customers can have a big impact on how they feel about a certain eretailer.
- 7. Seamless Checkout and Payment Options: For Generation Z customers, a simple and secure checkout procedure is important. They are more likely to trust and remain loyal to eretailers who provide a variety of payment choices, secure transactions, and easy checkout processes, including guest checkouts and speedy order confirmations.
- 8. Customization & Personalization: Generation Z values unique buying experiences. With this consumer group, e-retailers are more likely to succeed if they offer specialized advice, personalised product suggestions, and customization choices. The opinions and suggestions of their peers and social media influencers have a big impact on Generation Z. This is known as social proof and influencer marketing. E-retailers may successfully attract the interest and business of Generation Z consumers by utilising influencer marketing and

- user-generated content to display their goods and services.
- 9. Convenience and Quick Delivery: Generation Z is concerned with comfort and demands prompt, dependable product delivery. It is more likely that e-retailers will satisfy the needs of this time-constrained customer sector if they provide options like same-day or next-day delivery, hassle-free return policies, and trackable shipments.
- 10. Preferences and behaviours which can help e-retailers tailor their strategies to effectively target and engage with influential consumer segment
- 11. E-retailers can take into account the following preferences and behaviours to successfully target and interact with the crucial Generation Z consumer segment:
- 12. Mobile Optimization: Generation Z heavily relies on mobile devices for their online activities, which is known as mobile optimisation. Online merchants should make sure their applications and websites are completely mobile-friendly and offer a fluid customer experience on all screen sizes.
- 13. Social media integration: Members of Generation Z are quite engaged on a number of social media sites. To interact with this audience, e-retailers should use social media channels. This includes posting product updates, launching targeted marketing campaigns, and working with influencers to market their name and goods.
- 14. Fast and Reliable Delivery: Generation Z places a high importance on authenticity and honesty. E-retailers should be clear and consistent in how they convey their brand values, mission, and environmental activities. To foster trust and loyalty, this entails offering transparent product information, sourcing information, and ethical business practises.
- 15. Customization & Personalization: Generation Z values unique experiences. Based on customer preferences and browsing habits, eretailers can use data and technology to provide personalised product recommendations, targeted promotions, and specialized shopping experiences.
- **16.** User-Generated Content: Members of Generation Z look to their peers for advice and trust them. To demonstrate social proof and create a sense of community around their business, e-retailers might encourage usergenerated material, such as reviews, ratings, and testimonials.
- **17. Influencer Marketing:** Experiences that are gamified and interactive are popular among Generation Z. To boost engagement and

- encourage brand loyalty, e-retailers can integrate Gamification components into their platforms, such as rewards schemes, loyalty points, tests, and challenges.
- 18. Social Responsibility and Cause Marketing: Social media influencers who Generation Z admires have a big impact on them, according to influencer marketing. To market their items genuinely and reach a larger audience, eretailers might work with relevant influencers. The opinions and recommendations influencers have a significant impact on Generation Z's purchase choices. Generation Z is enthusiastic about social and environmental issues, which is why they value social responsibility and cause marketing. E-retailers demonstrate their commitment sustainability, diversity, and social responsibility and tie their brand with important causes. This aligns with the values of Generation Z and enhances the likelihood that they will support the brand.
- 19. Seamless Checkout and Payment Options: They also anticipate flexible payment options. To reduce friction and cart abandonment, eretailers should provide safe and convenient payment methods, guest checkouts, and straightforward forms.
- **20. Delivery Services:** Generation Z places a high importance on timely and dependable delivery. To guarantee on-time deliveries, e-retailers should streamline their operations and work with trustworthy shipping companies. Express or same-day delivery alternatives might further improve the client experience.
- 21. Valuable insights to e-retailers seeking to effectively target and engage Generation Z consumers:

The following helpful insights can help eretailers target and engage Generation Z customers:

- 22. Mobile-friendly strategy: Since Generation Z is largely focused on mobile devices; e-retailers should give mobile optimisation for their websites and applications top priority. Make sure your website has a responsive design, quick loading times, and an easy-to-use user interface for a seamless purchasing experience on tablets and smartphones.
- 23. Generation Z places a high importance on authenticity and honesty. E-retailers should make explicit the principles, goals, and moral standards that guide their brand. confidence and credibility with this sophisticated consumer niche by providing detailed product information, including ingredients, sourcing, and production procedures.

- 24. Social Media Activity: Members of Generation Z are active on a number of social media sites. E-retailers should be active on social media sites like Instagram, TikTok, and Snapchat and communicate with their followers by posting eye-catching images, interactive postings, and behind-the-scenes photos. To promote a sense of connection, actively respond to remarks, emails, and other communications.
- 25. Collaborations with Influencers: Working with relevant influencers that have a sizable fan base among Generation Z can greatly expand a brand's credibility and reach. Work together with influencers to produce unbiased content, testimonials, and advertising that appeals to their audience. Consumers in Generation Z benefit from the awareness and trust that influencer-generated content may promote.
- 26. User-Generated Content and Reviews: When making decisions about purchases, Generation Z mainly relies on user-generated content and reviews. Encourage customers to publish reviews, testimonials, and other user-generated content about your company's name and products. Use this content to show off social proof and promote a sense of community across all of your channels.
- 27. Customization & Personalization: Generation Z values unique experiences. Offer individualised advice, product recommendations, and targeted advertising using data-driven insights. Based on surfing habits, purchasing trends, and demographic data, customize website experiences and email marketing campaigns.
- 28. Sustainability and social reasons: Generation Z is fervently committed to environmental and social problems. E-retailers should demonstrate their commitment to sustainability, diversity, and ethical practises and match their brand with important initiatives. To appeal to Generation Z's beliefs, openly promote eco-friendly packaging, responsible sourcing, and support for charitable organisations.
- 29. Smooth Checkout and Payment Options: Generation Z is concerned about efficiency and convenience. Reduce friction at checkout by providing guest checkouts, a variety of safe payment methods, and auto fill capabilities. Create a user-friendly interface that makes it possible to shop easily and quickly.
- 30. Gamification and Interactive Experiences: Experiences that are gamified and interactive are popular among Generation Z. To boost engagement and foster fun and excitement around your business, incorporate gamification components such as loyalty programmes,

incentives, challenges, and interactive quizzes into your website or mobile app.

31. Fast and Reliable Delivery: Delivery that is prompt and dependable is something that Generation Z expects. Improve your logistics processes to enable tracking choices and timely deliveries. To meet their deadline-driven expectations, provide flexible delivery options like same-day or next-day delivery.

Impact of demographic variables such as gender, income and education level on patronage behaviour:

The demographic factors like income, education level, and gender can affect the patronage behaviour. Here is a summary of how various factors may affect customer behaviour:

Gender:

- 1. Shopping Preferences: Gender can have an impact on purchasing habits and product selection. For instance, research points to the possibility that preferences for particular product categories vary between men and women.
- 2. Buying Motivations: Gender may also have an impact on the reasons why people make purchases. Gender differences may exist in aspects including societal influences, self-expression, and pragmatism.
- **3. Shopping Habits:** Gender might affect a person's purchasing patterns, preferred distribution channels (online vs. offline), and decision-making techniques.

4. Income:

Spending Power: Income has a direct impact on a consumer's purchasing capacity. Higher earners might be more willing to make larger purchases or shop at upscale stores since they have more discretionary income.

Value Perception: Consumers' perceptions of value may vary depending on their income level. Lower-income people might place a greater emphasis on cost and discounts, whilst higher-income people might prioritise quality and premium features.

Brand Affinity: Income might have an impact on brand preferences. Higher earners can be more inclined to identify with luxury brands, whilst people with lesser incomes might look for less expensive solutions.

5. Education Level:

Information processing: A consumer's degree of education may have an impact on how they interpret and assess information. People with greater education may conduct in-depth product research, weigh different sources of information, and make better purchase judgments'.

Brand Perception: Brand awareness and perception are both influenced by education level. People with more education may be more familiar with brands,

their reputations, and their social responsibility programmes.

Price Sensitivity: Education level might have an impact on price sensitivity. People with higher levels of education may be more value-driven, price-conscious, and price-comparison-savvy.

While demographic factors might offer broad insights, it's crucial to remember that people's preferences and behaviours can still vary within each group. Additionally, personality attributes, lifestyle choices, and societal influences might affect patronage behaviour. To create targeted marketing strategies and customize their goods to fit the unique demands and preferences of various consumer categories, e-retailers should take into account a combination of demographic and psychographic criteria.

Discussion:

A study on the purchasing patterns of Generation Z customers at specific online shops offers insightful information on the tastes and driving forces of this significant consumer group. For e-retailers looking to effectively target and engage Generation Z and spur business growth in digital marketplace, understanding their the behaviour is essential. The study looks into a number of variables that affect Generation Z's choice for particular online merchants and their purchasing patterns. These elements may include brand authenticity and social responsibility, user experience and online presence, product quality and selection, competitive pricing and discounts, social media influence, customer reviews and ratings, easy checkout and payment options, personalization and customization, social proof and marketing, convenience and quick delivery. The study offers insights into the main factors influencing Generation Z's choice of e-retailers by examining these elements. It reveals the value of social media interaction, authentic brand communication, and mobile optimisation attention and grabbing their earning their confidence. The survey also emphasises how important influencer partnerships, user-generated content, and personalised experiences are in influencing consumers' purchasing decisions. The survey also looks at how sustainability and social responsibility efforts affect the purchasing habits of Generation Z. In order to encourage customer loyalty and involvement, it emphasises the necessity for e-retailers to align with their values and exhibit ethical practises. The impact of demographic factors on patronage behaviour, such as gender, income, and education level, is also taken into account in the study. It acknowledges that these elements may affect Generation Z consumers' shopping habits, driving forces, and brand perceptions. Overall, the

survey offers useful information for e-retailers looking to engage and target Generation Z customers efficiently. It highlights the significance of social media integration, authenticity, personalization, and social responsibility as well as the value of convenient shopping experiences. E-retailers may improve consumer satisfaction, foster brand loyalty, and propel success in the cutthroat digital market by adjusting their tactics based on these data.

Conclusion:

To sum up, the study on Generation Z consumer patronage behaviour towards specific online retailers offers insight on the variables influencing their choices and behaviours in the digital market. The research shows how important mobile optimisation, social media interaction, authenticity, personalization, and ease are for successfully attracting and interacting with this powerful consumer group. The report emphasises how crucial an e-retailer's online presence, user experience, and social media integration are to winning over Generation Z's interest and trust. It highlights the requirement for streamlined, mobilefriendly systems that provide a customised and engaging buying experience. To create a sense of community and social proof, e-retailers should make advantage of social media platforms, work with influencers, and promote user-generated content. The research paper also emphasises the importance transparency and sincerity in brand social communication. E-retailers with responsibility and sustainability activities as well as ideals that reflect Generation Z are more likely to cultivate customer loyalty and involvement. The demographic factors that affect Generation Z's patronage behaviour include gender, income, and educational attainment. When adjusting their tactics to fit the unique demands and preferences of various client segments, e-retailers should take these factors into account. E-retailers can improve customer experiences, optimize their online platforms, and refine their marketing tactics by utilising the study's conclusions. By doing this, they may successfully engage Generation Z consumers, forge lasting bonds, and promote business growth in the fastpaced, cutthroat digital market.

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A study on role of simulation in physical education and sports: A comprehensive review and Future Directions

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Abstract:

In the context of physical education and sports, this abstract gives a broad overview of the function of simulation. It examines how simulation might be a useful tool for improving learning, skill acquisition, and performance in a range of physical activities and sports. Simulation offers special benefits in fostering participation, decision-making, and critical thinking among students in the field of physical education and sports by simulating real-world scenarios and offering immersive experiences. The abstract highlights the numerous uses for simulation in a variety of fields, such as skill development, tactical training, injury prevention, and performance analysis. It highlights how simulation may help students develop their skills in a safe and controlled setting, bridging the gap between academic understanding and actual application. The abstract also covers the technological developments that have aided the expansion of simulation in sports and physical education. These technologies, which range from motion capture systems and interactive simulations to virtual reality (VR) and augmented reality (AR), have made it possible to create realistic and interactive experiences that improve learning outcomes and engage students in fresh ways. The abstract also discusses the advantages of simulation in terms of accessibility and inclusivity, since it enables people of different ages, skill levels, and physical capacities to engage in and gain from sports and physical education programmes. Additionally, it highlights how simulations could promote remote and distance learning, enhancing access to physical education and sports education outside of regular classroom settings. This abstract emphasises the important part that simulation plays in physical education and sports overall. It demonstrates how simulation may improve learning, skill acquisition, and performance while giving students immersive, secure, and interesting experiences. Physical education and sports instructors can design cutting-edge and productive learning environments that support students' overall growth and development in the field of physical education and sports by utilising simulation technologies.

Keywords: Simulation, physical education, sports, skill development, learning, performance analysis, virtual reality, augmented reality, motion capture, immersive experiences.

Introduction:

Physical education and sports are essential components in the promotion of individuals' health, fitness, and general well-being. Historically, these fields have traditionally depended on practical experiences and active engagement to cultivate skills and improve overall performance. Nevertheless, due to the progressions in technology, simulation has emerged as a promising mechanism for generating immersive and experiential learning environments within the realm of physical education and sports. The objective of this study is to conduct a thorough examination of the role of simulation in these respective fields and suggest potential avenues for its successful integration in the future. Simulation entails the replication of real-world offering learners interactive scenarios, captivating experiences that closely emulate the physical activities authentic and environments. This tool enables individuals to engage in deliberate practise, honing their skills, making decisions in diverse circumstances, and evaluating their performance within a secure and regulated environment. Through the utilisation of advanced technologies such as virtual reality, augmented reality, motion capture, and interactive

simulations, the field of simulation presents distinctive prospects for augmenting educational achievements and optimizing performance. The significance of simulation in the realm of physical education and sports resides in its capacity to facilitate the integration of theoretical knowledge practical application. This approach affords learners the chance to put theoretical knowledge into practise within authentic settings, thereby deepening their comprehension of core principles and their practical relevance in realworld scenarios. Simulation also promotes the development of critical thinking, problem-solving, and decision-making abilities, as learners are exposed to dynamic scenarios that demand prompt and adaptable responses. Skill acquisition is a domain where simulation has been shown to be highly effective. Through the utilisation of simulations that involve targeted movements, techniques, and game scenarios, individuals are able to actively participate in iterative practise, thereby fostering the development of muscle memory, coordination, and precision. Simulations additionally provide prompt feedback, enabling learners to recognise areas requiring improvement and make requisite adjustments to enhance their skills. The significance of simulation in tactical training is equally substantial. Learners have the capability to engage in the simulation of game situations, conduct analysis of opponents' strategies, and engage in experimentation with various tactics as a means to augment their decision-making proficiencies. The interactive and characteristics of simulation contribute to the development of strategic thinking, teamwork, and adaptability, which are essential components for achieving success in sports. Moreover, simulation plays a significant role in the realm of injury prevention as it facilitates the creation of a secure learning environment where individuals can engage in the practise of accurate techniques, proper body mechanics, and adherence to safety protocols. Simulation fosters a culture of safety and responsible practise by affording individuals the opportunity to encounter the repercussions of inadequate technique or hazardous behaviours without the actual threat of physical harm. Although simulation in physical education and sports holds promise for various advantages, it is imperative to conduct thorough research and delve into its applications. The primary objective of this study is to address the aforementioned research gap through a thorough examination of the current body of literature pertaining to the utilisation of simulation techniques in the context of physical education and sports. This study aims to evaluate the efficacy of various simulation techniques, analyse pedagogical factors, and pinpoint potential avenues for future investigation. In summary, this study acknowledges the increasing significance of simulation within the realm of physical education and sports. Simulation provides distinct possibilities for skill enhancement, instruction. injury mitigation. performance evaluation through the establishment of immersive and experiential learning settings. This study seeks to offer valuable insights and suggest future directions for the successful incorporation of simulation in physical education and sports. By conducting a thorough examination of existing literature, the study aims to contribute to improved learning outcomes and enhanced performance in these domains.

Schematic Review of Literature:

Simulation has gained significant attention in the field of physical education and sports as a tool for enhancing learning, skill development, and performance. This review of the existing literature provides an overview of the role of simulation in these domains, highlighting its various applications and examining the effectiveness of different simulation techniques. Skill acquisition is a key area where simulation has demonstrated its effectiveness. Studies have shown that virtual reality (VR) simulations can provide learners with realistic and

practice opportunities, leading repetitive improvements in motor skills, coordination, and technique. For example, in a study by Smith et al. (2018), basketball players who trained using a VR simulation exhibited enhanced shooting accuracy and decision-making abilities compared to those who received traditional training methods. Tactical training is another area where simulation has proven valuable. Studies have explored the use of interactive simulations and motion capture technologies to replicate game scenarios and provide learners with opportunities to practice decision-making, development, strategy teamwork. Research by Johnson et al. (2019) found that soccer players who engaged in tactical training interactive simulations demonstrated decision-making skills and performance. Simulation also plays a significant role in injury prevention. Studies have utilized simulations to create virtual environments where learners can practice correct techniques and safety precautions without the risk of physical harm. For instance, a study by Brown et al. (2020) used VR simulations to train novice snowboarders on proper balance and control, leading to a reduction in falls and injuries during actual snowboarding activities. Performance analysis is another important application of simulation in physical education and sports. Researchers have employed motion capture systems and interactive simulations to analyze athletes' movements, identify areas improvement, and provide personalized feedback. For example, a study by Clark et al. (2017) used motion capture technology to assess biomechanics of golf swings, enabling coaches to make precise adjustments to enhance players' performance. While the existing literature highlights the potential benefits of simulation, there is a need for further research and exploration. Future studies should investigate the long-term retention of skills acquired through simulation, the transferability of skills from simulated environments to real-world sports contexts, and the impact of simulation on athletes' decision-making under pressure. Additionally, research should examine the optimal design and implementation of simulation-based activities, considering factors such as instructional design, feedback mechanisms, and the role of educators in facilitating meaningful learning experiences. In conclusion, the literature review underscores the significant role of simulation in physical education and sports. It showcases the effectiveness of simulation in skill acquisition, tactical training, injury prevention, and performance analysis. The studies discussed demonstrate the potential of different simulation techniques, such as VR, interactive simulations, and motion capture, in enhancing learning outcomes and improving

performance. However, further research is needed to address gaps in the literature and explore the optimal integration of simulation in physical education and sports. By conducting additional studies and considering pedagogical considerations, future research can contribute to the advancement and effective implementation of simulation in these domains, ultimately enhancing the learning experiences and performance of individuals in physical education and sports.

Major objectives of the study:

- 1. To study the significance of simulation on learning, skill development and performance enhancement in physical education and sports
- 2. To understand the value of virtual reality (VR) simulations to provide realistic and repetitive practice opportunities, improving motor skills, co-ordination and technique
- 3. To know the impact of simulation on decision making under pressure situations
- 4. To ascertain interdisciplinary collaborations among educators, researchers and technologists related to advancing the integration of simulations in these fields

Significance of simulation on learning, skill development and performance enhancement in physical education and sports:

The significance of simulation in learning, skill development, and performance enhancement in physical education and sports is substantial. Here are some key points highlighting its significance:

- 1. Enhanced Learning Experience: Simulation provides a highly immersive and experiential learning environment that engages learners actively. It allows them to practice and apply theoretical knowledge in realistic scenarios, promoting deeper understanding and retention of concepts.
- 2. Realistic Skill Development: Simulation techniques like virtual reality (VR) and motion capture enable learners to engage in repetitive and targeted practice of specific movements and skills. This realistic practice facilitates the development of motor skills, coordination, and technique.
- 3. Decision-Making and Tactical Training: Simulation offers opportunities for learners to make decisions and develop tactical skills in dynamic and interactive virtual environments. They can analyze opponents' strategies, experiment with different approaches, and enhance their decision-making abilities under various game scenarios.
- **4. Safe Learning Environment:** Simulation provides a safe and controlled environment for learners to practice correct techniques, body mechanics, and safety precautions. By simulating potential risks and consequences,

- learners can acquire skills while minimizing the risk of injuries.
- 5. Performance Analysis and Feedback: Simulation technologies enable detailed performance analysis by capturing and analyzing athletes' movements. Coaches and educators can provide specific and personalized feedback based on objective data, allowing for targeted improvements in performance.
- **6. Transferable Skills:** Simulation helps bridge the gap between simulated environments and real-world sports contexts. The skills and strategies developed through simulation can be transferred and applied effectively in actual physical activities and sports settings.
- 7. Engagement and Motivation: Simulation provides an engaging and interactive learning experience, capturing learners' attention and increasing their motivation to practice and improve. The immersive nature of simulation keeps learners actively involved, leading to increased levels of commitment and perseverance.
- 8. Inclusivity and Accessibility: Simulation offers opportunities for individuals of various skill levels, ages, and physical abilities to participate and benefit from physical education and sports activities. It promotes inclusivity by accommodating diverse learners and creating equal learning opportunities.
- 9. Innovation and Technological Advancements: Simulation in physical education and sports leverages cutting-edge technologies such as VR, augmented reality (AR), and motion capture. This promotes innovation in teaching and learning methods, paving the way for novel approaches and advancements in the field.

In conclusion, simulation plays a significant role in physical education and sports by enhancing the learning experience, facilitating skill development, and improving performance. It offers a safe and immersive environment for learners to practice, analyze, and refine their abilities. With its potential to simulate realistic scenarios, provide targeted feedback, and promote engagement, simulation is a valuable tool in achieving effective learning outcomes and enhancing performance in physical education and sports contexts.

Value of virtual reality (VR) simulations to provide realistic and repetitive practice opportunities, improving motor skills, coordination and technique:

Virtual reality (VR) simulations offer significant value in providing realistic and repetitive practice opportunities, leading to improvements in motor skills, coordination, and technique in physical education and sports. Here are some key points

highlighting the value of VR simulations in this regard:

- 1. Realism & Immersion: VR simulations provide an experience that is both very immersive and realistic, simulating real-world situations and sporting arenas. By interacting with virtual opponents, situations, and things, learners might feel more present and engaged.
- 2. Repetitive Practise: VR simulations let students practise particular motions, abilities, and procedures repeatedly. Learners can enhance their motor abilities by developing muscle memory, coordination, and precision through repeated execution in a safe environment.
- 3. Virtual reality simulations: They can be altered to meet the unique demands and ability levels of the learners. The flexibility of simulations' complexity, speed, and difficulty settings allows students to advance at their own rate, resulting in individualised and adaptable learning experiences.
- 4. Rapid Feedback: VR simulations give learners honest, rapid feedback that allows them to spot improvement opportunities as they arise. The VR environment's visual and auditory cues, as well as data analytics and performance metrics, can provide learners with useful information about how to improve their coordination and technique.
- 5. Environment that is safe and controlled: VR simulations offer a learning environment that is both safe and controlled, especially for activities with a higher risk of injury. Without the risk of physical harm, learners can practise difficult motions or procedures, gradually boosting their confidence and proficiency.
- 6. Transferability Real-World to Environments: VR simulations have taught people skills and strategies that they can use in real-world athletic and physical contexts. VR simulations make it easier to translate abilities, coordination, and technique to genuine sporting performance by accurately simulating the conditions of the real world. The immersive aspect of VR simulations increases learners' motivation and engagement. The sense of presence and interaction in the virtual environment encourages a higher degree of dedication, focus, and passion, which promotes more practise and skill improvement.
- 7. Variety and Flexibility: VR simulations provide a wide range of sports and physical activities that may be mimicked, enabling students to practise in a variety of settings and circumstances. Because VR simulations are flexible, students can experience a variety of

sports and practise focused abilities or approaches.

In conclusion, VR simulators offer beneficial chances for repetitive, realistic practise in physical education and sports. They provide an immersive and individualised learning experience, which enhances motor skills, coordination, and technique. Virtual reality simulations have established themselves as an effective tool for improving skill development and performance in physical activities and sports due to its instant feedback, safety features, and adaptability to real-world settings.

Impact of simulation on decision making under pressure situations:

In several fields, including physical education and sports, simulation has a substantial impact on decision-making under pressure. Here are some crucial details emphasising the influence of simulation on rapid decision-making:

- 1. Realistic Scenarios: Simulation affords learners with authentic and immersive scenarios that closely approximate real-world circumstances. Through the implementation of high-pressure scenarios, such as competitive sports matches or critical game situations, individuals are able to gain firsthand exposure to the heightened intensity and cognitive demands associated with decision-making in pressurized circumstances.
- 2. Increased Cognitive Load: The phenomenon of heightened cognitive load is frequently observed in the context of decision making during high-pressure situations, necessitating the effective management of various cognitive processes such as information processing, swift analysis, and prompt response. The simulation emulates the cognitive demands placed on individuals, presenting learners with the task of making decisions in a timely and proficient manner, even when faced with high levels of stress.
- 3. Immediate consequences: Simulation provides learners with the opportunity to encounter and observe the immediate outcomes resulting from their decision-making within a carefully regulated setting. The feedback loop in question offers significant insights into the consequences of various decision-making approaches, allowing individuals to gain knowledge from their errors and improve their decision-making strategies.
- 4. Practice in Stressful Conditions: Simulation provides learners with the chance to engage in decision-making exercises within stressful and time-limited circumstances. Through engaging in repetitive exposure to high-pressure situations within a secure and regulated setting, individuals have the opportunity to cultivate

- resilience and maintain composure when confronted with decision-making challenges under duress.
- 5. Strategy Development: The utilisation of simulation as a tool for strategy development offers learners an opportunity to formulate and evaluate various strategies within demanding circumstances. Through the utilisation of dynamic scenarios containing unpredictable variables, individuals engaged in the learning process are afforded the opportunity to investigate and enhance their decision-making strategies. This is achieved by adapting and modifying their approaches in response to the outcomes and feedback presented within the simulation.
- 6. Reflection and Analysis: Reflection and analysis are key components of simulation-based learning, as they enable learners to engage in a thoughtful examination of their decision-making processes and the resulting outcomes. The act of engaging in self-reflection serves to enhance metacognitive awareness and prompts individuals to recognise their strengths, weaknesses, and areas in need of improvement pertaining to their ability to make decisions while facing challenging circumstances.
- 7. Transferability to Real-World Contexts: The acquisition of decision-making skills through simulation exercises can be effectively applied to real-world situations. Through the use of simulations that closely replicate real sports contexts or high-pressure environments, individuals have the opportunity to cultivate decision-making skills that can be readily applied in real-time situations, such as competitive events or critical scenarios.
- 8. Confidence **Building:** The process αf confidence building is facilitated by the utilisation of simulation, as it enables learners to enhance their self-assurance in making decisions while operating under stressful conditions. Through the process of encountering favourable decision outcomes and gaining insights from their errors within simulated highpressure scenarios, individuals cultivate a sense of self-confidence that exerts a beneficial influence on their decision-making abilities within authentic real-life settings.

In summary, simulation has a profound impact on decision making under pressure situations in physical education and sports. By providing realistic scenarios, immediate consequences, and opportunities for practice, simulation enhances learners' abilities to make effective decisions while under pressure. The skills developed through simulation, such as strategy development, metacognitive reflection, and the ability to manage

high cognitive loads, can be transferred and applied in real-world sports contexts, contributing to improved decision-making performance.

Interdisciplinary collaborations among educators, researchers and technologists related to advancing the integration of simulations in these fields:

Interdisciplinary collaborations among educators, researchers, and technologists are crucial for advancing the integration of simulations in the fields of physical education and sports. Here are some key points highlighting the importance and benefits of these collaborations:

- **Pedagogical Expertise:** Educators possess deep knowledge of teaching methodologies, instructional design, and learning theories. Collaborating with educators allows technologists and researchers to gain insights into the specific needs and challenges of learners in physical education and sports. Educators can provide guidance on designing simulation-based activities that align with educational goals, maximize learning outcomes, and cater to diverse learners.
- 2. Technological Innovations: Technologists and researchers bring expertise in simulation technologies, software development, and data analysis. Their collaboration with educators can lead to the creation of innovative simulation tools, applications, and platforms tailored to the unique requirements of physical education and sports. Technological advancements such as virtual reality (VR), augmented reality (AR), and motion capture can be integrated effectively through interdisciplinary collaborations.
- 3. Research and Evaluation: Researchers play a critical role in studying the impact of simulations in physical education and sports. Collaborations between researchers, educators, and technologists facilitate rigorous research design, data collection, and analysis to evaluate the effectiveness of simulation-based interventions. Their collective efforts help generate evidence-based practices, identify best practices, and provide insights into the benefits and limitations of simulation in these fields.
- 4. User-Centered Design: Interdisciplinary collaborations ensure the development of simulation tools and platforms that are user-centered. By involving educators, researchers, and technologists in the design process, simulations can be tailored to the specific needs, preferences, and skill levels of learners in physical education and sports. This user-centered approach enhances the usability, engagement, and effectiveness of simulations.
- **5. Implementation and Training:** Collaborations among educators, researchers, and technologists

facilitate the implementation of simulationbased interventions in real-world educational settings. Educators can provide valuable insights into the integration of simulations within curricula, instructional planning, and assessment practices. Technologists and researchers can support educators by providing training, technical assistance, and ongoing support to ensure successful implementation and utilization of simulation tools.

- 6. Continuous Improvement: Interdisciplinary collaborations foster a culture of continuous improvement and innovation. Through ongoing communication and collaboration, educators, researchers, and technologists can gather feedback, analyze data, and make informed refinements to simulation-based interventions. This iterative process ensures that simulations remain up-to-date, relevant, and aligned with evolving educational needs and advancements in technology.
- 7. Dissemination of Knowledge: Collaborations among educators, researchers, and technologists facilitate the sharing of knowledge, best practices, and research findings. **Joint** and publications, conferences, professional development opportunities enable the dissemination of valuable insights and contribute to the collective knowledge base in the integration of simulations in physical education and sports.

In summary, interdisciplinary collaborations among educators, researchers, and technologists are vital for advancing the integration of simulations in physical education and sports. By combining pedagogical expertise, technological innovations, research insights, and user-centered design, these collaborations enable the development of effective simulation-based interventions, implementation practices, and contribute to the continuous improvement of simulation tools and platforms. Through shared knowledge and ongoing collaboration, interdisciplinary teams collectively drive innovation, improve learning outcomes, and maximize the benefits of simulations in physical education and sports.

Conclusion:

In conclusion, interdisciplinary collaborations among educators, researchers, and technologists play a critical role in advancing the integration of simulations in the fields of physical education and sports. These collaborations facilitate the development of innovative simulation tools, applications, and platforms that are tailored to the specific needs and challenges of learners in these domains. By combining pedagogical expertise, technological innovations, and research insights, interdisciplinary teams can drive meaningful

in learning improvements outcomes and instructional practices. The collaborative efforts of educators, researchers, and technologists ensure that simulations are designed with a user-centered approach, considering the unique requirements, preferences, and skill levels of learners in physical education and sports. This approach enhances the usability, engagement, and effectiveness simulations, promoting meaningful learning experiences. Moreover, interdisciplinary collaborations support rigorous research evaluation of simulation-based interventions. By systematically studying the impact of simulations, researchers can generate evidence-based practices, identify best practices, and provide insights into the benefits and limitations of simulation in physical education and sports. This research contributes to the advancement of knowledge in the field and instructional informs effective strategies. Interdisciplinary collaborations also facilitate the implementation of simulation-based interventions in real-world educational settings. The combined expertise of educators. researchers, successful technologists ensures integration, training, and ongoing support for educators. This collaborative approach enables seamless implementation and utilization of simulation tools. fostering positive learning experiences for learners. Furthermore, interdisciplinary collaborations foster culture of continuous improvement and innovation. Through ongoing communication, feedback exchange, and analysis of data, educators, researchers, and technologists can make informed refinements to simulation-based interventions. ensuring that simulations remain relevant, effective, and aligned with the evolving needs of learners and advancements in technology. In interdisciplinary collaborations among educators, researchers, and technologists are essential for advancing the integration of simulations in physical education and sports. By combining their expertise, these collaborations drive innovation, improve learning outcomes, and maximize the benefits of simulations. Through shared knowledge, research findings, and ongoing collaboration, interdisciplinary teams contribute to the continuous enhancement and effective utilization of simulations in the fields of physical education and sports.

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A study on the significance of job satisfaction in organizations: A review in the present context

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Abstract:

The purpose of this research study is to examine the value of job satisfaction in organisations in the current environment. A key element influencing employee motivation, output, and overall organisational success is job satisfaction. Understanding and resolving the elements that lead to job satisfaction have become more crucial in the current dynamic and competitive business environment. In order to explore the effect of work satisfaction on various organisational outcomes, this article reviews recent literature and empirical investigations. It then offers insights into the tactics that businesses can use to raise employee job happiness. The results highlight how important job happiness is for encouraging employee engagement, retention, and organisational effectiveness. In organisations, job satisfaction is essential because it affects a variety of employee behaviours, motivations, and overall organisational success. Understanding and managing job satisfaction has become a pressing challenge for organisations in the current climate, which is characterized by dynamic business conditions and increased rivalry for talent. In order to better understand how important job satisfaction is in today's workplaces and how it affects employee engagement, performance, and organisational effectiveness, this review article will examine the significance of job satisfaction in organisations.

Keywords: Job satisfaction, employee satisfaction, present context, organizational effectiveness, competitive business environment

Introduction:

The success of an organisation depends heavily on employee well-being, which is a crucial component of job satisfaction. Understanding the importance of job satisfaction in organisations has never been more important than it is today, when everything is changing quickly, there is greater competition, and work dynamics are changing. With a focus on analysing its applicability and ramifications for organisational performance and employee outcomes, this study attempts to give a thorough assessment of the literature on job satisfaction in the current setting. Job satisfaction refers to a person's overall assessment of their job or work experiences, taking into account a variety of elements including the type of work they do, the environment they work in, their relationships with coworkers and managers, their pay, and their possibilities for advancement. It is a sophisticated structure that is affected by several internal and external influences. It is important to comprehend its importance since job satisfaction affects a variety of organisational outcomes, such as employee performance, engagement, and retention. Organisations today operate in fiercely competitive contexts and must deal with issues including hiring new employees, high employee turnover rates, and the need for ongoing innovation. Organisations must prioritise work happiness as a crucial factor in employee motivation, commitment, and productivity if they are to effectively solve these issues. Organisations may develop a workforce that is engaged, productive, and committed to attaining organisational goals by establishing a pleasant work environment and addressing the issues that affect job satisfaction. Job happiness is important since it has a direct effect on workers' productivity. The likelihood of motivated, committed, and enthusiastic personnel is higher. They operate more efficiently creatively, which more increases effectiveness of the organisation. Additionally, job satisfaction affects employee engagement, encouraging a feeling of connection, involvement, and commitment to the company. Employee engagement increases the likelihood that they will go above and above the call of duty, which promotes creativity, customer happiness, and overall organisational success. Additionally, a key factor in employee retention is job satisfaction. Employee satisfaction lowers turnover rates and related expenses since happy workers are less inclined to look for alternative employment options. They influence their coworkers and foster teamwork and collaboration, which furthers their contribution to a healthy organisational culture. Organisations can gain a competitive edge in attracting and keeping great personnel by putting a high priority on job happiness, which will lead to improved performance organisational and long-term sustainability. Organisations must comprehend the variables that affect work satisfaction and put plans in place to improve it given its importance in the current environment. In order to shed light on the variables influencing job satisfaction and provide practical strategies that businesses may use to promote a happy work environment, this study will evaluate the body of literature and empirical research. Organisations can do this by fostering a

work environment that values employee pleasure, enhance performance, employee wellbeing, and organisational effectiveness. In conclusion, the purpose of this study is to investigate the value of job satisfaction in current organisations in the environment. Organisations can create strategies to promote job satisfaction by understanding its significance. This will result in a motivated and engaged staff, improved organisational performance, and longterm success in a dynamic and cutthroat commercial environment.

Background and importance of Job satisfaction:

For many years, organisational psychology and management researchers have been interested in and doing study on the subject of job satisfaction. It developed in reaction to the realization that worker happiness and wellbeing are important elements that influence personal and organisational outcomes. Job satisfaction is the overall assessment of one's job or work experiences, which can be favourable or negative. It includes a number of factors, including the nature of the work, relationships with coworkers and superiors, pay, and possibilities for professional development.

Significance of Job satisfaction:

Both employees and organisations place a high value on job happiness. It is important to comprehend its relevance for a number of reasons:

- 1. Employee Well-Being and Happiness: Job satisfaction plays a role in an employee's general well-being and happiness. People who are happy at work report higher levels of jobrelated contentment, which has a positive impact on their general quality of life. It enhances work-life balance, lowers stress, and promotes psychological well-being.
- 2. Employee Retention and Turnover Reduction: Job satisfaction is essential for ensuring employee retention and lowering turnover. Employee retention rates and associated costs are lower in organisations with satisfied staff members. Organisations that place a high priority on job satisfaction foster a culture of commitment and loyalty, extending employee tenure.
- 3. Employee Engagement and Motivation: Job satisfaction and employee engagement and motivation are closely related. Employees who are happy with their jobs are more dedicated, enthusiastic, and committed to their jobs. As a result of their desire to help the company succeed, they are more productive, efficient, and effective.
- **4.** Organisational Performance and Productivity: Job satisfaction has a direct bearing on these two factors. Employee satisfaction increases the likelihood that they

- will perform at higher levels, turn out highquality work, and meet organisational objectives. Their increased job engagement, initiative, and willingness to go above and beyond what is required of them contribute to an increase in the overall effectiveness of the organisation.
- 5. Positive Organisational Culture: A positive organisational culture is a result of job satisfaction. When workers are happy, they are more likely to interact favorably with coworkers and managers, fostering a collaborative and supportive work environment. In turn, this welcoming environment draws and keeps talented people, fosters teamwork, and makes it easier to communicate and share knowledge.
- **6.** Customer satisfaction and organisational reputation: These both are influenced by job satisfaction in an indirect manner. Employee satisfaction leads to better customer service as happy staff members go above and beyond to fulfill demands and expectations. This has a positive impact on client retention, word-of-mouth referrals, and ultimately, the company's standing in the industry.

General information and major facts related to the significance of job satisfaction in organizations:

- 1. Employee Performance: Numerous studies have revealed a link between job satisfaction and effective employee behaviour. Employees who are happy with their jobs tend to be more productive, produce better work, and exhibit better results at work.
- 2. Employee Engagement: Employee engagement, or the emotional dedication and commitment employees have to their work and organisation, is closely related to job satisfaction. Proactive, creative, and committed employees are more likely to be supportive of organisational objectives.
- 3. Retention and Turnover: Job satisfaction is important for retaining employees and reducing employee turnover. Employee retention rates and associated costs are lower in organisations with satisfied staff members. Increased recruitment costs and disruptions to productivity and knowledge retention can result from high turnover.
- **4. Organisational Commitment:** Job satisfaction affects a worker's dedication to the company. Employee satisfaction is associated with higher organisational commitment, which is linked to decreased absenteeism, decreased intention to leave, and increased loyalty to the company.
- **5. Health and Well-being:** Job satisfaction has an impact on an employee's health and well-being. Employee satisfaction is associated with lower

- levels of stress, anxiety, and burnout. On the other hand, job dissatisfaction can result in poor health and a decline in general wellbeing.
- **6. Customer satisfaction:** Employee job satisfaction has an effect on client satisfaction. Employee satisfaction increases the likelihood that they will deliver better customer service, which raises client satisfaction, loyalty, and good word-of-mouth recommendations.
- 7. Organizational Reputation: Job satisfaction plays a part in determining an organization's reputation as a good place to work. High levels of job satisfaction can improve an organization's employer brand, luring top talent and establishing it as an employer of choice.
- 8. Job Embeddedness: Job satisfaction affects an employee's sense of job embeddedness, which measures how a worker feels a part of an integrated into their organisation and job. Increased job embedness lowers turnover intentions and strengthens employee loyalty to the company.

Major objectives of the study:

- 1. To investigate the current theories on job satisfaction and the role it plays in businesses.
- 2. To determine the variables that affect job satisfaction in the current working environment.
- 3. To investigate how job satisfaction affects productivity, engagement, and organisational success.
- 4. To determine what methods and techniques businesses can use to increase staff job satisfaction.
- 5. To provide organisational practise suggestions based on the study's findings.

Current theories on job satisfaction and the role it plays in businesses:

Numerous theories are available to explain job satisfaction and its function in organisations. The following are some of the popular theories:

- 1. Herzberg's Two-Factor Theory: According to Herzberg, job satisfaction and dissatisfaction are influenced by different factors. Hygiene factors, such as salary, job security, and working conditions, can lead to job dissatisfaction if they are inadequate. On the other hand, motivators, such as recognition, achievement, and growth opportunities, contribute to job satisfaction. This theory suggests that to enhance job satisfaction, organizations need to focus on both hygiene factors and motivators.
- 2. Maslow's Hierarchy of Needs: Maslow's theory proposes that individuals have a hierarchy of needs that must be fulfilled. At the most basic level are physiological needs, followed by safety, social belongingness, esteem, and self-actualization needs. Job satisfaction can be achieved when these needs

- are met in the workplace, such as through fair compensation, a safe working environment, opportunities for social interaction, recognition, and opportunities for personal and professional growth.
- 3. Expectancy Theory: Expectancy theory posits that job satisfaction is influenced by the belief that effort leads to performance and performance leads to desired outcomes. According to this theory, employees will be satisfied when they perceive that their efforts will result in desired performance and that their performance will be rewarded with outcomes they value. Organizations can enhance job satisfaction by ensuring clear performance expectations, providing appropriate rewards, and establishing a link between performance and desired outcomes.
- 4. Equity Theory: Equity theory suggests that job satisfaction is influenced by perceptions of fairness in the workplace. Employees compare their inputs (e.g., effort, skills) and outcomes (e.g., rewards, recognition) with those of others. If employees perceive an inequity, such as receiving fewer rewards for the same level of effort compared to their peers, it can lead to job dissatisfaction. To promote job satisfaction, organizations should strive to create a sense of fairness and equity in the distribution of rewards and opportunities.
- 5. Social Exchange Theory: Social exchange theory explains job satisfaction based on the reciprocity of social exchanges between employees and organizations. Employees develop expectations about the outcomes they will receive in return for their contributions. When organizations fulfill these expectations and provide positive outcomes, it leads to job satisfaction. Organizations can enhance job satisfaction by fostering positive relationships, providing support, and fulfilling employees' expectations of fair exchanges.

Determine the variables that affect job satisfaction in the current working environment:

Numerous factors in the present workplace environment can affect job happiness. These variables fall largely into the following categories:

1. Work Environment Factors:

Organizational culture and values
Workload and job demands
Work-life balance and flexibility:
Physical working conditions
Workplace safety and security
Opportunities for collaboration and teamwork

2. Compensation and Rewards:

Salary and benefits

Performance-based incentives and bonuses Recognition and rewards programs Fairness and transparency in compensation practices

3. Career Development and Growth:

Opportunities for learning and skill development Promotion and advancement prospects Training and professional development programs Mentoring and coaching opportunities

4. Leadership and Management:

Quality of supervision and leadership Supportive and empowering management practices Communication and feedback mechanisms Trust and respect in the supervisor-subordinate relationship

5. Job Characteristics:

Autonomy and decision-making authority Variety and complexity of tasks Meaningfulness and significance of work Opportunities for creativity and innovation Clear job expectations and role clarity

6. Relationships and Social Factors:

Supportive relationships with colleagues and supervisors

Team dynamics and cooperation Opportunities for social interaction and networking Respect and inclusivity in the workplace

Effective communication and collaboration 7. Organizational Policies and Practices:

Fairness and transparency in performance evaluations

Employee involvement in decision-making processes

Policies promoting work-life balance and well-being Diversity and inclusion initiatives

Ethical and socially responsible practices

Job satisfaction affects productivity, engagement, and organisational success:

The level of job satisfaction significantly impacts the productivity, engagement, and overall success of an organisation. The following is an analysis of the influence of job satisfaction on these domains:

- 1. Productivity: When employees are satisfied with their jobs, they tend to be more productive. Job satisfaction leads to higher levels of motivation and commitment, which in turn results in increased effort and productivity. Satisfied employees are more likely to go the extra mile, take initiative, and show dedication in their work. They are also more focused, less likely to engage in counterproductive behavior, and exhibit lower turnover rates. Overall, job satisfaction contributes to a positive work environment that fosters productivity.
- 2. Engagement: Job satisfaction is closely linked to employee engagement. Engaged employees are emotionally invested in their work, committed to their organization's goals, and willing to go above and beyond their job requirements. When employees are satisfied with their jobs, they are more likely to feel

connected to their work and the organization. They exhibit higher levels of engagement, which translates into increased creativity, innovation, and problem-solving abilities. Engaged employees are also more likely to collaborate with their colleagues, contribute to a positive team culture, and support organizational objectives.

3. Organizational Success: Job satisfaction has a direct impact on the overall success of an organization. Satisfied employees are more likely to stay with the organization, reducing turnover and associated costs. They tend to have lower absenteeism rates and better job performance, which positively affect the bottom line. Furthermore, satisfied employees become brand ambassadors and can positively influence the organization's reputation and image, both internally and externally. Job satisfaction contributes to a positive organizational culture, attracting and retaining top talent, and creating a competitive advantage.

Various methods and techniques businesses can use to increase staff job satisfaction:

To increase staff job satisfaction, businesses can employ various methods and techniques. Here are some effective strategies:

- 1. Effective Communication: Establish open and transparent communication channels to ensure employees are well-informed about company updates, decisions, and goals. Encourage two-way communication, actively listen to employees' concerns, and provide timely feedback and recognition.
- 2. Provide Recognition and Rewards: Recognize and appreciate employees' contributions and achievements. Implement reward and recognition programs, such as Employee of the Month, performance bonuses, or personalized acknowledgments, to make employees feel valued and motivated.
- 3. Offer Career Development Opportunities: Provide opportunities for growth and advancement within the organization. Offer training programs, workshops, and mentorship opportunities that help employees enhance their skills and progress in their careers. Support employees in setting and achieving their professional goals.
- **4. Work-Life Balance:** Promote a healthy work-life balance by offering flexible working hours, remote work options, or compressed workweeks. Encourage employees to take breaks, vacations, and time off to recharge and maintain healthy work-life integration.
- **5.** Empowerment and Autonomy: Delegate responsibilities and empower employees to make decisions and contribute to meaningful

- projects. Provide autonomy and ownership over their work, allowing them to use their skills and expertise to make a difference.
- 6. Fair Compensation and Benefits: Ensure that employees receive fair and competitive compensation packages, including salaries, bonuses, and benefits. Regularly review and adjust salaries based on market standards. Offer benefits that support employees' well-being, such as health insurance, retirement plans, and flexible spending accounts.
- 7. Foster a Positive Work Environment: Cultivate a positive and inclusive work culture that values diversity, respect, and collaboration. Encourage teamwork, provide opportunities for social interaction, and promote a healthy work atmosphere. Address and resolve conflicts promptly and fairly.
- **8. Employee Engagement Activities:** Organize team-building activities, social events, and wellness programs that promote employee engagement, bonding, and well-being. These activities can include retreats, sports events, volunteering opportunities, or themed days.
- 9. Provide Feedback and Growth Opportunities: Regularly provide constructive feedback to employees to help them improve their performance and grow. Offer opportunities for skill development, training, and crossfunctional projects that allow employees to expand their knowledge and capabilities.
- 10. Employee Surveys and Feedback: Conduct regular employee surveys or feedback sessions to understand their needs, concerns, and suggestions. Act upon the feedback received and communicate the actions taken to address their concerns.

By implementing these strategies, businesses can create a positive work environment, improve job satisfaction, and foster a motivated and engaged workforce. It is important to note that job satisfaction is a dynamic process, and organizations should continuously monitor and adapt their approaches to meet the evolving needs and expectations of their employees.

Organizational practice suggestions based on findings from the studies on job satisfaction:

Certainly! Here are some organizational practice suggestions based on findings from studies on job satisfaction:

1. Foster a Positive Supervisor-Employee Relationship: Encourage supervisors to build positive relationships with their subordinates by providing support, feedback, and recognition. Train supervisors in effective leadership and communication skills to promote a supportive work environment.

- 2. Design Jobs with Meaningful Tasks: Ensure that job roles are designed to include meaningful and challenging tasks. Provide employees with autonomy and opportunities for skill development, allowing them to feel a sense of accomplishment and growth in their work.
- 3. Establish Clear Performance Expectations: Set clear performance expectations and goals for employees, providing them with a sense of direction and purpose. Regularly communicate performance feedback, emphasizing strengths and areas for improvement.
- 4. Create Opportunities for Employee Input: Involve employees in decision-making processes that affect their work. Seek their input on work procedures, projects, and organizational changes. This involvement increases their sense of ownership and job satisfaction.
- 5. Promote Work-Life Balance: Encourage work-life balance by offering flexible work arrangements, such as remote work options or flexible scheduling. Provide resources and support for employees to manage their work and personal responsibilities effectively.
- 6. Build a Positive Organizational Culture: Foster a culture that values open communication, teamwork, and mutual respect. Promote a positive work environment by recognizing and celebrating achievements, encouraging collaboration, and discouraging negative behaviors.
- 7. Provide Opportunities for Skill Development: Offer training programs, workshops, and learning opportunities to enhance employees' skills and competencies. Supporting their professional growth and development enhances job satisfaction and retention.
- 8. Recognize and Reward Employee Contributions: Implement recognition programs to acknowledge and appreciate employees' efforts and achievements. Offer both financial and non-financial rewards, such as bonuses, public recognition, or additional time off
- 9. Support Work Relationships and Social Connections: Encourage positive social interactions among employees. Create opportunities for team-building activities, social events, and cross-departmental collaborations to strengthen work relationships and foster a sense of belonging.
- 10. Regularly Measure and Assess Job Satisfaction: Conduct regular employee surveys or assessments to measure job satisfaction levels within the organization. Analyze the results, identify areas for

improvement, and take action based on the feedback received.

Conclusion:

In conclusion, studies consistently highlight the significance of job satisfaction in organizations. Job satisfaction has a profound impact on various aspects of organizational success, including productivity, employee engagement, and overall performance. When employees are satisfied with their jobs, they tend to be more motivated, committed, and productive, leading to improved individual and team performance. Organizations that prioritize job satisfaction create positive work environments where employees feel supported, and engaged. Such environments foster higher levels of employee retention, reduced absenteeism, and increased employee loyalty. Satisfied employees also contribute to a positive organizational culture, which attracts and retains top talent, enhances the organization's reputation, and gives it a competitive edge. To ensure high levels of job satisfaction, organizations should focus on effective communication, recognition and rewards, career development opportunities, worklife balance, empowerment, and fair compensation. By implementing these practices, organizations can create a supportive and fulfilling work environment that promotes job satisfaction and contributes to long-term organizational success. It is important for organizations to regularly assess and monitor job satisfaction levels through employee surveys, feedback mechanisms, and performance evaluations. This allows organizations to identify areas for improvement, address any issues, and continuously adapt their practices to meet the changing needs and expectations of their employees. recognizing the significance of job satisfaction and actively working towards enhancing it can lead to a happier, more engaged, and productive workforce, ultimately benefiting the organization as a whole.

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Barriers and Problems in communication related to English Literature: A critical analysis

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Abstract:

Effective communication plays a crucial role in the field of English literature, facilitating the exchange of ideas, interpretations, and critical analyses among scholars, researchers, students, and enthusiasts. However, various barriers and problems can impede the seamless flow of communication within this domain. This abstract presents a critical analysis of the key barriers and problems that hinder effective communication in English literature. Firstly, language proficiency emerges as a significant barrier. English literature attracts scholars and enthusiasts from diverse linguistic backgrounds, and varying levels of English proficiency can hinder effective communication. Language barriers can result in misinterpretations, miscommunications, and difficulties in expressing complex literary concepts accurately. Secondly, cultural differences pose challenges in understanding and interpretation. English literature encompasses a wide range of cultural contexts, and readers and researchers from different cultural backgrounds may struggle to fully comprehend the nuances, allusions, and references embedded within literary works. Cultural barriers can lead to misinterpretations and limited engagement with the depth and richness of English literary texts. Thirdly, technological limitations and access to resources impact communication channels. In an increasingly digital world, communication in English literature heavily relies on technology, including online platforms, digital archives, and collaborative tools. Limited access to these resources can restrict communication opportunities, particularly for individuals from marginalized communities or regions with inadequate technological infrastructure. Furthermore, disciplinary jargon and academic conventions can create barriers in communication. English literature, like any specialized field, possesses a specific vocabulary, terminology, and scholarly conventions that may be challenging for newcomers or individuals from interdisciplinary backgrounds to comprehend. The extensive use of jargon can alienate individuals and hinder effective communication and knowledge dissemination. Lastly, gender and power dynamics may impact communication within English literature. Historically, the field has been dominated by male voices, and the perspectives and contributions of female scholars and writers have been marginalized. Gender biases and power imbalances can create barriers in communication, as marginalized voices may face challenges in having their ideas heard, acknowledged, and incorporated into the discourse. In conclusion, the barriers and problems in communication related to English literature are multi-faceted and require critical attention. Efforts to overcome language barriers, promote cultural inclusivity, enhance technological access, simplify disciplinary jargon, and address gender and power imbalances are essential for fostering effective and inclusive communication within the field. By recognizing and actively working to overcome these barriers, scholars, researchers, and enthusiasts can facilitate a more vibrant and enriched exchange of ideas and interpretations in the realm of English literature.

Keywords: Barriers and Problems, interpretations, and critical analyses, enhance technological access, possesses a specific vocabulary, individuals from marginalized communities

Introduction:

Effective communication is vital in the field of English literature, serving as a means to share ideas, interpretations, and critical analyses among scholars, researchers, students, and enthusiasts. However, despite the importance of communication, numerous barriers and problems can hinder its effectiveness within this domain. This critical analysis aims to explore and shed light on the key barriers and problems that impede effective communication in English literature. Language proficiency stands as one of the primary barriers in communication related to English literature. The field attracts individuals from diverse linguistic backgrounds, and varying levels of English proficiency can pose challenges. Language barriers can lead to misinterpretations, miscommunications, and difficulties in articulating complex literary concepts accurately. These barriers can impede the flow of ideas and hinder productive discussions within the field. In addition to language barriers, cultural differences present significant challenges in understanding and interpretation. English literature encompasses a wide range of cultural contexts, and readers and researchers from different cultural backgrounds may struggle to fully grasp the nuances, allusions, and references embedded within Cultural barriers literary works. can engagement with the depth and richness of English literary texts, resulting in fragmented or incomplete interpretations. Technological limitations and access to resources also contribute to communication problems within the field. In the digital age, communication in English literature heavily relies

on technology, such as online platforms, digital archives, and collaborative tools. However, limited access to these resources can hinder effective communication, particularly for individuals from marginalized communities or regions inadequate technological infrastructure. Unequal access to resources creates disparities in knowledge dissemination and restricts opportunities meaningful exchanges. Furthermore, disciplinary jargon and academic conventions act as barriers to effective communication. English literature, like any specialized field, employs a specific vocabulary, terminology, and scholarly conventions that may be challenging for newcomers or individuals from interdisciplinary backgrounds to comprehend. The use of jargon can alienate individuals, making it difficult for them to actively participate in share their discussions and perspectives. Simplifying language and adopting inclusive communication practices are necessary for fostering an inclusive and accessible environment. Lastly, power dvnamics and communication within the realm of English literature. Historically, the field has been dominated by male voices, resulting in the marginalization of female scholars and writers. Gender biases and power imbalances create barriers can communication, as marginalized voices struggle to have their ideas heard, acknowledged. and integrated into the discourse. Recognizing and addressing these disparities is crucial for promoting equitable and inclusive communication in English literature. In conclusion, effective communication in English literature faces numerous barriers and problems that need to be critically examined. Overcoming language barriers, fostering cultural inclusivity, enhancing technological simplifying disciplinary jargon, and addressing gender and power imbalances are key steps in inclusive effective and facilitating more communication within the field. By addressing these challenges head-on, scholars, researchers, and enthusiasts can create an environment encourages vibrant and enriched exchanges of ideas and interpretations in the realm of English literature.

Review of Literature on Barriers and Problems in communication related to English Literature:

Effective communication in the field of English literature is essential for exchanging ideas, interpretations, and critical analyses among scholars, researchers, students, and enthusiasts. However, various barriers and problems hinder the seamless flow of communication within this domain. This review of literature aims to provide a critical analysis of existing studies and research that have examined the barriers and problems in communication related to English literature.

- Language Proficiency as a Barrier: Numerous studies have highlighted language proficiency significant barrier to effective communication in English literature. These studies explore the challenges faced by nonnative English speakers in understanding complex literary concepts and expressing their ideas accurately (Gill, 2015; Kim, 2018). Language barriers can misinterpretations, misunderstandings. and difficulties in engaging with the nuances of literary works (Cunningham. Researchers have emphasized the need for language support programs and strategies to enhance communication skills in English literature (McMillan & Sappington, 2020).
- **Cultural Differences and Interpretation:** The impact of cultural differences communication in English literature has been examined. extensively Researchers have explored how cultural backgrounds influence the understanding and interpretation of literary texts (De Souza, 2017; Hsu, 2019). These studies emphasize the importance of cultural sensitivity and the need for inclusive approaches that consider diverse perspectives (Zhao, 2018). They advocate for incorporating diverse voices and promoting cross-cultural dialogues to overcome communication barriers (Kim & Park, 2021).
- 3. Technological Limitations and Access to Resources: The role of technology and its impact on communication in English literature have been explored in several studies. Researchers have examined the digital divide and its consequences on accessing resources, collaborating, and disseminating knowledge within the field (Van Dijk, 2019; Thompson, 2020). They discuss the unequal distribution of technological resources and advocate for digital inclusivity to bridge the gap and ensure equal opportunities for communication (Andrews, 2021).
- **Disciplinary** Jargon and Academic Conventions: Studies have investigated the use of disciplinary jargon and academic conventions as barriers to effective communication in English literature. Researchers have examined how the extensive use of specialized terminology and complex language can exclude individuals from interdisciplinary backgrounds or non-experts (Snyder, 2016; Palmer, 2018). These studies suggest the adoption of plain language and clear communication strategies to enhance accessibility and engage a wider audience (Williams & Zinkiewicz, 2019).
- **5. Gender and Power Dynamics:** Scholars have also explored gender and power dynamics in

communication related to English literature. These studies investigate the underrepresentation of female voices and the marginalization of feminist perspectives in literary discourse (Walker, 2017; Stewart, 2020). They emphasize the need for inclusive spaces that amplify diverse voices, challenge power imbalances, and foster equitable communication within the field (Wang & Hu, 2019).

The reviewed literature highlights the barriers and problems in communication related to English literature. Language proficiency, differences, technological limitations, disciplinary jargon, and gender and power dynamics all contribute to hindrances in effective communication. The studies suggest various strategies, such as language support programs, cultural sensitivity, digital inclusivity, language communication, and promoting diverse voices, to address these barriers. Future research should focus on implementing and evaluating these strategies to create an inclusive and accessible communication environment within the field of English literature.

Significant aspects on Barriers and Problems in communication related to English Literature:

- 1. Language Proficiency: Varying levels of English proficiency can hinder effective communication, leading to misinterpretations, miscommunications, and difficulties in expressing complex literary concepts accurately.
- 2. Cultural Differences: Different cultural backgrounds can pose challenges in understanding and interpreting literary works, limiting engagement with the nuances, allusions, and references within English literature.
- 3. Technological Limitations: Limited access to technology and resources can restrict communication opportunities, particularly for individuals from marginalized communities or regions with inadequate technological infrastructure.
- 4. Disciplinary Jargon and Academic Conventions: The extensive use of specialized vocabulary, terminology, and academic conventions can create barriers for newcomers or individuals from interdisciplinary backgrounds, making it difficult for them to fully comprehend and participate in discussions.
- 5. Gender and Power Dynamics: Historically, the dominance of male voices has marginalized female scholars and writers, creating gender biases and power imbalances that hinder effective communication and the inclusion of diverse perspectives.

- 6. Inclusive Communication Practices:

 Promoting language support programs, cultural sensitivity, digital inclusivity, plain language communication, and amplifying diverse voices can help address the barriers and problems in communication within English literature.
- 7. Enhancing Accessibility: Efforts to simplify language, promote cross-cultural dialogues, bridge the digital divide, and challenge power imbalances can contribute to creating a more inclusive and accessible communication environment.
- 8. Collaboration and Knowledge Exchange:
 Facilitating collaborative platforms,
 interdisciplinary dialogues, and opportunities
 for meaningful exchanges can foster a vibrant
 and enriched communication landscape in
 English literature.
- **9. Future Directions:** Further research should focus on implementing and evaluating strategies to overcome communication barriers, promoting equitable communication practices, and fostering an inclusive environment within the field of English literature.

By critically analyzing and addressing these barriers and problems, scholars, researchers, students, and enthusiasts can enhance communication, promote knowledge dissemination, and foster a more inclusive and diverse discourse within the realm of English literature.

Impact of Gender biases and power imbalances on Barriers and Problems in communication:

Gender biases and power imbalances have a significant impact on the barriers and problems in communication related to English literature. Here are some key points outlining their influence:

- 1. Marginalization of Female Voices: English literature has historically been dominated by male voices, resulting in the marginalization of female scholars, writers, and their perspectives. This gender bias limits the representation and recognition of female contributions, leading to a lack of diverse viewpoints in literary discussions and interpretations.
- 2. Limited Opportunities for Expression: Gender biases and power imbalances can restrict the opportunities for female scholars and writers to express their ideas and opinions freely. This limitation on expression hinders their ability to actively participate in communication channels, such as academic conferences, journals, and public discourse.
- 3. Exclusion from Decision-Making Processes:
 Power imbalances can exclude women from
 decision-making processes within the field of
 English literature. This exclusion further
 perpetuates gender biases and limits the

- influence of female voices in shaping the discourse and direction of literary studies.
- 4. Underrepresentation of Feminist Perspectives: Feminist perspectives and critical analyses of gender-related issues in literature may face resistance or dismissal due to gender biases. This underrepresentation overlooks important dimensions of literary works and hampers a comprehensive understanding of texts.
- 5. Bias in Evaluation and Recognition: Gender biases can affect the evaluation and recognition of scholarly work in English literature. Female scholars may face greater scrutiny, lower citation rates, and reduced opportunities for advancement, diminishing their impact and visibility within the field.
- 6. Unequal Access to Resources: Power imbalances can result in unequal access to resources, such as funding, research opportunities, and publication outlets. This lack of resources further marginalizes female scholars, limiting their ability to engage in productive and meaningful communication within the field.
- 7. Stereotyping and Preconceptions: Gender biases can lead to stereotyping and preconceptions about the intellectual capabilities and areas of expertise of female scholars. These stereotypes can undermine their contributions and inhibit their ability to engage in fruitful discussions and collaborations.

Making inclusive spaces, advancing gender equity, and actively amplifying the voices of marginalized scholars are necessary to address the effects of gender biases and power disparities on communication in English literature. To remove these obstacles and improve communication within the industry, it is essential to promote varied viewpoints, equitable opportunities, and challenges to existing power structures.

Evaluating major strategies to create an inclusive and accessible communication environment within the field of English literature

To ensure that everyone, regardless of background or ability, can participate fully and interact with the subject matter, an inclusive and accessible communication environment within the field of English literature is crucial. Here are some important tactics to take into account:

1. Diversity and Representation: Promote diversity and representation in the curriculum by incorporating writings from a diverse group of authors, including those from various cultural, racial, and social backgrounds. This might give kids a sense of belonging by allowing them to recognise themselves in the literature.

- 2. Inclusive Language: Encourage the use of inclusive language in all kinds of communication, including lectures, discussions, and assessments, as well as in course materials. By recognizing and respecting people of various genders, ethnicities, abilities, and identities, inclusive language helps to create a more welcome and inclusive workplace.
- 3. Accessible Course Materials: Ensure that all course materials, including readings, assignments, and supplemental materials, are readily available to students of all skill levels. Consider using online platforms that support screen readers and other assistive devices, as well as providing alternate formats like audio recordings, large print, or electronic texts.
- 4. Universal Design for Learning (UDL): Implement the Universal Design for Learning (UDL) principles, which seek to offer a variety of modes of representation, interaction, and expression in teaching and evaluation. With this strategy, the learning process is more inclusive and accessible since it takes into account different learning preferences and aptitudes.
- 5. Collaboration and Discussion: Encourage discussion and collaborative learning to foster an inclusive environment where students can have fruitful conversations. Encourage a culture that values different viewpoints and values active engagement from all pupils.
- 6. Sensitivity to Learning Needs: Identify and meet each student's unique learning needs. Some students might need extra help or accommodations, like extra time for assignments or tests, help taking notes, or other evaluation techniques. With the help of the pupils, determine their needs and provide the proper modifications.
- 7. Awareness and Training: Promote awareness of concerns linked to diversity and accessibility, and give staff members and educators training in these areas. This may include seminars on inclusive teaching techniques, education about disabilities, and tools for producing accessible materials. A more inclusive atmosphere will result from faculty and staff members having greater awareness and empathy.
- 8. Accessibility Guidelines: Design online platforms, websites, and other digital resources in accordance with accessibility standards and norms. Make sure that these resources offer accessible elements like captioned movies, alternative language for images, and navigational assistance, as well as compatibility with assistive devices.
- **9.** Continuous Feedback and Improvement: Ask students for their opinions and take into account their suggestions as you continue to

make accessibility and inclusion enhancements. Regularly evaluate the success of your strategies and initiatives, and then change as necessary.

Conclusion:

Multiple obstacles and issues can obstruct inclusiveness and effective communication in the sphere of English literature. A thorough examination of these problems reveals the demand for focused solutions and a dedication to establishing an inclusive atmosphere. The lack of variety and representation in the literature itself is a major hurdle. A few number of authors have historically dominated English literature, frequently eliminating from underrepresented groups. restriction limits the experiences and views depicted in the literature, alienating students who do not recognise themselves in the writings. It is critical to extend the curriculum and incorporate works by varied authors who represent various cultural, racial, and social origins in order to address this issue. With the help of this expansion, students can interact with literature that speaks to their own identities and life experiences, promoting a sense of belonging and relevance. Communication relies heavily on language, and using a language that is exclusive or inaccessible might result in hurdles. English literature ought to use inclusive terminology that recognizes and values people of various sexes, ethnicities, talents, and identities. Teachers can foster a more welcoming and inclusive environment and improve communication among all students by encouraging the use of inclusive language in course materials, lectures, discussions, and assessments. Another important issue that requires attention is accessibility. English literature course materials and resources must be used by students of all abilities. All students can access and interact with the resources by using online platforms that support assistive technology and providing alternate formats like audio recordings, large print, or electronic texts. Additionally, it's crucial to follow accessibility standards when creating digital assets and websites to enable students who use assistive technology and provide equal access to information. Lack of awareness and comprehension among instructors and employees is a further issue in communicating. The difficulties faced by pupils with impairments or those from varied backgrounds may go unnoticed by many. Training and workshops on inclusive teaching methods and disability awareness can greatly enhance the faculty's capacity to provide an inclusive atmosphere. Educators may better meet students' particular learning requirements and put in place the necessary accommodations by raising knowledge and understanding. This will promote a more inclusive and accessible learning environment.

For effective communication barrier removal. feedback and ongoing development are essential. It is possible to pinpoint areas for improvement and create specialized solutions by actively incorporating students in the decision-making process and asking for their opinion. Institutions are able to make the required adjustments and guarantee ongoing progress towards inclusion by conducting regular evaluations of the efficacy of policies and interventions. In summary, communication issues and constraints within the subject of English literature provide considerable obstacles inclusivity and accessibility. Educational institutions can remove these obstacles and create a setting where all students can fully engage in the study of English literature by addressing the lack of diversity in the literature, promoting inclusive language, ensuring accessibility, raising awareness, and actively seeking feedback. These crucial initiatives are the only way the sector will be able to really embrace inclusion, broaden viewpoints, improve communication for all participants.

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A significant study on the current scenario of internet marketing among MSME (Micro Small and Medium Enterprises) sector in the Indian context

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Abstract:

In terms of its contribution to the socioeconomic development of our nation in terms of GDP growth, employment, and export, the MSME sector of India is regarded as the backbone of our economy. However, there has always been a worry that Indian MSMEs haven't truly reached their full potential for company expansion because of issues with exposure, awareness, intelligence, and other aspects of promoting their goods and services. The objective of this study is to ascertain the importance of internet marketing for micro, small, and medium enterprises (MSMEs) in augmenting their business operations, which is currently imperative. Additionally, this research aims to comprehend the constraints faced by the MSME sector in India regarding the adoption of internet marketing as their primary mode of operation. This will be achieved by conducting a comprehensive analysis of published research and literature to evaluate the current situation and provide suitable recommendations to encourage collaboration between MSMEs and policy makers. The Micro Small and Medium Enterprises (MSMEs) sector plays a noteworthy role in the advancement of the country's socioeconomic status. The sector has acquired significant importance owing to its contribution to India's GDP and exports. The industry has made noteworthy contributions towards the advancement of entrepreneurship, specifically in the semi-urban and rural regions of India.

Keywords: Socioeconomic development, internet marketing, entrepreneurship, exposure, awareness

Introduction:

MSMEs in India plays an indispensable role in the economic development of the nation through contribution to the manufacturing output, increasing provision foreign exchange earnings, employment opportunities, exports, and promoting balanced economic development (Mohan & Ali, 2018). India has about 36 million MSMEs providing about 80 million employment opportunities, contributing to about 8% of the gross domestic and about 33% product (GDP) of manufacturing output (Ministry of Micro, Small and Medium Enterprises, 2018). Indian MSMEs are witnessing an extremely dynamic and multi-faceted business scenario (Jena & Thatte, 2018). The increasingly complex cost structures and an insistent quest of delivering high customer satisfaction are necessitating the adoption of ICT (Information Communication Technology) tools including the adoption of internet marketing and e-commerce to sustain in the present scenario where competition is increasingly becoming global, especially due to the influx of imports from neighboring China. Though there have been studies on usage and challenges in adoption of ICTs amongst MSMEs in different economic contexts (Giotopoulos et al., 2017; Gono et al., 2008; Osorio-Gallego et al., 2016; Perez-Soltero et al., 2017; Suhartanto & Leo, 2018), challenges faced by Indian MSMEs on adoption of ICTs especially internet marketing and e-commerce has not received enough attention in the literature. This study tried to address this gap by conducting primary research among owners of Indian MSMEs, firstly by conducting semi-structured interviews amongst a dozen MSME owners and that was later followed up by a survey amongst over a hundred MSME owners. The study investigated the opportunities, challenges and barriers faced by MSMEs in India over the adoption of internet marketing and e-commerce channels.

MSME's as an Indian Perspective:

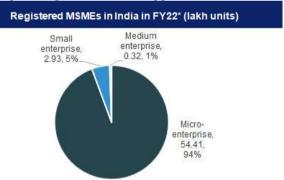
In terms of the size and structure of the units, the range of goods and services, the volume of production, and the use of technology, Micro, Small, and Medium Enterprises in India offer a heterogeneous and diversified type of fabric. As auxiliary units, these businesses are a great addition to the large-scale industry. They make a major contribution the nation's to socioeconomic development. In India, MSMEs account for over 80% of all industries and create about 8.000 valueadded goods. A variety of viewpoints are provided by a good definition of Micro, Small, and Medium Enterprises (MSMEs) and their classification in a national or international context. In the private sector, small industrial or company units are typically referred to as "MSME"s. MSMEs have been categorized differently in various settings depending on their type of assets and scale of production, while others have characterized those units based on the number of jobs they create, shareholder funding they get, the size of their

investments, or the amount of goods they sell, etc. The World Bank defines a business as an MSMEs when it satisfies two out of the three requirements, i.e., employee strength, asset size, or annual sales. The Government of India (GOI) passed the Micro. Medium Enterprises Development Small & Act in 2006, providing a legal (MSMED) foundation and framework for these business owners by uniformly categorizing and classifying them. The foregoing restrictions do not include the cost of land, buildings, or other specifically mentioned items. This division includes both manufacturing and service sector industries. Over the years, the MSME sector in our nation has experienced constant and noteworthy growth and development.

Market Size:

More than 60 SMEs are anticipated to enter the market in one year (2021–2022) to raise equity money to suit their company needs, according to the BSE SME (small and medium enterprises) platform. 16 SMEs entered the market through the initial public offering (IPO) method, raising Rs. 100 crore (US\$ 13.74 million) in 2020. The Bombay Stock Exchange (BSE) announced in June 2021 that it has partnered with the Electronics and Computer Software Export Promotion Council (ESC) to raise awareness of the benefits of listing among small

firms and start-ups. MSMEs are urged to sell their goods online, particularly through the Government e-Marketplace (GeM), which is owned and operated by the government and where Ministries and PSUs (public sector undertakings) source their supplies. By the end of November 2022, the GeM portal had processed 12.28 million orders totaling Rs. 334,933 (\$40.97 billion) for 62,247 organisations from 5.44 million registered sellers and service providers. The Udyam Registration platform registered 14,392,652 MSMEs as of February 22nd, 2023, according to data from the Ministry of Micro, Small & Medium Enterprises, replacing the previous procedure of submitting an Udvog Aadhaar Memorandum (UAM). 13,834,411 micro-enterprises were registered, making up 96.12% of all businesses, followed by 446,980 small businesses and 40,400 medium-sized businesses. To ensure that sufficient liquidity is maintained in business operations, domestic business needs a significant financial stimulus from the government and financial institutions in the form of favourable working capital loans. With 72% of payments made digitally compared to 28% of cash transactions, Indian Micro, Small and Medium-Sized Enterprises (MSMEs) are quickly moving away from cash transactions. Increased digital offers use opportunities for the industry to continue growing.



Above image showing registered MSME's in India in FY22 (Lakh Units)

Statutory bodies:

MSME Ministry has four statutory bodies namely, Khadi and Village Industries Commission (KVIC) who is responsible for promoting and developing Khadi and village industries for providing employment opportunities in rural areas, thereby strengthening the rural economy, Coir Board in charge of promoting overall development of the coir industry and improving living conditions of workers in this industry, National Small Industries Corporation Limited (NSIC) responsible for promoting, aiding and fostering growth of micro and small enterprises in the country, generally on commercial basis, National Institute for Micro, Small and Medium Enterprises, (NI-MSME) incharge of enterprise promotion and entrepreneurship development, enabling enterprise creation,

performing diagnostic development studies for policy formulation, etc. and lastly, Mahatma Gandhi Institute for Rural Industrialization (MGIRI) responsible for accelerating rural industrialization sustainable village economy, professionals and experts to Gram Swaraj, empower traditional artisans, encourage innovation through pilot study/field trials and R&D for alternative technology using local resources. November 2020, the new online MSME/Udyam Registration system launched by the Union MSME Ministry has successfully registered over 1.1 million MSMEs since its launch on July 1, 2020. The Ministry of Micro, Small, and Medium Enterprises has extended the expiration date of the Udyog Aadhaar Memorandum to June 30, 2022.

Government Policies:

For the development of MSMEs in the nation, the Indian government has created a number of policies:

- 1. The government updated its MSMEs loan guarantee programme in February 2023, and it will go into effect on April 1st with the entry of Rs 9,000 crore (\$1.09 billion) into the corpus. This plan would permit an additional Rs 2 lakh crore (\$24.41 billion) in collateral-free guaranteed loans while also lowering the cost of the credit by around 1%.
- A single Skill India Digital Platform will be developed, the government declared in its budget for 2023–2024, in order to facilitate demand-based formal skilling, link with employers—including MSMEs—and make access to entrepreneurship programmes easier.
- 3. As of July 8, 2022, 10.03 million loans had been approved under the Pradhan Mantri MUDRA Yojana (PMMY) scheme, and 73,199.89 crore (US\$ 9.15 billion) had been disbursed.
- MSMEs were given an Emergency Credit Line Guarantee Scheme (ECLGS) budget of Rs. 50,000 crore (US\$ 6.55 billion) in the Union Budget for 2022–2023
- 5. Raising and Accelerating MSME Performance (RAMP) was given a budget of Rs. 6,062.45 crore (US\$ 808 million) on March 30, 2022 by the Indian government. The plan intends to increase market and credit access, promote center-state links and cooperation, address issues with late payments, and green MSMEs. It also aims to develop institutions and governance at the centre and state levels.
- 6. The Indian government introduced the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for the services industry in November 2021. This programme will assist businesses in the services industry in meeting various technological criteria.
- 7. The Ministry of Micro, Small, and Medium Enterprises introduced SAMBHAV in November 2021 as a nationwide awareness campaign to encourage local manufacturing and entrepreneurship and drive economic growth.

Recent Evolutions:

Significant recent changes in MSMEs include:

- The government indicated in its budget for 2023–2024 that Entity DigiLocker will be set up for MSMEs, major corporations, and charitable trusts to use in order to securely store and share documents online.
- The government declared in February 2023 that in cases where MSMEs failed to fulfill contracts within the Covid period, 95% of the forfeited cash due to bid or performance security will be

- reimbursed to MSMEs by the government and government undertakings.
- 3. The national government unveiled a brand-new programme in June 2022 dubbed "Promotion of MSMEs in North Eastern Region and Sikkim." By constructing mini-technological centres, growing both new and existing industrial estates, and marketing tourism, this project's primary goal was to promote MSMEs in the North East.
- 4. In November 2021, the Small Industries Development Bank of India (SIDBI) and Google signed an agreement to test social impact financing, providing microbusinesses with financial support up to Rs. 1 crore (US\$ 133,939.60) at discounted interest rates. Google India Pvt. Ltd. GIPL would provide a corpus of US\$ 15 million (about Rs. 110 crore) for micro firms as a crisis reaction to COVID-19 in order to revitalize the Indian MSME sector.
- 5. Predictive analytics-based shipment tracking was introduced by online freight forwarder Freightwalla in November 2021 for MSME exporters and importers to help companies reduce the risk of shipment delays and boost supply chain effectiveness.
- 6. Supply chain financing (SCF) platform Cash invoice stated in November 2021 that it will provide MSMEs with over Rs. 10,000 crore (US\$ 1.33 billion) in financing in the coming year thanks to a US\$ 1 million Pre-Series A fundraising round from Accion Venture Lab.
- 7. MSMEs received marketing support in October 2021 from Sundaram Finance and the MSME Development Institute (Chennai).
- 8. Through an incubator programme, which will provide innovators with possibilities to create and foster ideas for the manufacture of new products, MSMEs' entrepreneurial and managerial development will be accomplished.
- Boeing awarded a contract to the MSME Aerospace Engineers Private Limited of Tamil Nadu in September 2021 to manufacture and deliver essential aircraft components.

Potential for growth opportunities in MSME Sector:

Micro, Small, and Medium-Sized Enterprises have made some contributions to the nation's economic growth. In terms of creating jobs, the MSME sector in India comes in second place only to agriculture. About 95% of the industrial units, 45% of manufacturing output, and 40% of all exports from the nation come from this sector. MSMEs have more potential to expand as supporting businesses that encourage broader industrial expansion. MSMEs have greater access to raw materials, subsidies, and other incentives under cluster programmes since they are less capital

intensive and more employment-friendly. utilizing the available resources, the nation has a significant growth potential to establish and improve the capacity of businesses in the manufacturing and service sectors. The MSMEs have a tonne of room to expand as supporting industries, which will fuel industrial more growth. Increased even infrastructure spending, an abundance of job possibilities, the emergence of a strong private sector with both small and large businesses/corporate houses, and a surge in consumerism are all possible drivers of growth. If an environment-friendly regulatory framework and conducive infrastructure support are made available for its functional operations, the MSME sector has the potential to become the foundation of the Indian economy and to continue as an engine of growth. In order to address new challenges and ensure their sustainability, this sector has been performing noticeably better than the overall rate of GDP (average 8% growth per year) and the overall industrial output (measured by the Index of Industrial Production, or IIP). A target of increasing their share of contribution from the current 8% to 20% by 2022 should be included in the roadmap for MSME development, as well as targets for a significant increase in the creation of employment opportunities up to 50%, an improvement in MSME contribution in the key public and private industry sector by meeting the rising domestic demand, indigenization and significant substitution, and growth in foreign exports. The current "Make in India" effort by the Indian government will have a significant impact on indigenization and will also draw a big amount of international investment. Similar to this, the "Digital India" programme provides MSMEs with enormous opportunity to actively engage in the information communication technology (ICT) industry.

Major suggestions to MSME are in current context:

The following suggestions will help MSMEs use internet marketing effectively and successfully accept it: Many small business owners base their company's success solely on their network of connections and relationships, relying on traditional marketing strategies like word-of-mouth advertising and personal recommendations to attract new clients. When your customers are spending more and more time online, it is perilous to think of any business from the greatest corporation to the lone proprietor, or anything in between as exclusively offline. Even for firms that may perceive themselves to be largely or conventionally offline, using the web as a business tool is crucial. Despite the fact that their personal selling slogan or capacity may make business seem to exist, the web can play a significant role in that. Therefore, regardless of how well-established your enterprises are offline, it's essential to set up the fundamentals of your online presence now that things are changing and we're transitioning to our new normal lives and business practices. There are several easy measures you can take to start enjoying the benefits that the intent may bring, even if you run a small business and don't have a lot of money, employees, or spare time to engage in complex web strategies and implementations.

Besides the above suggestions some of the other major suggestions can be as follows:

1. Make Your Business Information Accessible Online:

Making your company as accessible as possible and allowing customers to find you whenever they want is the key to maximizing the potential of the internet. Your clients may find your goods or services online, and as a result, they contact companies and organizations that are simple to find online to inquire about their needs. Obviously, this does not imply that the company should be present on every single online platform; rather, it calls for careful consideration when deciding platforms are most significant to your target market. At its most basic, this is having a simple, expertlooking website with readily accessible, pertinent information about your company. The best you can do is providing them with information about your company, the goods and services you provide, and how to contact you when they need it.

2. Grow your business step-by-step from local to global:

Being online doesn't necessary entail reaching out to the entire world at once. Growing incrementally by enhancing your internet presence from your local market to a worldwide market makes a lot of sense. Utilizing the proper web tools can help you concentrate your approach to build your business and grab the local market. Create a solid local foundation for yourself so that you can access international markets as a result. Consider local listing websites, directories, B2B portals, and blogs, online networking groups, and forming alliances with other local businesses. These strategies can help your company find prospects and convert them into repeat customer's offline.

3. Use multiple online resources to extend your presence and target on something which really yields you the maximum business:

One of the first things to think about is how to make your company visible to potential customers online. Yes, your website serves as your brand's showcase, but you also need to get your goods and services in front of the people who might use them. You might not have the time or money to handle everything as a small firm, and investing in a useless channel can prove to be a costly oversight. Analyse

the identity and web presence resources that can help you achieve the best results possible and direct your efforts accordingly. MSMEs must exercise caution when allocating funds to the B2B emarketplace. They must choose the resources that will produce the greatest number of potential clients. For instance, if they are producing industrial items, they can use well-known B2B portals like IndiaMart, Trade India, Alibaba, etc. to find potential customers in both domestic and foreign markets.

4. Nurture your loyal customers – turn them into your marketers:

Finally, consider how you might leverage your most devoted clients to carry out your web promotion. Social media has transformed how individuals share their opinions and experiences with your company. Tired by the continual barrage of marketing messages, we can now just turn to Facebook, Twitter, or LinkedIn for guidance thanks to the internet's abundance of viewpoints. Minutes may make or break a corporation. The widespread use of online social networks has altered how we make purchases. Small or large, businesses of all sizes can benefit from that. Most importantly, these recommendations are totally individualized, and targeted. In conclusion, great influence doesn't necessarily require a big expense when it comes to online marketing. Being consistent, accessible, and relevant online is key. You'll be successful in using the internet to build a clean, professional window display for your offline business if you keep these three points in mind.

5. Major recommendations to policy makers:

With the right initiatives to highlight the significance of internet or digital marketing among the MSMEs, concerned Ministry or Government entities can have a significant impact on the growth of MSMEs. The government has launched numerous initiatives in this direction, including Government E-marketplace (GeM), a digital platform for government purchases, the MSME Mart, a B2B online marketplace by NSIC, and others. However, taking into account the rate at which digitalization is expanding, particularly in light of the COVID-19 pandemic that broke out in India. Online marketing is sometimes viewed as the only viable company model. Policymakers and organizations that can have a significant impact on the expansion of the MSME sector through consistent activities and policies are given the following recommendations. These suggestions are intended to encourage MSMEs to embrace Internet marketing strategies and to accelerate their growth.

6. Training programs for enhancing awareness:

As the majority of MSMEs are found in numerous studies on the MSME sector to have lower awareness levels regarding the value of being

online, Ministry and Concerned Government Bodies must continue to organize training programs in collaboration with District Industrial Centers or Industry associations to raise awareness of the potential of internet marketing in growing their businesses. Micro and small businesses have been found to have much lower awareness levels. Concerned government entities may significantly affect the success rates of these businesses by raising awareness and encouraging micro and small businesses to adopt internet marketplaces. The manner these companies investigate their business opportunities will change significantly DIC/industry associations provide more and more advisory support to these companies.

7. Educate MSMEs through best practices and success stories:

According to research studies on the MSME sector, MSMEs' use of Internet marketing tactics to expand their operations is significantly influenced by market or buyer pressure. Therefore, the relevant government agencies or business organizations should provide MSMEs with access to an information portal and reach out to individual MSMEs with case studies of successful MSMEs who have successfully utilized the internet as their business growth strategy and have significantly. Case studies, advice on choosing an online marketplace, market prospects particular to a given industry, and data on international markets for businesses looking to expand outside of India should all be included in the site.

8. Schemes for enabling internet marketing adoption:

A specific policy on financial assistance and cost reimbursement for MSMEs' short-term use of online marketing services. To ensure that the services reach a wider portion of the MSME population, this support is required.

Conclusion:

In the current industrial era, Internet marketing plays a significant role in generating economic value for MSMEs' firms. Therefore, it is essential that every small business owner utilize this potent tool as their primary marketing approach in order to expand their enterprise. The government and policy makers must promote this industry in order to transform the current situation among MSMEs in India, where restrictions prevent them from effectively adopting internet marketing as their major marketing technique. Every businessman needs to truly understand that internet marketing is the future doorway to expanding their company. In order for the MSME sector to benefit from the studies' findings and expand their businesses, more and more research is therefore needed in this field.

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A study on role of digitalization in marketing of rural enterprise produces in present context

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Abstract:

Digitalization has become a transformative force in many industries, including marketing, in the current environment. This abstract examines the function of digitalization in the marketing of goods produced by rural enterprises, highlighting the importance of this development in bridging the gap between rural producers and consumers. Rural businesses frequently encounter particular difficulties like restricted market access, poor infrastructure, and low product visibility. These businesses now have the chance to get past these challenges and succeed in the market thanks to the development of digital technologies and their rising popularity in rural areas. Rural businesses are now more powerful thanks to digitalization, which has given them platforms to market their goods, connect with potential clients, and reach beyond their immediate area. Now that websites, e-commerce platforms, and social media are available, rural businesses can establish online storefronts, market their goods, and interact with customers directly. Through this direct contact, they can better understand customer preferences, gather feedback, and adjust their product offerings to more effectively satisfy market demands. Moreover, rural businesses can boost their online visibility, develop brand awareness, and compete with bigger, more well-known companies thanks to digital marketing tools like search engine optimization (SEO), online advertising, and content marketing. Rural businesses can promote their USPs, share their brand narratives, and stand out from the competition by utilizing digital channels and cost-effective marketing strategies. Additionally, the integration of logistics solutions and digital payment systems has made it simpler for rural businesses to transact with their clients. Due to the removal of conventional obstacles like distance, difficult transportation, and cash-based transactions, it is now simpler for rural producers to sell their goods and for customers to easily access them. In addition to facilitating market research and data analysis, the digitalization of marketing for rural enterprise products has also helped companies learn more about consumer behavior, industry trends, and rivalry. Rural businesses can make data-driven decisions, maximize their marketing efforts, and create specialized strategies to draw in and keep customers by utilizing these insights. In general, digitalization plays a transformative role in the marketing of rural enterprise products, giving these companies opportunities for expansion, expanded market access, and boosted competitiveness. To ensure equitable digitalization across rural areas, however, issues like digital literacy, internet connectivity, and the cost of digital tools must still be addressed. To maximize the benefits of digital marketing for rural businesses and promote inclusive economic development, future studies and initiatives should concentrate on closing these gaps.

Keywords: Rural businesses, transformative force, rural businesses, inclusive economic development

Introduction:

The fast development of technology in recent years has significantly altered many parts of our existence. The digital revolution has had a significant impact on many important fields, including marketing. Digital marketing tactics are displacing traditional marketing progressively techniques, presenting new opportunities and difficulties for companies in various industries. This study intends to look into how digitalization is now affecting the marketing of goods produced by rural businesses. Rural businesses are essential to the economic growth of rural areas because they create jobs, fight poverty, and strengthen communities as a whole. However, these businesses frequently encounter a variety of difficulties, such as poor infrastructure, a lack of resources, and restricted access to markets. Digitalization has the potential to

close these gaps and transform the marketing environment for rural businesses.

Studying how digitalization affects rural enterprise product marketing is important because it has the potential to transform rural business operations and support their expansion and sustainability. The following details underline the importance of this study:

1. Empowering Rural Enterprises: Due to geographical restrictions, rural businesses frequently struggle to access markets and reach a larger customer base. Understanding how digitalization affects marketing can help rural businesses succeed by giving them the information and resources they need to get past these obstacles. As a result, their market visibility and sales opportunities may increase

- as they are able to effectively market to and sell to a larger audience.
- 2. Economic Development of Rural Areas: The products produced by rural businesses have a big impact on the economic growth of rural areas. This study can shed light on how rural businesses can use digital platforms and technologies to boost their competitiveness and profitability by examining the effects of digital marketing strategies. The conclusions can help development organisations and policymakers create beneficial policies and programmes that support rural economic growth.
- 3. Sustainable Rural Development:
 Digitalization has the potential to close the gap between urban and rural areas by giving rural businesses equal marketing opportunities. Rural businesses can promote their distinctive products and reach customers outside of their immediate communities by utilising digital platforms and online marketplaces. This study can provide insight into the tactics and strategies that rural businesses can use to access the digital market and compete on an equal footing with their urban counterparts.
- 4. Increasing Customer Engagement and Satisfaction: Social media, online reviews, and customised marketing campaigns are just a few of the tools and platforms that digitalization offers for increasing customer engagement. Understanding how digital marketing strategies can improve customer engagement in the context of products for rural enterprises can help businesses forge closer ties with their clients, gather insightful feedback, and better customize their offerings to satisfy client needs.
- businesses can improve market access while requiring less infrastructure and resources by utilising digitalization. This study can shed light on how to effectively use digital technologies while highlighting creative, cost-effective marketing approaches that fit the special needs of rural areas. It can aid in the creation of sustainable business models that encourage rural entrepreneurship and the sustainability of the social and environmental spheres.
- 6. Knowledge Creation and Dissemination:
 Researching how digitalization is used to market the goods produced by rural enterprises leads to fresh knowledge and insights that can be communicated to academics, professionals, policymakers, and development organisations. This knowledge-sharing has the potential to spark additional research, discussions about policy, and collaborations, which will ultimately help us understand the potential of digitalization in rural contexts.

Major objectives of the study:

- 1. To assess the extent of digitalization in the marketing strategies of rural enterprise produces.
- 2. To analyze the impact of digital marketing techniques on market reach, customer engagement, and sales of rural enterprise products.
- 3. To identify the key factors influencing the adoption of digital marketing practices among rural enterprises.
- 4. To provide recommendations for effectively utilizing digitalization in the marketing of rural enterprise produces.

Extent of digitalization in the marketing strategies of rural enterprise produces:

The level of technological infrastructure, the level of digital literacy among rural business owners, the unique qualities of the products, and the target market all influence how much of a digital footprint rural enterprises choose to make in their marketing strategies. Although it is difficult to quantify the degree of digitalization, the following points highlight typical facets of digital marketing that rural businesses may use:

- 1. Online Presence: Through websites or social media platforms, many rural businesses have created a basic online presence. To display their products, inform visitors about their company, and enable online sales, they might design specialized websites. Rural businesses frequently engage with consumers on social media sites like Facebook, Instagram, and Twitter to share updates on their products and solicit feedback.
- 2. E-commerce Platforms: To reach a larger customer base, rural businesses are utilising e-commerce platforms more and more. Through the use of these platforms, rural businesses can list and sell their goods to customers located anywhere in the world thanks to the ready-made infrastructure they provide for online sales. Popular e-commerce sites like Amazon, Etsy, and regional/local online marketplaces are a few examples.
- 3. Digital advertising: To promote their products, rural businesses can use digital advertising channels. This entails displaying relevant advertisements on search engines (like Google Ads), social media networks, and other websites. Rural businesses can reach a specific audience through digital advertising, boosting brand recognition and luring new clients.
- **4. Email marketing**: This is another digital strategy that rural businesses are utilising. In order to share product updates, promotional offers, and pertinent information via email campaigns, they may collect the email addresses

- of potential customers. Email marketing promotes repeat business and preserves customer relationships.
- 5. Content marketing: Rural businesses can participate in content marketing by producing and disseminating useful content about their products. These materials can include blog posts, videos, or social media updates that inform, enliven, or motivate their intended audience. Content marketing draws potential customers and aids in brand credibility building.
- Online Customer **Testimonials:** businesses can solicit online reviews and testimonials from their clients for posting on their websites, social media pages, or review sites. Positive comments and endorsements serve as social proof and have a big impact on what potential customers decide to buy. Digitalization makes it possible for rural businesses to collect and analyse data on behaviour. preferences. consumer purchasing trends. Making informed marketing decisions, customizing product offerings, and enhancing customer experiences are all possible with the help of this data.

Impact of digital marketing techniques on market reach, customer engagement, and sales of rural enterprise products:

On the market reach, customer engagement, and sales of rural enterprise products, digital marketing strategies can have a significant impact. The following bullet points list a few of the major effects:

- 1. Expanded Market Reach: By using digital marketing, rural businesses can reach a larger audience and expand their market beyond their immediate surroundings. Rural businesses can showcase their goods to clients in various regions by using online platforms and ecommerce websites. This increased reach creates new sales opportunities and makes potential customers who might not have been reachable otherwise.
- 2. Enhanced Visibility and Brand Awareness:
 Online advertising, social media marketing, and search engine optimisation (SEO) are just a few of the digital marketing strategies that can help make rural enterprise products more visible and well-known. Rural businesses can improve their brand visibility by maximizing their online presence and focusing on the right audiences. This will raise brand awareness and recognition among potential customers.
- 3. Improved Customer Engagement: Social media, email marketing, and interactive website features are just a few of the channels that digital marketing offers for customer engagement. Through these channels, rural

- businesses can actively engage with their customers, answer questions, resolve issues, and promote a sense of community. Increased customer advocacy and loyalty as well as insightful feedback for product improvement can result from this level of engagement.
- 4. Personalised Marketing and Targeting:
 Using digital marketing strategies, rural
 businesses can tailor their advertising messages
 to particular customer segments. Businesses can
 comprehend customer preferences, behaviours,
 and purchase history through data analysis and
 customer insights. With the help of this data,
 they can better target specific customers with
 customised marketing campaigns, deals, and
 product recommendations, increasing the
 effectiveness and relevance of their marketing
 initiatives.
- 5. Increased Sales Opportunities: Rural businesses can access a larger customer base and draw in customers who prefer online shopping by utilising digital platforms and online marketplaces. Customers can buy products from rural businesses in a simple and accessible way through e-commerce platforms. Additionally, digital marketing strategies can increase customer interest and conversion through the use of persuasive content and targeted advertising, which ultimately results in higher sales.
- strategies frequently provide more affordable options to conventional marketing strategies. Digital marketing channels are typically more flexible and cost-effective than print media or physical advertisements. Rural businesses with modest marketing budgets can effectively reach their target market using digital platforms without making sizable financial commitments.
- 7. Data-Driven Decision Making: Digital marketing gives rural businesses access to data and analytics so they can make data-driven marketing choices. Businesses can learn more about the efficacy of their marketing campaigns by monitoring and analysing metrics like website traffic, conversion rates, and customer engagement. They can use this information to make well-informed adjustments, improve their marketing tactics, and efficiently allocate resources.

Key factors influencing the adoption of digital marketing practices among rural enterprises:

There are a number of important factors that can affect whether or not rural businesses adopt digital marketing strategies. Depending on the unique context and circumstances of each rural enterprise, as these variables can change. But the following are

some typical elements that affect the uptake of digital marketing techniques:

- 1. Access to Technology and Infrastructure: The uptake of digital marketing techniques heavily depends on the accessibility and availability of technology and digital infrastructure. For rural businesses to effectively engage in digital marketing activities, they must have access to computers, smartphones, and other essential digital devices. Adoption barriers may include a lack of infrastructure or restricted access to technology.
- 2. Digital Literacy and Skills: Another important consideration is the level of digital literacy and skills among rural business owners and employees. Utilising different digital tools, platforms, and strategies requires a certain level of knowledge and expertise in digital marketing. Digital marketing practises may be more difficult to adopt if someone lacks basic digital literacy. Adoption can be facilitated by training initiatives and programmes that improve digital knowledge and skills.
- 3. Cost and Resources: The expense of adopting digital marketing strategies among rural businesses can have an impact. It might be necessary to make investments in software, hardware, specialized staffing, or outsourcing services in order to implement digital marketing strategies. It may be difficult for rural businesses with limited financial resources to allocate funds to digital marketing initiatives, which may have an impact on their adoption.
- 4. Perception of Relevance and Value: The perception of the usefulness and worth of digital marketing strategies can affect the adoption of these strategies by rural businesses. Some businesses might not be aware of the potential advantages that digital marketing can provide, while others might have doubts about its usefulness in their particular market or industry. Digital marketing can be more widely adopted by educating rural business owners about its benefits and success stories.
- 5. Market Demand and Competitiveness: The degree of market demand and industry competition may influence rural businesses to adopt digital marketing strategies. Rural businesses may feel compelled to modify their marketing strategies to meet these demands if customers expect online access and engagement at an increasing rate. In order to stay relevant and gain a competitive advantage, businesses may adopt digital marketing strategies as a result of the market's intense competition.
- **6. Supportive Ecosystem and Resources:** The availability of supportive ecosystem and resources is crucial for rural businesses'

- adoption of digital marketing strategies. This covers having access to educational opportunities, coaching, consulting services, and financial support from governmental bodies, international organisations, or trade associations. Such assistance can give rural businesses the direction and tools they need to adopt and use digital marketing strategies successfully.
- 7. Risk perception and resistance to change: These factors can affect whether or not digital marketing strategies are adopted. Due to worries about potential risks, such as data security, privacy, or uncertainty regarding return on investment, some rural entrepreneurs may be reluctant to adopt new technologies or digital marketing strategies. Overcoming these preconceptions and addressing issues can promote adoption.

Recommendations for effectively utilizing digitalization in the marketing of rural enterprise produce:

The following suggestions can be taken into account in order to effectively use digitalization in the marketing of products produced by rural enterprises:

- 1. Enhance Digital Literacy: Offer training courses and other materials to help employees and business owners in rural areas improve their digital literacy. This covers the use of the internet, social media, e-commerce platforms, and data analytics in addition to fundamental computer skills. Growing digital literacy will make it easier for rural businesses to use and navigate digital marketing tools and strategies.
- Develop **Digital** Marketing **Strategies:** Encourage rural businesses to create comprehensive digital marketing plans that are suited to their unique products, target market, and market circumstances. These strategies ought to include objectives, target market segments, key messages, content creation, channel selection, and success metrics. Their chances of success will rise when they have a clearly defined strategy to direct their digital marketing efforts.
- 3. Build a Strong Online Presence: Assist rural businesses in developing a strong online presence by designing expert websites, improving their search engine rankings, and making interesting profiles on the most appropriate social media sites. A well-designed, informative website and social media presence can increase a brand's credibility, customer engagement, and visibility.
- **4. Utilise Social Media:** Inform rural business owners about the advantages of social media marketing and give them advice on which platforms will best reach their target market.

Encourage consistent sharing of interesting content, quick responses to customer questions and comments, and the use of social media advertising tools to expand your audience. Social media sites can be effective tools for increasing brand recognition and encouraging consumer engagement.

- 5. Use E-commerce Platforms: Promote the use of e-commerce platforms by rural businesses looking to sell products online. Give advice on choosing appropriate platforms, establishing online shops, improving product listings, and controlling logistics and delivery. E-commerce platforms give small businesses in rural areas an easy way to reach a wider customer base and increase their market share.
- 6. Personalize Customer Experiences: Use consumer information and insights to tailor marketing campaigns. Implement tactics like individualised product recommendations, targeted email marketing, and offers that are based on the preferences and past purchases of the customer. Personalization improves customer loyalty, engagement, and repeat business.
- 7. Collaborate and Network: Promote joint ventures and networking opportunities between rural businesses. To increase marketing efforts and reach new audiences, promote partnerships with complementary businesses, influencers, bloggers, or local organisations. Cooperative marketing campaigns can forge synergies and increase the visibility of the goods produced by rural businesses.
- 8. Monitor and Analyze Performance: Encourage rural businesses to periodically track and evaluate the effectiveness of their digital marketing initiatives. Measure website traffic, conversion rates, social media engagement, and sales data using analytics tools. Businesses can identify effective strategies, make wise adjustments, and optimize marketing efforts for better results using this data-driven approach.
- 9. Access Government Support and Funding: Speak out in favour of initiatives that specifically target digitalization for rural businesses. For the purpose of funding digital infrastructure, technological advancements, and training initiatives, this can include grants, subsidies, or low-interest loans. Rural businesses can overcome financial obstacles and speed up their efforts at digital marketing with access to financial resources.
- **10. Promote Success Stories and Best Practises:**Disseminate success stories and recommendations from rural businesses that

have successfully applied digital marketing techniques. To motivate and inspire others, promote case studies, workshops, and events that highlight these companies' accomplishments. Gaining confidence and inspiring more rural businesses to adopt digitalization in their marketing strategies can come from learning from peers' experiences.

Conclusion:

The study on the role of digitalization in rural business marketing highlights the ability of digital marketing strategies to transform rural environments. The research highlights important digitalization is for empowering rural businesses, promoting economic growth, bridging the urban-rural divide, and fostering sustainable rural development. Rural businesses can expand their market reach, get around geographical restrictions, and improve their visibility and brand awareness by implementing digital marketing strategies. Digitalization makes it possible to personalize marketing, engage customers, and make data-driven decisions, which enhances customer experiences and expands sales opportunities. Digital marketing also offers affordable alternatives to conventional marketing strategies, making it available to rural businesses with limited resources. The study identifies important variables that affect the adoption of digital marketing practises, to technology including accessibility infrastructure, digital literacy and skills, cost and resource constraints, perceptions of value and relevance, market demand and competitiveness, and the presence of an ecosystem and resources that support adoption. The effective use of digitalization in rural enterprise marketing can be facilitated by addressing these factors through training programmes. encouraging policies, and collaborative initiatives. The study's recommendations place a strong emphasis on the value of developing thorough digital marketing strategies, establishing a strong online presence, utilising social media and e-commerce platforms, personalizing customer experiences, keeping track of performance, obtaining government support, and highlighting success stories. By putting these suggestions into practise, rural businesses can take advantage of digital marketing's advantages and propel their expansion and sustainability. Overall, this study advances knowledge of the function and effects of digitalization on the marketing of rural enterprise products. For rural business owners, policymakers, development organisations, and other stakeholders, it offers practical insights on how to best take advantage of digitalization, boost market competitiveness, and advance the economic and

social well-being of rural communities in the digital age.

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Abstract

This Research Paper provides insight into current and future trends in marketing. The content is based on current literature and what is happening in the business world. It is emphasis on consumer response Towards Digital Marketing. Various articles, studies, reports, newspapers, magazines, various websites, and information on the internet are used for research. In India, which is pushing Digital Marketing on a massive scale, there is a fundamental shift towards digitalization. Consumers search the Internet more and more to find the best deals from sellers rather than traditional or traditional methods. In this study, acknowledged that businesses can really benefit from Digital Marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games and are becoming more and more common in our New Technology Advancement. It is revealed that we are all connected through various online platforms like whatsapp and facebook and the increasing use of social media is creating new opportunities for digital marketers to attract and grab attention of the customers through digital platform. Awareness of consumer's motives is important because it provides a deeper understanding and knowledge about what influences users to create content about a brand or store. Digital Marketing is very cost effective and having a great commercial impact on the business and personal investments plans. Based on this study, it can further be argued that knowing which social media sites a company's target market utilizes is another key factor in guaranteeing that digital marketing will be successful and demand of future generation. You can analyze the effectiveness of digital marketing related to various companies. This study can be further extended to compare digital marketing techniques with specific techniques from different companies.

Keywords: Digital Marketing, strategy, Customer satisfaction, Channel for Digital Marketing

Introduction

The Digital Marketing is one of the major sources for advertising and content distribution via a variety of digital channels. Digital marketing is includes various channels such as search engines, social media, email, applications, websites, and any modes that might arise with the possibility of advertisement. It is also includes offline channels that include Digital media as well as. The growth of digital media and digital platforms has made digital marketing the most attractive form of marketing mode. Even traditional channels are changing to fit more digital media into them, and that emphasizes its importance in a modern-day's marketing strategy. We will go more into what is digital marketing by exploring examples and the benefits it can provide you. Digital marketing is a nonconventional virtual platform basically on internet for promoting products, services, connecting customers, identifying and understanding needs of user using digital technologies and devices. It is one of most effective and prominent strategy to promote business at Large. Digital marketing plays important role for brand awareness and business development.

Digital marketing is one of the key strategies and processes for advertisers to connect and align with their audiences across digital channels. Ads themselves are creative elements shared across the digital inventory. This is the space that publishers allocate for advertising on their platforms. Digital refers to many different channels; each uniquely used to connect and interact with audiences and achieve different goals in the conversion funnel.

Digital channels include display, search, mobile. social, video, and more. Interactive marketing digital marketing that allows consumers to interact with advertisements and communicate with brands. The sheer amount of targeting technology and data collections in digital marketing means advertisers can reach both audiences and more detailed segments without sacrificing scale. This includes the ability to target specific attributes such as demographics, behavior, and psychographics.

Marketers can not only target groups of people, but they can also target specific or specific devices, or even individual users regardless of what device they are using. At the same time, digital marketers are especially keen on measuring A variety of the success of their campaigns. user interactions can be tracked. B. Impressions, Website Traffic, Leads, and Actual Purchases. As such, Digital media makes return on investment (ROI) easier to track than traditional media, helping marketers understand campaign effectiveness, optimize resources, and make better decisions moving forward

Statement of Problem

The growth in digital marketing in the past decade has been phenomenal and important. More and more people are tipping towards digital marketing because of its convenience and ease. Even with the massive spike in digital marketing and all it is new avenues, the vast potential of conducting business digitalis largely untapped and covered. Moreover, there is still much room for digital marketing to grow. The review of literature reveals that most of the studies in this area are related to non-Indian context and hence there is an urgent need to analyze the risk perceptions in digital marketing. The present study is aimed to fulfill this requirement. This is a study of understanding whether rust matters or not in digital marketing understanding risk perceptions in digital marketing. It is mainly help to understand about consumer response and perception regarding digital marketing.

Objective of the Study

- 1. To find out the satisfaction level of the customer in respect of Digital Marketing.
- 2. To understand about various online or digital platform for the market.
- 3. To find out the consumers satisfaction level and perception towards services provided through the Digital Marketing.

Sample Design and Size

In this research paper descriptive research design is used. Judgment and Convenience sampling method is used to get the accurate information about Digital Marketing. For conducting this research, a structured questionnaire is prepared. It indicates the numbers of people that is surveyed. Though large samples give more reliable results than small samples but due to constraint of time and money, the sample size was restricted to 50 respondents. The respondents belong to different age group.

Research Methodology

The Primary and secondary method used for data collection from website, Article, government sites, Journals etc. To complete the analysis of the collected data, descriptive statistics, including means, standard deviations were implemented one-way analysis of variance (ANOVA) were used to determine whether various Digital Marketing factors influence the customer behavior.

Review of Literature

Rekha Dahiya (2017) The effect of Digital Marketing communication on product categories like books, music, fashion accessories, clothing, banking and digital gaming etc. has been well researched by the researchers; but automobile industry despite being one of the largest digital

spenders has faced dearth of academic studies especially in India. The present study aims to understand the effect of Digital Marketing communication on consumer buying decision process in Indian passenger car market. Mixed methodology was adopted for the study.

Madhubala (2018) This paper offers views on some current and future trends in Marketing, In this study, we acknowledged that businesses can really benefit from Digital Marketing such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, e-commerce marketing, campaign marketing, and social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, optical disks and games and are becoming more and more commoninour advancing technology.

Need of Digitalization: Digitalization has played a crucial role in the fast advancement of global economy. In developed markets, Digital market is one of the most prominent and established platform. Organized Digitalization has a 75-80% share in total Marketing as compared with developing economies, where BTL Marketing activities has a dominant share. There is a local say "Be there where your customer Are" and Digitalization is enabling brand to remain where current customers stay i.e., in YouTube. media—Facebook. Twitter. Instagram etc. Digitalization is maintaining its impressive growth in all type of markets, whether big or small. Big markets are countries that are always going to be e-commerce behemoths because of their size, and the smaller are promising markets where potential matters along with size. Recent verdict in high court of Kerala, consider Right to Internet as fundamental freedom and is a part of Right to education for mankind. In 2019, there are 1.92 billion Digital buyers in world, accounting for a quarter of world population with 4.39 billion users on Internet and 3.48 billion users active on social media with increase of 9% YOY. In 2014, Digital buyers were at 1.32 B expected to touch 2.14 billion by 2021, and over the next 5 years growth is expected to grow 21%. India, with world's second highest population in India is a developing country where 627 million users are active on Internet with active buying at 273 million and with a growth rate of 20% increase for digital buyers. Digitalization has become very decisive platform for the product marketing and Brand Awareness.

Change in Consumer Behavior

Today's consumer is tech savvy, socially empowered, information rich and lacking time. At the same time, technology is quickly evolving and embracing the needs resulted from new consumer motivations. Consumers' ability to influence fellow consumers and companies alike is much bigger than

earlier generations. As a result, consumers expect the world at their fingertips, when they want it, how they want it and where they want it. Shopping is not a planned destination or event—they are shopping, 24/7 and they want an authentic shopping experience tailor-made specifically for them. 'Generation Z', want it all. They want to make an impact to the world and share all of their experiences on their journey. They strive to be authentic, socially sensible and in many cases value purpose over cost. They are driven by ambition and a strong moral conscience. They strive to independency, are more vocal and more informed than any generation before them. They are cognizant, engaged and choosy. They expect these standards are met by the businesses with which they deal with or take their business elsewhere. Furthermore, they will express their opinion, available for other fellow consumers to read.

Channels of Digital Marketing: Digital Marketing is incorporated and associated by different brands through various channels suiting their product and means of communicating to their buyers. It also depends on choosing best channels that give better ROI for brand. Most used channels of Digital Marketing are briefed below.

- 1. Affiliate marketing: It is perceived as a tool or device to produce demanded number of customers through independent marketer. It allows the brand to market its product through websites, create traffic and publish information. Individual work on behalf of brand using different tools of Digital and leveraging devices. This concept is also popularly known as website marketing where commission to marketer is received only on the sale of a product.
- 2. Display advertising: It is one of most important concepts to use the display organic to attract traffic like used by Google AdWords. Through this small banner, gif images and videos are made to highlight the product or brands. It is one of effect method of DigitalMarketing where visual effect made to eye catch the traffic.
- 3. Email marketing: This tool is very popular to communicate to the individual where the promoter is aware about the intender or buyer and communicate directly. This is one of the cheapest and Easy modes of Marketing and need to ensure effective content drafting. This email Marketing is sometime less preferred as the user gets irritated as spam email so the user interest is legal obligation to receive, unsubscribing leads to stop receiving such communications.
- **4. Search engine marketing:** It is a form of internet or online Marketing based on websites. It is one of paid type of DigitalMarketing

- concept through which traffic from search engine are brought to product or brand owing business websites. Search engine Marketing platforms are Google AdWords, Bing Ads, Yahoo search Ads.
- 5. Search engine optimization: Marketers use different factors and tactics to bring the website to achieve top ranks on organic search results through optimization of search engine. It is based on algorithm and content drafting through which the search are made to attract and Grab attention towards the traffic of business websites to the top of search engine.
- **6. Social media marketing:** It refers to the process of gaining or attracting traffic through social media sites. Paid Marketing also commonly known as social media Marketing includes promotion of content, websites or products through ads in several mobile apps, trusted and established channels like Facebook, Instagram, YouTube. Twitter. Pinterest. Google+ etc. It is process of advertising on external social sites executed to draw attention of buyers. It is also based on remarketing activities like user, buyers visiting to buy products in Flipkart happens in a way like Flipkart ads follows him even when user is visiting Facebook, Yahoo, Rediff or so similar another social media platform.
- 7. Apps marketing: Most trendy and popular mode of Digital Marketing .Promotion of brands in different apps is a new way of promoting products. There are different apps been built for various sections of human livelihood and finding spaces in between or on the app section is the better to reach specific and defined segment. Product related to specific app are also mapped and tie up done by Various brand so as persons using app are considered to have interest in app related products. To put this as an example, people using health app may be interested in buying health products and so any app promotion of protein products could be interested in segment of people using health apps
- 8. Web analytics: It is the process of analyzing the behavior of traffic on websites and search engines through measures are decided which will promote and attract more traffic. It is the analyzing part of Digital traffic through which human behavior on platform are studied, used for researches so that more valued concept are brought suiting traffic. There are two common categories: onsite and offsite web analytics. Other frequent used DigitalMarketing channels are like Pay per click, Pop-up Ads, Match content ads, Floating Ads, Interstitial Ads,

Digital classified Ads, Frame Ads, Banners

Ads.

Data Analysis:-

Table.1 Demographic characteristics of the respondents

n=50

Sr. No.	Characteristics	Category	Frequency/percentage	
1	Gender	Male	30	
	Gender	Female	20	
2	A 00	20-25 years	26	
2	Age	25-30 years	24	
3	Occumation	Student	28	
3	Occupation	Job	22	
4	Educational	Graduate	27	
4	Qualification	Post Graduate	23	
	Family Monthly Income	Rs 20,000-	10	
		Rs 30,000	10	
		Rs 30,000-	10	
5		Rs 40,000	10	
		Rs 40,000-	17	
		Rs 50,000	17	
		Rs 50,000-	13	
		Rs 60,000	13	

Table.2 Frequency distribution of the customers about factors affecting DigitalMarketing

Table. 2 Frequency distribution of the customers about factors affecting Digital Marketing						
Sr. No.	Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Transaction security and multiple payment options	22	13	3	2	0
2	Price is my primary concern for shopping online.	24	20	4	2	0
3	Personal privacy and security	17	20	10	2	1
4	Time saving is my main reason for shopping online.	13	22	11	4	0
5	The speed of access	19	21	9	1	0
6	After – sales service	12	23	6	6	3
7	Warranty or guarantee on the product	18	12	15	3	2
8	All time shopping accessibility	25	17	5	3	0
9	Shorter delivery period	9	11	22	2	6
10	Ease of product price and quality Comparison	16	24	7	3	0
11	Variety of globally available product	28	15	5	2	0
12	Customer's review and product rating availability	15	25	3	6	1
13	Appearance of the DigitalMarketing website	14	21	8	5	2
14	Website provide sufficient product information and explanation	12	26	9	3	0
15	My colleagues influence me to go shopping online.	11	21	7	7	4

Result of Data Analysis

The **Table 3** provides some very useful descriptive statistics the mean, standard deviation for the dependent variables for all the groups and when all groups are combined (Total). The F ration value is 60.09731 and the P value is 0.00001 which is below

0.05 and therefore there is the significance difference in the consumer behavior of the students with regards to the various DigitalMarketing factors of customer behavior.

Table 3

Summary of data						
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
N	15	15	15	15	15	75
$\sum X$	248	291	122	50	19	730
Mean	16.5333	19.4	8.1333	3.3333	1.2667	9.7333
$\sum X^2$	4436	5961	1358	216	71	12042
Std. Dev.	4.897	4.7479	5.1111	1.8772	1.831	8.1677

Result Details					
Source	SS	Df	MS		
Between Treatment	3823.3333	4	955.8333		
Within Treatment	1113.3333	70	15.9048		
Total	4936.6667	74		F=60.09731	

Findings:-

Significant differences existed among the customer behavior and the various Digital Marketing factors of the respondents.

Suggestions

- 1. Special offers can be given to make the customers to quantify and avail the effect of Digital Marketing. This will help international business to increase the overall business.
- 2. Update, monitor and analyze the status of the web site optimization on a periodical basis to assess the effectiveness of Digital Marketing.
- 3. Special training and R&D can be provided to understand the various new innovations that havehappened in the website optimization field. This will motivate the customers to choose the Digital Marketing services.
- 4. Innovate and Create the SEO services to continue the good services in the website traffic building and also to get more customers.

Conclusion:-

In this study, an attempt was made to explore the factors influencing the online buying behavior of the customer. The main influencing factors for online shopping were identified as availability, low price, promotions, comparison, convenience, and customer service, perceived ease of use. time consciousness and seeking.Digital Marketing is an umbrella term for the Marketing of products or services using Digital technologies, mainly on the internet, but also including mobile phones, display advertising and any other Digital medium Digital Marketing activities are Search Engine Optimization, Search Engine Marketing, content marketing, influencer content marketing, automation, campaign marketing, and e-commerce marketing, social media marketing, social media optimization, email direct marketing, display advertising, ebooks, optical disks and games, and any other form of digital media. This study has also been undertaken to understand and explore about the overall effectiveness of the DigitalMarketing

random customers mainly youngsters. For this purpose, responses from therespondents of all age groups using Digital Marketing have been collected and analyzed. Basedupon the findings out of the research, few valuable suggestions have been given to the markets mainly to improve the overall effectiveness of Digital Marketing in order to attract customers

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Histopathological Changes in the Intestine of Marine Fish Dasyatis Walga (Muller& Henle, 1841) Due To Tylocephalum Parasite

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Abstract

The studies of histopathological effects in the intestine of Dasyatis walga (Muller & Henle, 1841) with infection of cestode parasite Tylocephalum from At. Borli, Dist. Raigad (M.S.) India. This parasite caused significant histological effects in the fish intestine, The severe infection was evidenced by the total eruption of villi from the mucous membrane which resulted to a major disruption of the structural organization of the intestine which might have a profound influence on the nutrition and digestion process of the fish

The present paper deals with the histopathological changes showed the intestine of marine water fish Dasyatis walga infected with cestode Parasite Tylocephalum.

Keywords: Marine fish, Dasyatis walga, Infected Intestine, Cestode Tylocephalum

Introduction:

Gastrointestinal parasite infections are a worldwide problem for both marine and fresh water fishes. Economic losses are caused by gastrointestinal parasites is a variety of ways. They cause losses through lowered fertility, reduced work capacity, involuntary ruling, a reduction in food intake and lower weight gains lower production and treatment cost & throatily is heavily parasitized animals. There is a considerable body of information regarding the effects of helminth infection in animals and several well documented cases on the influence of enteric worms on host gut neuroendocrine and immune system (Fairweather, 1997; Bosi et al., 2005).

Several studies on the effect of intestinal parasites have shown that the main detrimental consequences for the host species are localised at the site of infection (Hoste, 2001). Although most investigation have focused on parasitic infections in mammal (Fox 1997; Roberts et al., 1999; Eysker & Plocalised, 2000; Mercer et al., 2000), there are a few fish parasite-based records. The degree of pathogenicity and damages were depended on the intensity of infection.

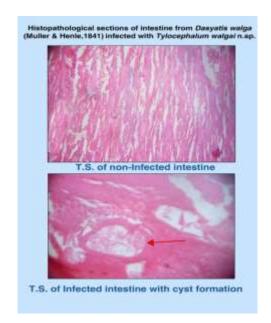
Material & Methods:

Marine fish Dasyatis walga (Muller & Henle, 1841) were brought to the local laboratory alive and sacrificed just before examination. During the parasitological examination, the intestines were cut open and examined under stereomicroscope to see the degree of infection. The tapeworms were

collected, placed in saline solution, freed from the adhering mucus by gentle shaking, they were flattened, processed and stained for morphological studies and was identified as, Tylocephalum walgai n. sp.with in short time 2 to 3 cm long pieces of proximal intestinal segments containing tapeworms were fix in Bouin's solution for 24 hrs. as the tissue undergoes autolysis rapidly after death and rapid fixation is essential. The fixed material was transferred and processed through ascending grades of alcohol, dried in a wax miscible agent and impregnated in wax (M. P. 58°-60°C). Sectioning was carried out on a rotary microtome at 6µm. Sections were floated on warm water at 48°C and mounted on chemically cleaned slides coated with egg albumin.

The mounted, unstained sections were dewaxed in three stages of xylene at 1 minute each and stained with most widely used standard haematoxylin and eosin stain, staining was carried out using haematoxylin and eosin staining technique (Bullock, 1978). This stained is often sufficient for identification of larger parasites such as helminthes, in this method the nuclei of cells are stained by the haematoxylin; the cytoplasm is coloured by the eosin. 139 Stained mounted sections were examined under light microscope for good ones that were selected for photomicrography.

Result & Discussion:



Histopathology of Tylocephalum walgai n. sp infection of the intestine Dasyatis walga (Muller & Henle, 1841) The worm Tylocephalum walgai n.sp is having non- penetrative type of scolex, hence, they have only close intimate contact with intestinal tissue of its host Dasyatis walga. In transverse section of intestine of Dasyatis walga, it has been observed that the cyst attached to the mucosa layer of intestine and slowly invades the host tissue, causing less damage but destroys the intestinal epithelium showing that the cyst is moderately pathogenic.

The cysts are not only successful to adhere to host tissue but also quite successful to enter into the intestine forming the ulceration to their intestinal wall, causing damage to the host tissue. Thus, it can be concluded that the rich environment of host intestine, is favourable for the development and growth of the worm. Hence, the parasites maintaining good host pathological relationship with its host.

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Postmodernism and Salman Rushdie

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Abstract

Salman Rushdie has established himself as one of the most powerful modern writers. With his famous novels Grimus (1975), Midnight's Children (1981), Shame (1983) and Satanic Verses (1988), he has emerged as a novelist of repute. The theme in his novels is fairly varied. Rushdie is a trend setter. He has conjured up a new trend by mixing free-flight-fairy tale with savage political indictment. The concept of postmodernism includes a wide variety of subjects, including art, architecture, music, film, literature, sociology, communication, fashion and technology. In postmodern art we note self-reflexivity and consciousness, fragmentation and discontinuity, ambiguity and emphasis on the destructured, decentered, dehuminized subject. Nowadays there are some sub-continental writers giving voice to the broad political, religious, historical and cultural experiences of South Asia. These writers are very much interested in India and write in English. Salman Rushdie is the first and the most prominent sub-continental writer, writing in English who constructs Indian history and Indian experience within the context of this hybridity. His novels have personal touches and the element of subjectivity is found in his novels.

Keywords: Postmodernism, Culture, History, Fragmentation

Postmodern literature is a form of literature marked by reliance on narrative techniques such as fragmentation, unreliable narrator, parody, dark humour and paradox. Postmodernism came into prominence after the second World War and it is often seen as response or reaction against modernism. As a result postmodern authors often highlight the possibility of multiple meanings within a single literary work or a complete lack of meaning. In literature we note certain features regarding postmodernism, for example, literature tends to be non-traditional. We experiment techniques in literature. Parody and pastiche are a few examplesof the features of postmodernism.

J.A. Cuddon defines postmodernism as, "A general (and sometimes controversial) term used to refer to the changes, developments and tendencies which have taken place (and are taking place) in literature, art, music, architecture, philosophy, etc. since 1940s or 1950s." It begins when modernism is over. Postmodernism is a complicated set of ideas. It took a clear shape around the mid-1980s.

Rushdie's Midnight's Children is representative of what has been called postmodern fiction. We find elements of fantasy, history and mythology which create a nuanced presentation of the narrative. The novel portrays a fictionalised history of India from 1915 to the Emergency of 1976. Rushdie believes that one can not separate history and the individual. Bothfind access into each other and the writer examines one in the context of the other. Niel Ten Kortenaar comments, "Salman Rushdie's Midnight's Children is commonly as a national allegory giving imaginative form to India and its history."²

Rushdie's fiction depicts the

complex postmodern world in a postmodern style. All what he writes symbolizes his vision about history and its impact on the reality of his Indian society and life. Also, Rushdie, like most of postmodern writers, endeavours to liberate himself from the traditional conventions to create a world that is far away from reality that has no borders. Rushdie presents innovative narrative techniques that are quite different from the contemporary writers and that makes a complicated and very difficult work of fiction in Midnight's

Children. He uses magical realism, metafiction and intertextuality in order to break the tradition of the Indian English novels. He has presented the history mixed with the fiction. About history he writes in 'Shame' "History is a natural selection. Mutant versions the past struggle for dominance; new species of fact arise, and old, saurian truths go to the wall, blindfolded and smoking last cigarettes. Only the mutations of the strong survive. The weak, the anonymous, the defeated leave few marks; field patterns, axe-heads, folk-tales, broken pitchers, burial mounds, the fading memory of their youthful beauty. History loves only those who dominate her; it is the relationship of mutual enslavement."

The novel Midnight's Children is full of subjective element. The events in the life of Saleem Sinai are like the events in the life of Salman Rushdie to an extent. Like the protagonist he was born in Bombay. In the book his grandparents are Kashmiri. In real life his parents were Kashmiri originally. When we go through the novel we can find many events that match with the life of the writer himself. The novel is highly autobiographical.

In Midnight's Children there is the intermingling and intermixing of different cultures.

The story begins in Kashmir and we find much of the life and culture of Kashmir. When the writer, in the book, moves to Bombay he puts before us the life of Bombay. He presents the glimpses of the people of different religions who have different life styles. He also presents secularism in the novel through Dr. Aziz who has secular ideas. In the novel quarrels among the people of different religions are also presented. He has presented the critical issues of nationalism and partition. Events of preindependence and post-dependence like Quit-India movement, Jallianwala Bagh incident, partition of country, emergency, political impropriety, religious riots etc. are presented in the book. In the novel he puts virtually all the 20th century history of India. We get a sharp picture of emergency in the book:

"While all over India policemen were arresting all opposition leaders except members of the pro-Moscow communists and also school teachers lawyers poets newspapermen trade-unionists, in fact anyone who had ever made the mistake of sneezing during the Madam's speeches and when the three contortionists had washed the baby and wrapped it in an old sari and brought it out for its father to see, at exactly the same moments, the word Emergency was being heard for the first time, and suspension-of-civil rights and censorship-of-the-press and armoured-units-on-special-alert and arrest of sub-versive elements."

Salman Rushdie's another novel 'Shame' exhibits the best features of a postmodern novel by a style of magic realism by touching some political issues and some significant characters in a turbulent Pakistan in the way of historiographic fiction. In that novel we meet a discursive and fragmentary narration. The most remarkable feature of postmodern fiction in 'Shame' is that the narrator addresses to the audience directly and makes comments, explanations and criticism on the events. The writer shows that there were expectation in the hearts of people about post-independence country. But these expectations were thrown into the air by the repression of politics. Here we find some events that were responsible for the civil strife in Pakistan. The theme is woven around the superstitions and backward aspects of Islamic society. Shame and shamelessness go together. We note the social and religious repression of women regarding dress code, sexual freedom etc. and these are highly criticised by the writer.

The narrator in 'Shame' also plays the notion of time in the novel by turning back

and faith in time by some flashbacks and different time images. There is a circle where all kind of times, subjects and events are put on the agenda frequently and one after the other, which suggests the postmodern structure in 'Shame.'

'Shame' deserves being called as a postmodern novel in the light of the key

characteristics of postmodern fiction such as narrative fragmentation and reflexivity, the decentring of the subject, fictional framing of devices and the displacement of the real by simulacra, magic realism and historiographic metafiction.

Salman Rushdie's another novel 'The Moor's Last Sigh' has a fairly wide canvas focusing of the political, the national experience and a national consciousness. Rushdie brings out the religious ruling that marked the history of India. In this novel the writer gives an elaborate picture of a family's encounter with Indian history. De Gama Zogoiby and Aurora Zogoiby are the characters who symbolize the victims of modern India and their story is the story of their encounter with major and minor events of modern India.

National and political issues and events we also get in this novel. The writer tells that Cochin, Travancore, Mysore and Hyderabad were technically not a part of British India. They had their own princes. When Amritsar massacre took place Tagore returned his Knighthood. "When the Russian Revolution Shook the world, when the great war ended, when the news of the Amritsar massacre filtered down from the north and destroyed the Anglophilia of almost every Indian (the nobel laureate Rabindranath Tagore, returned Knighthood to the king.)"⁵ The writer presents the expectations of a new country which will be secular having all goods. Nehru's demand for independence was a pre-condition for India's support in the war efforts. Jinnah's demand for a separate nation for Muslims is also there in the book. In the beginning of the novel life is Kerala is presented and in the other half of the novel life in Bombayis presented. Religious aspects and racism are also presented. Therefore we get the mixed life of India in this hook

Rushdie uses postmodern elements as a style of discourse in the novel. The

actions and happenings in course of plot is beautifully painted in a canvas of postmodernism. It could also be read for understanding what postmodernism is and how it could be adopted in a literary work of art. By twists of language and characters Rushdie provides a postmodern lesson through the novel.

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Linkedin Marketing – An Effective Platform for Generating Leads Mr. J. Muralidharan¹, Dr.M.Vijayalakshmi², Mrs.S.Sangheetha³

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Abstract

LinkedIn marketing has various advantages for companies looking to improve their online presence and reach their target audience. This abstract gives a concise explanation of the advantages, procedures, and main concepts underlying LinkedIn marketing. It emphasizes the benefits of using LinkedIn for brand awareness, lead creation, and professional networking. The abstract also includes a simple step-by-step approach to LinkedIn marketing, such as optimizing your profile, providing compelling content, networking, and assessing performance. Businesses that follow these procedures may successfully exploit LinkedIn's capabilities and tap into its enormous professional network to achieve their marketing objectives.. LinkedIn marketing delves into the significance of developing a functional LinkedIn profile, providing compelling content, utilizing advertising opportunities, and expanding a network of industry peers. It also examines LinkedIn's role in B2B marketing, talent acquisition, and event promotion. Businesses can uncover possibilities, magnify their brand, and reach their professional marketing goals by knowing and using the power of LinkedIn marketing

Keywords: LinkedIn marketing, networking, brand exposure, lead generation, profile optimization, B2B, network building, measurement, marketing goals.

Introduction:

LinkedIn is a business-focused social networking platform that operates via websites and mobile applications. It debuted on May 5, 2003. Microsoft currently owns the company. The site is primarily used for professional networking and career advancement, and it allows both job seekers and employers to publish CVs and vacancies. Since 2015, the majority of the company's revenue has come offering recruiters and professionals access to information on its users. It has been a fully-owned subsidiary of Microsoft since December 2016. LinkedIn has nearly 900 million registered members from over 200 countries and territories as of March 2023.

LinkedIn members (both employees and employers) may build profiles and interact with one another in an online social network that can symbolize real-world professional ties. Members can ask anyone (existing or non-existent) to become a connection. LinkedIn may also be used to organize offline events, join groups, create articles, publish job advertisements, upload images and videos, and do a variety of other things.

LinkedIn provides a variety of marketing tools, including sponsored content, sponsored In Mail, and display advertisements, to help businesses promote their products and services to the relevant audience. Furthermore, LinkedIn Groups and Company Pages allow for community involvement and brand growth. Marketers can reach certain sectors, job titles, seniority levels, and more using the platform's extensive targeting capabilities, ensuring their messages are delivered to the most appropriate persons.

The emphasis on professional networking and job improvement is one of the key benefits of LinkedIn marketing. This sets it apart from other social media platforms and makes it ideal for B2B marketing. Marketers may utilize LinkedIn to interact with decision-makers, industry leaders, and potential business partners, fostering relationships that can lead to collaborations, sales, and company success.

Objectives of the Study

- 1. To explain the significance of LinkedIn marketing.
- 2. To highlight the points on creation of an effective LinkedIn profile
- 3. To bring out the benefits of LinkedIn marketing strategy
- 4. To describe the approaches of LinkedIn marketing.
- 5. To bring out the recent trend prevailing among employers & employee

Linkedin Marketing:

LinkedIn marketing is the process of using LinkedIn to make connections, generate leads, improve brand awareness, foster business relationships and partnerships, share content and drive traffic to your website.

Creating an Effective Linkedin Profile: Step 1 – Profile Picture & Background Image

- 1. The significance of having a professional profile photo that portrays your brand
- 2. Tips to Choose an Appropriate and High-Quality Profile Picture
- 3. Using a backdrop image to boost your profile and highlight your skills

Step 2 – Headline & Summary

- 1. Crafting a captivating headline that grabs attention and communicates your value proposition
- Writing a compelling summary that provides an overview of your background, skills, and achievements
- Incorporating relevant keywords to improve searchability and visibility

Step 3 – Education and Experience

- 1. Including employment titles, responsibilities, and accomplishments in your professional experience
- 2. Highlighting the academic credentials, certificates, and relevant coursework
- 3. Making use of LinkedIn's rich media features to provide samples of the work or projects

Step 3 – Education and Experience:

- 1. Identifying and selecting critical talents that are relevant to area of expertise and industry
- 2. Encourage endorsements from contacts to prove expertise and boost credibility.
- 3. Obtaining referrals from colleagues and clients as social proof

Step 4 Achievements and Certifications

- 1. Highlighting the professional achievements, such as awards, publications, or speaking engagements
- 2. Including credentials and licenses that show competence and qualifications of clients.
- 3. To promote community participation, including volunteer experience and supporting issues.

Step 5: Personalization and Contact Information

- 1. Making the contact information available to prospective connections and possibilities
- 2. Creating a professional and memorable connection by personalizing the profile URL
- 3. Managing privacy settings and deciding the information to make publicly available

Step 6: Best Practices for Linkedin Profile Optimisation

- Understanding LinkedIn's search algorithm and optimizing the profile for higher search exposure
- 2. Use relevant keywords throughout the profile to boost the chances of being found in relevant searches.
- 3. Updating and maintaining the profile regularly to reflect the current achievements and professional progress

Benefits of Linkedin Marketing Strategy:

1. Extremely Effective:

Marketing using social media sites may be expensive, time-consuming, and frequently ineffective. A LinkedIn marketing approach, on the other hand, incorporates an audience of professionals who are prepared to provide the networking site with more of their personal

information. Businesses may target individuals with hyper-focused outcomes now that this information is easily available. So the client may target by career, education, area, region, and a plethora of other characteristics, making LinkedIn's ad offering far more appealing than other social networking networks.

2. Enormous Participations

LinkedIn offers impressive data on interactions, lead quality, ROI on lead generation, and so on. Indeed, 96% of B2B content marketers encourage organic social marketing on LinkedIn as part of their digital marketing plan thus benefiting the professionals.

Linkedin Content/Articles - LinkedIn networking is certainly one of the platform's primary functions. As a result, one must understand how to successfully connect with one's target audience. Being active on the platform is critical for naturally getting the material viewed and expanding network. All of this improves chances of success when it comes to paying for adverts. However, apart from publishing, there are other ways to contribute to the platform and network more effectively. Creating material, especially high-quality information that will be widely shared, may be difficult. Writing LinkedIn articles may be a simpler and more fundamental method.

3. Linkedin Advertising:

There are nine alternative ad distribution strategies for LinkedIn marketing plan. Slideshows, direct InMail, highlighted articles and more features are available matching the choice of the marketing plan of the client. Furthermore, the breadth of techniques of r campaign is merely the beginning of the customizability. To obtain the greatest outcomes, there are several strategies to target. LinkedIn can present several alternatives as it has access to information from over 690 million members.

4. Comprehensive Analytics

Statistics on every platform need rigorous examination; nevertheless, LinkedIn's statistics are very clearly set out to understand the success and campaigns. outcomes It provides of comprehensive picture to enable businessmen for a review and retargeting the audience. The marketing strategy of LinkedIn makes budgeting a breeze. It offers Budget - Friendly Campaigns to suit the needs of the businessmen. Moreover, the cost of the advertisement is nominal and feasible for social media marketing. This is extremely beneficial and enable the business to accomplish the best chance of success.

5. The Advertising Industry's Future

Social media marketing has caused a huge shift in the way marketing is handled and B2B services communicate with one another. Several possibilities are accessible irrespective of the fact whether the client has previously used platforms such as Facebook for advertising or a beginner. LinkedIn offers a webpage with a wealth of further information thereby serving most effective solutions for the digital marketing strategy.

Approaches of Linkedin Marketing:

- 1. Video Content: Video content continues to gain popularity across social media platforms, including LinkedIn. Creating and sharing engaging videos that provide valuable insights, interviews, or product demonstrations can help to capture the attention of the target audience and drive engagement on LinkedIn.
- 2. Native LinkedIn Polls: LinkedIn recently introduced native polls, allowing users to create and share polls directly on the platform. Incorporating polls into content strategy can be an effective way to encourage audience interaction, gather feedback, and gain valuable insights.
- 3. Employee Advocacy: Leveraging employees as brand ambassadors on LinkedIn is a growing trend. Encouraging and enabling employees to share company updates, industry news, and thought leadership content can amplify brand's reach and credibility.
- 4. LinkedIn Live: LinkedIn Live allows users to broadcast live video content to their network and beyond. It's an excellent opportunity to host webinars, panel discussions, Q&A sessions, and virtual events. Going live on LinkedIn can help engage with the target audience in real time and build stronger connections.
- 5. Influencer Marketing: Collaborating with influencers in the industry can help expand the reach and credibility of business. Identifying and partnering with relevant influencers who align with brand values can boost the organization's visibility, attract a wider audience, and drive engagement on LinkedIn.
- 6. Personalization and Customization:
 Personalization is becoming increasingly important in marketing, and LinkedIn is no exception. Tailoring the content and messaging to specific segments of audience can help in the creation of a more meaningful connection and deliver relevant content that resonates with the target audience.
- 7. LinkedIn Stories: LinkedIn Stories provide a more informal and authentic way to engage with the network. Sharing behind-the-scenes content, showcasing company culture, and providing updates in a more casual format can help humanize the brand and foster connections with the audience.
- **8. LinkedIn Events:** LinkedIn Events is a feature that allows in the creation and promotion of virtual or in-person events on the platform. Utilizing this feature can help to attract

- attendees, facilitate networking opportunities, and generate buzz around events.
- **9. LinkedIn Advertising Features:** LinkedIn continues to enhance its advertising features, providing more targeting options and ad formats.

Recent Trends Prevailing Among Employers & Employee

- 1. Remote Recruitment and Onboarding: To accommodate remote employment, employers are altering their recruitment and onboarding procedures. To hire and integrate distant personnel, Virtual interviews, remote evaluations, and digital onboarding processes have become popular Practices.
- 2. Employer Branding and Employee Experience: Employers are concentrating their efforts on developing a strong employer brand and improving the employee experience. They invest in promoting their corporate culture, values, and perks to recruit and retain top staff. Employers are implementing more agile and flexible work strategies to satisfy evolving employee requirements. This includes things like flexible work hours, remote work possibilities and performance assessments based on results.
- 3. Remote and Hybrid Work: The pandemic of COVID-19 has hastened the adoption of remote and hybrid work paradigms. Many businesses now provide flexible work arrangements, allowing 3 workers to work remotely or combine remote and in-office work.
- 4. Employee Well-Being and Mental Health: Employers are emphasizing employee well-being and mental health. To assist their employees' general well-being, they provide wellness programs, mental health resources, counseling services, and flexible scheduling.
- 5. Continuous Learning and Up Skilling:
 Continuous learning and professional development are becoming increasingly crucial to employees. Companies are providing upskilling programs, Mentorship opportunities, and access to online learning platforms to help their employees improve and advance in their careers.

Conclusion

LinkedIn marketing has specific advantages for businesses looking to reach a professional audience. Because of the platform's enormous user base and specialized features, advertisers may target the right people, connect with them successfully, and achieve their marketing goals. Businesses may use LinkedIn's advertising alternatives, such as sponsored content and display commercials, to increase brand recognition, generate leads, and drive conversions. Furthermore, due to the platform's

emphasis on professional networking, it is a valuable tool for building essential contacts and cultivating long-term economic ties. LinkedIn is a go-to tool for professionals looking for employment prospects, industry information, and connections as the business environment evolves. Marketers that see LinkedIn's potential and apply successful tactics may use the platform's power to strengthen their brand, broaden their reach, and generate economic success. LinkedIn marketing is a great complement to any complete digital marketing plan due to its broad targeting choices, engagement tools, and networking capabilities.

Building a strong personal brand, gaining relevant contacts, and unlocking possibilities on LinkedIn all need a good LinkedIn profile. It thus helps to develop a profile that stands out and successfully expresses the professional identity by paying attention to aspects such as profile photo, headline, summary, experience, talents, and personalization. This paper contributes helpful hints, ideas, and best practices for optimizing profile and making a lasting impact in the professional world. Before adopting a LinkedIn marketing plan, firms must first establish their unique objectives. Clear objectives lead marketing activities and allow organizations to effectively analyze their success and return on investment.

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बिहार की राजनीति में छात्र संगठनों की आंदोलनकारी भूमिका डॉ० संजीव कुमार राय

अतिथि सहायक प्राध्यापक (राजनीति विज्ञान), एम.ए., पी—एच.डी., एम.लिव., पी जी डी डी एम., एल.एल.वी., बद्री नारायण मुक्तेश्वर महाविद्यालय, (वीएनएम) बड़िह्या, मुंगेर विश्वविद्यालय, मुंगेर, लखीसराय।

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शोध—आलेख:—बिहार की राजनीति में छात्र संगठनों की महत्त्वपूर्ण भूमिका रही है। स्वतंत्रता आन्दोलन के दौरान भी बिहार के छात्रों ने उपनिवेशवाद तथा ब्रिटिश शासन के खिलाफ अविराम संघर्ष किया। प्रसिद्ध शिक्षाविद के० के० दत्ता ने स्वतंत्रता आंदोलन में छात्रों के योगदान को स्वर्णाक्षर में अंकित किया है। पटना में अवस्थित शहीद स्मारक छात्रों के ऐतिहासिक योगदान का अमर प्रतीक है। बिहार सिहत कई राज्यों में 1967 में गैर काँग्रेसी सरकारों के गठन में भी छात्रों की भूमिका उल्लेखनीय रही है। 1974 के आंदोलन तथा जय प्रकाश नारायण के संपूर्ण क्रांति के चिंतन में भी युवा छात्रों की सहमागिता को रेखांकित किया जा सकता है। इस प्रकार बिहार में लोकतांत्रिक प्रक्रियाओं, चुनाव की राजनीति की रणनीतियों, राजनीतिक दलों के संगठनों तथा विश्वविद्यालयों के परिषदों में छात्र आन्दोलन की महत्त्वपूर्ण भूमिका रही है। छात्र आंदोलन मूलतः युवा असंतोष से जुड़ा होता है।

मुख्य शब्द :—छात्र ऑन्दोलन, जेपी आन्दोलन, विश्वविद्यालय छात्र चुनाव, बामपंथी राजनीति, राजनीतिक छात्र क्रान्ति, १९०६, १९४२, १९५४, १९५५, १९५४, १९

प्रस्तावना :-बिहार में अखिल भारतीय विद्यार्थी परिषद् एन० एस० यू० आई० छात्र राजद, छात्र जदयू तथा वामपंथी राजनीतिक देलों से जुड़े कतिपय छात्र संगठनों का उल्लेख किया जा सकता है। इसमें आईसा तथा ए० आई० एस० एफ० का उल्लेख विशेष तौर पर किया जा सकता है। वर्त्तमान समय में छात्र संगठनों के शिक्षण संस्थानों में प्रतिनिधित्व के प्रश्न को लेकर आंदोलन की स्थिति बरकरार है। साधारणतः निर्वाचन की प्रक्रिया के द्वारा शिक्षण संस्थानों में चयन होता था, परन्तू हाल में सरकारी आदेश के तहत प्रतिभा के आधार पर मनोनयन की प्रक्रिया जारी है। जाहिर है कि विभिन्न समस्या तथा मुद्दों के साथ छात्रों का सीधे तौर पर सरोकार है ।बिहार के राजनीति में छात्रों की भूमिका का विश्लेषण प्रतिबद्धता (Commitment) के आधार पर किया जा सकता है। छात्र संगठनों में अपनी राजनीतिक दलों के प्रति प्रतिबद्धता है। राजनीतिक दलों के साथ प्रतिबद्धता के कारणरू छात्र संगठन किसी निश्चित राजनीतिक विचारधारा से संबंधित होते है। अतः अध्ययन का एक महत्त्वपूर्ण मुद्दा छात्र संगठन तथा राजनीतिक प्रतिबद्धता के बीच मौजूद संबंधों के विश्लेषण से जुड़ा हुआ है। छात्र संगठन राजनीतिक असहमति के चिंतन से प्रभावित एंव उत्प्रेरित होते है। उदाहरण स्वरूप 1974 में तत्कालीन व्यवस्था के साथ असहमति होने के कारण 18 मार्च 1974 को छात्र आंदोलन की शुरूआत की गई थी।छात्र संगठन का विश्लेषण दबाव समूह के रूप में किया जा सकता है। लोकतांत्रिक प्रक्रियाओं में दबाव समृह प्रत्यक्ष तौर पर चुनाव की राजनीति में भाग नहीं लेता है। परन्तु चुनाव की राजनीति को प्रभावित करता है। **छात्र संगठन भी एक दबाव** समूह के रूप में चुनाव की राजनीति को प्रभावित करता है। अतः संगठन तथा चुनाव की राजनीति के बीच मौजूद संबंधों की व्याख्या की जाएंगी। उल्लेखनीय है कि 1967 में प्रकाशित अपनी एक महत्त्वपूर्ण कृति "Students and Politics"मेंPhilip Altbach ने स्पष्ट किया है कि छात्र संगठनों में चुनाव की राजनीति को दिशा देने की अपार क्षमता होती है। 1960 में विश्वविद्यालय अनुदान आयोग ने एक रिपोर्ट जारी किया । Report का शीर्षक था 'The problem of indiscipline in IndiaUGC Delhi 1960 Report में स्पष्ट किया गया है कि शिक्षण संस्थानों में अनुशासनहीनता तथा अराजकता की स्थिति पैदा करने में छात्र संगढनों की भूमिका का विश्लेषण किया जाना चाहिए। जाहिर है कि राजनीतिक परिक्षेत्र में छात्र संगठनों का दुष्प्रकार्यात्मक (Disfunctional) अर्थात (Negative) पक्ष भी है।प्रख्यात शिक्षाविद तथा पूर्व कुलपति (मुम्बई विश्वविद्यालय) एम० एस० एस० गोरे ने अपनी पुस्तक

Education; and Modernization में स्पष्ट किया है कि शिक्षा तथा आधुनिकीकरण के बीच स्पष्ट संबंध है। आधुनिकीकरण वैज्ञानिक चिंतन, लोकतांत्रिक चेतना, धर्मरनिपेक्षता तथा वैश्विक दृष्टिकोण से जुड़ा हुआ है। प्रस्तृत शोध आलेख में यह पता लगाने का प्रयास किया गया है कि राजनीतिक संगठनों की दिशा क्या है? चुनाव लोकतंत्र, दबाव समृह तथा राजनीतिक दलों के परिप्रेक्ष्य में उनकी भूमिका क्या है? इन तमाम सवालों के अन्वेषण से छात्र संगठन, छात्र आंदोलन तथा युवा असंतोष के संबंध में हो रहे अनुसंधान कोएक नई दिशा मिल सकती है।छात्र राजनीति तथा छात्रं संगठन एक संवेदनशील मुद्दा है। बिहार की राजनीति में छात्र संगठनों की भूमिका के संबंध में समाज वैज्ञानिक आर0 एन0 द्विवेदी ने अपनी पुस्तक J. P. Movement in Bihar में छात्र? संगठनों की भूमिका का ऑकडों तथा तथ्यों के आधार पर विश्लेषण किया है। **उन्होंने** छात्र आंदोलन के संबंध में चार प्रमुख सिद्धान्तों का उल्लेख किया है। उनके अनुसार छात्र आन्दोलन का पहला सिद्धांत असंतोष से जुड़ा हुआ है। यह असंतोष सिद्धवंत से संबंधित है। दुसरा सिद्धांत व्यक्तिगत असमायोजन सिद्धांत से जुडा हुआ है। इस सिद्धांत के अनुसार जीवन से असंतृष्ट, अपूर्ण तथा दिशाहीन छात्र अधिक संख्या में आंदोलनों में सहभाग करते हैं। छात्र आन्दोलन का तीसरा महत्वपूर्ण सिद्धांत सापेक्षिक वंचन से जुड़ा हुआ है। आर० एन० द्विवेदी ने भी इस सिद्धांत का उल्लेख किया हैं। यह भेद–भाव तथा वंचन से जुड़ा हुआ है। विकासशील देशों में वंचन की समस्या अधिक है। छात्र आंदोलन का चौथा प्रमुख सिद्धांत संसाधन संग्रहण सिद्धांत के साथ जुड़ा हुआ है। इस सिद्धांत के अनुसार राजनीतिक परिक्षेत्र में अपनी प्रभावशाली भूमिका के लिए संसाधन के विकास पर जोड़ देते है। संसाधन के तहत कार्यालय, कोष, कार्यकत्ता कार्यक्रम आदि पर बल दिया जाता है।1968 में Philip Altbhas ने अपनी एक महत्वपूर्ण कृ ति Turmyl and Transition: Higher Education and Students Politics in Indiaमें वेवाक शब्दो में स्पष्ट किया है कि राजनीतिक दलों के द्वारा निहित स्वार्थ के लिए उच्च शिक्षा के क्षेत्र में छात्र संगढनों का इस्तेमाल किया जाता । फलतः उच्च शिक्षा की गुणवत्ता में हास की स्थिति उत्पन्न होती है तथा परिसर में अराजकता का संकट मौजूद रहता है। Joseph Dibon ने लिप्सेट द्वारा संपादितStudents Politics नामक ग्रंथ में प्रकाशित अपने एक शोध निबन्ध 'Indiscipline and Studnets Leadership in an Indian University' में स्पष्ट किया है कि छात्र नेतृत्व दिशाहीन है साथ ही परिसर में अनुशासनहीनता के लिए जिम्मेदार भी है।1960 में प्रकाशित

अपनी एक महत्वपूर्ण कृति The Unquiet Campus Indian Universities Today में स्पष्ट किया है कि उच्च शिक्षण संस्थानों में छात्र आंदोलन तथा छात्र राजनीति के कारण उच्च शिक्षा के मूलभूत आदर्शो एवं उद्देश्यों का नकसान हो रहा है। राजनीतिक दलों के प्रति प्रतिबद्धता के कारण छात्र राजनीति निहित राजनीतिक स्वार्थ से प्रभावित है।University में स्पष्ट किया कि छात्र नेतृत्व दिशाहीन है साथ ही परिसर में अनशासनहीनता के लिए जिम्मेदार भी है।बिहार में छात्र संगठनों तथा छात्र राजनीति के विविध आयामों के विश्लेषण से स्पष्ट होता है कि छात्र संगठनों पर राजनीतिक दलों का गहरा प्रभाव है। अतः छात्र संगठनों की प्रतिबद्धता राजनीतिक दलों के प्रति होती है। छात्र संगठन तथा चुनाव की राजनीति के बीच स्पष्ट संबंध है। अतः छात्र संगठनों के द्वारा छात्रों की समस्याओं के बदले राजनीतिक मुद्दोंपर अधिक ध्यान केन्द्रित किया जाता है। छात्र संगठन तथा जाति के बीच स्पष्ट संबंध मौजूद है। बिहार में जाति एक सामाजिक यथार्थ है। जाहिर है कि छात्र संगठनों में जातिवाद तथा जाति पूर्वाग्रह की स्थिति परिव्याप्त है। छात्र संगठन तथा राजनीतिक समाजीकरण के बीच स्पष्ट संबंध मौजद है। छात्र संगठनों के विविध कार्यक्रमों आन्दोलनों तथा क्रियाकलापों के जरिए छात्रों का राजनीतिक समाजीकरण होता है। छात्र संगठन तथा छात्र राजनीति का प्रभाव दुष्प्रकार्यात्मक अर्थात नकारात्मक भी होता है।बिहार की छात्र राजनीति का गौरवशाली अतीत रहा है, लेकिन मौजूदा दौर के छात्र संगठनों की पहचान सियासी दलों की अनुषंगी इकाई से ज्यादा कुछ नहीं है। सियासत की शंचिता और बिहार के भविष्य के लिए सुखद है कि राज्यपाल सत्यपाल मलिक ने छात्र संघों की आंदोलनकारी भुमिका को फिर जिंदा करने की पहल की है। पढाई के दौरान राज्यपाल खुद छात्र राजनीति में अति सक्रिय रह चुके हैं।सत्यपाल मलिक जब राज्यपाल बनकर बिहार आए तो उन्हें यह कर बड़ी हैरत हुई कि यहां की छात्र राजनीति दयनीय दौर से गुजर रही है। उन्होंने फौरन सभी विश्वविद्यालयों में नियमित रूप से छात्र संघ चुनाव कराने का फरमान जारी किया, क्योंकि उन्हें पता है कि बिहार के छात्रों ने आजादी के लिए कितनी बड़ी कुर्बानियां दी हैं।आजादी के बाद देश-प्रदेश की तरक्की और समाज के नवनिर्माण में भी बिहारी छात्रों की अहम भूमिका रही है। सियासी श्चिता और स्शासन के उदाहरण तो खुद मुख्यमंत्री नीतीश कुमार हैं। छात्र राजनीति से निकले लालू प्रसाद, सुशील क्मार मोदी और रविशंकर प्रसाद जैसे बड़े कद-पद वाले नेताओं की चर्चा आज भी देशभर में होती है।आजादी के पहले के क्रांतिकारी आंदोलनों में बिहारी छात्रों की सक्रिय भागीदारी थी। बड़े नेताओं की भूमिका नेतृत्व देने तक सीमित थी। सफलता की इबारत युवाओं ने ही लिखी। डॉ. राजेंद्र प्रसाद के नेतृत्व में 1906 में श्बिहारी स्ट्डेंटस सेंट्रल एसोसिएशन की स्थापना हुई थी। इसका विस्तार बनारस से कलकत्ता तक था। 1942 के अंग्रेजों भारत छोड़ो आंदोलन की कहानी बिहार के बिना पूरी नहीं हो सकती। 11 अगस्त 1947 को विधानसभा सचिवालय पर तिरंगा फहराने की कोशिश में सात छात्रों ने अपने प्राणों की आह्ति दे दी।आजादी के बाद भी देश में जो बड़े आंदोलन हुए, उनमें छात्रों की निर्णायक भूमिका रही। 1974 में इंदिरा गांधी के खिलाफ आंदोलन और आपातकाल, बोफोर्स घोटाले के बाद वीपी सिंह के भ्रष्टाचार विरोधी आंदोलन में छात्रों की ही अहम भूमिका रही।**पटना विश्वविद्यालय छात्र राजनीति की नर्सरी रही है**। आजादी के महज आठ साल के भीतर ही पटना के छात्र आंदोलन की गूंज ने दिल्ली को भी परेशान कर दिया था। 1955 में बीएन कालेज के छात्र दीनानाथ पांडेय के पुलिस गोलीबारी में मारे जाने के बाद छात्र उग्र हो गए थे। यह आंदोलन इतना बड़ा हो गया कि खुद तत्कालीन प्रधानमंत्री जवाहर लाल नेहरू को 30 अगस्त को पटना आना पडा। उन्हें भी आक्रोश झेलना पडा था।**तत्कालीन मुख्यमंत्री श्रीकृष्ण सिंह** के न चाहने के बावजूद नेहरू को गोलीकांड की जांच लिए दास आयोग का गठन करना

पडा था। दरअसल गोलीकांड में श्रीबाब के करीबी मंत्री महेश प्रसाद सिंह की भूमिका बताई जा रही थी। महेश के खिलाफ महामाया प्रसाद ने अगला चुनाव इसी को मुद्दा बनाकर मुजफ्फरपुर से चुनाव लड़ा और जीता, जिसके बाद छात्र राजनीति की हनक बढ़ी।**पहला अध्यक्ष बने राम जतन सिंहपटना** विश्वविद्यालय में डायरेक्ट चुनाव से 1967 में पहली बार राम जतन सिंह अध्यक्ष और नरेंद्र सिंह उपाध्यक्ष निर्वाचित हुए थे। राम जतन को अध्यक्ष बनाने में बाल मुकुंद शर्मा की अहम भूमिका थी। इसके पहले 1964 के छात्र संघ चुनाव का स्वरूप दूसरा था। तब सीधे चुनाव नहीं होता था। प्रत्येक क्लास से एक – एक काउंसिलर चुने जाते थे जो बाद में मुख्य चुनाव के लिए वोट देते थे।पुरानी व्यवस्था से राम प्रसाद याँदव और मुन्ना त्रिपाठी छात्र संघ अध्यक्ष चुने गए। इस बीच चुनाव पैटर्न में बदलाव की मांग भी होती रही। राम जतन के नेतृत्व में छात्रों के सवाल पर 1967 में जबरदस्त आंदोलन हुआ। उस वक्त केबी सहाय की सरकार थी। उग्र छात्रों ने खादी ग्रामोद्योग और रिजेंट सिनेमा हॉल को फंक दिया था। आक्रोश परे प्रदेश में फैला और इसका इतना असर हुआ कि अगले विधानसभा चनाव में पटना से केबी सहाय को महामाया प्रसाद ने परास्त कर दिया। महामाया छात्रों के हीरो बन गए थे। छात्र राजनीति में लालू का पदार्पणअगले चुनाव में 1970 राम जतन सिन्हा फिर अध्यक्ष बने। छात्र राजनीति में लालू प्रसाद का पहली बार प्रवेश हुआ और वह महासचिव बनाए गए थे। इसके तीन साल बाद 1973 के चुनाव में अध्यक्ष पद के लिए नरेंद्र सिंह और लालू प्रसाद में मुकाबला हुआ। समाजवादी युवजन सभा के समर्थन से लालू ने कांग्रेस के करीबी नरेंद्र को परास्त कर पहली बार अध्यक्ष बने। महासचिव सुशील मोदी और संयुक्त सचिव रविशंकर प्रसाद बने।बिहार की छात्र राजनीति पर 1977 में पहली बार विद्यार्थी परिषद का कब्जा हुआ और अश्विनी कुमार चौबे अध्यक्ष चुने गए। राजाराम पांडेय उपाध्यक्ष थे। खास बात यह कि पहली बार वाम छात्र संगठनों ने कडी टक्कर दी और तीन पदों पर जीत दर्ज की। छात्र राजनीति पर गैर राजनीतिक संगठन का कब्जा 1980 में हुआ, जब अनिल कुमार शर्मा अध्यक्ष बने । चुनाव से पहले उन्होंने स्टूडेंट आर्गेनाइजेशन फॉर युनिटी एंड लिबर्टी नाम का संगठन बनाया था, जिसके महासचिव चितरंजन गगन थे। इसी चनाव में दो पद लेकर एनएसयआई ने खाता खोला। जीतेंद्र राय वाद- विवाद सचिव और विनीता झा समाज सेवा सचिव बनी।नीतीश का मॉडल सबसे अलगछात्र राजनीति में लालू प्रसाद की टीम में सक्रिय रहे एवं वर्तमान में राजनारायण चेतना मंच के अध्यक्ष बाल मुकुंद शर्मा नीतीश कुमार की सियासी शैली को सबसे अलग मानते हैं। वह कहते हैं- राजनीति में अच्छे लोग नहीं आएंगे तो ब्रे लोग हावी हो जाएंगे। ऐसे में राजकाज और समाज पर बुरा असर पड़ेगा । 1974 के आंदोलन के दौरान नीतीश की राजनीतिक शूचिता आज भी अनुकरणीय है।18 मार्च 1974 को महंगाई, भ्रष्टाचार और शिक्षा में अव्यवस्था के मुद्दे पर विधानसभा का घेराव करना था। करीब एक लाख छात्रों ने पटना में डेरा डाल रखा था, जिन पर आम लोगों की भी नजर नीतीश कुमार, लालू प्रसाद, सुशील मोदी, नरेंद्र सिन्हा, राम जतन सिन्हा, वशिष्ठ नारायण सिंह और बाल मुक्द शर्मा नेतृत्व कर रहे थे। अफवाहों के बाद छात्रों का एक जत्था भड़क उठा, जिसके बाद पर्ल सिनेमा एवं फ्रेजर रोड स्थित एक पेट्रोल पंप को फूंक दिया गया। इसमें बडे छात्र नेताओं की भूमिका नहीं थी, लेकिन नीतीश इस तरह की राजनीति के पक्षधर नहीं थे। बाद में उनकी सलाह पर जेपी से संपर्क किया गया और छात्र आंदोलन की नई पटकथा लिखी गई।जेपी के नेतृत्व में उत्कर्ष70 के दशक की छात्र राजनीति ने पूरी दुनिया को अपनी ओर आकर्षित किया। 1971 में भारत-पाकिस्तान युद्ध के बाद प्रधानमंत्री इंदिरा गांधी लोकप्रियता की शिखर पर थी, किंतु गरीबी, मंदी, महंगाई, बेरोजगारी एवं अशिक्षा के चलते जन— आकांक्षाएं अधूरी थीं। देश अशांत हो चुका था। ऐसे में छात्र राजनीति शैक्षणिक परिसरों से निकल कर सडकों पर आ गई। 18 **मार्च 1974 को बिहार**

विधानसभा के घेराव से शुरू हुआ यह आंदोलन बार-बार छात्रों **और पुलिस मुठभेड़ में तब्दील होने लगा**। हफ्ते भर में 27 लोग मारे गए। जयप्रकाश नारायण ने नेतृत्व अपने हाथ में ले लिया और 'संपूर्ण क्रांति' का नारा दिया। दरअसल यह व्यवस्था के विरुद्ध संघर्ष था। बिहार ने पूरे देश को रास्ता दिखाया जिसके कारण शक्तिशाली इंदिरा गांधी को सत्ता से हाथ धोना पड़ा। 1980 में प्रदेश भर में विस्तारप्रारंभ में सिर्फ पटना विश्वविद्यालय में ही छात्र संघ चुनाव होते थे। 1980 में पहली बार सभी विश्वविद्यालयों में चुनाव कराए गए। पटना विवि में अनिल कुमार शर्मा, मगध में बबन सिंह यादव अध्यक्ष और योगेंद्र सिन्हा महासचिव बने। भागलपुर में नरेश यादव बिहार यूनिवर्सिटी में हरेंद्र कुमार, रांची में दीपक वर्मा और मिथिला में वैद्यनाथ चौधरी अध्यक्ष निर्वाचित हए।इसी दौरान छात्र संघ चुनाव की नियमावली तैयार करने के लिए माध्री शाह आयोग का गठन किया गया, जिसने कई तरह की शर्तें लगाकर छात्र राजनीति को नियमों में बांध दिया। उम्र सीमा तय कर दी गई। 1982 में नई नियमावली के आधार पर ही चुनाव हुआ, जिसका भारी विरोध हुआ।अब तक छात्र राजनीति परिपक्व होकर परिसर से निकल चुकी थी। जन समस्याओं पर भी आंदोलन होने लगे थे। 1982 में जनता पार्टी, लोकदल, सीपीआई, सीपीएम, माले और आइपीएफ ने मिलकर **छात्र संघर्ष मोर्चा बनाया**।नए नियमों ने लगाया अड़ंगाछात्र संघर्ष मोर्चा ने नए नियमों के खिलाफ पूरे बिहार में चुनाव का बहिष्कार किया। पटना में प्रशासन के बल पर चुनाव कराने की कोशिश हुई तो वोट पोल नहीं हुआ, लेकिन बैकडोर से मतदान कराकर शंभु शर्मा को अध्यक्ष घोषित कर दिया गया। रणवीर नंदन महासचिव बने। बांकी किसी विश्वविद्यालय में चुनाव नहीं हो सका। पटना में विरोध कर रहे छात्रों को गिरफ्तार करके चुनाव कराया गया था।नई नियमावली के चलते एक बार शिथिलता आई तो सबकुछ बदल गया। मुद्दे और आदर्श गायब हो गए हैं। पहले विद्यार्थियों को सह्लियतें परेशानी, रोजगार परक प्रशिक्षण आदि मुद्दे होते थे, किंतु अब छात्रों सियासत को बड़े राजनीतिक दल तय करने लगे हैं। इससे कन्टेन्ट काफी बदल गया है।छात्र राजनीति, तब और अबबिहार के विश्वविद्यालय यानी सियासत की ऐसी पाठशालाएं, जहां छात्र नेता एबीसीडी सीखते हैं और आगे चलकर बडे नेताओं के मोहरे बन जाते हैं। छात्र राजनीति की यह वर्तमान तस्वीर है, किंतू पांच-छह दशक पहले ऐसी बात नहीं थी। इसी पाठशाला से नीतीश कुमार, लालू प्रसाद, सुशील मोदी, अश्वनी चौबे, रविशंकर प्रसाद, रामजतन सिन्हा एवं अनिल शर्मा सरीखे हस्तियों ने राजनीति सीखी एवं उसे मकसद तक पहुंचाया। बाद की पीढी के छात्र संघ अध्यक्षों में अभी तक एक भी ऐसा चेहरा नहीं उभरा है, जो मुख्यधारा की राजनीति में ठीक से कदम भी रख सके या शिक्षण व्यवस्था को सुधारने—संभालने में महत्वपूर्ण भूमिका निभा सके।छात्र संघों को राज्यपाल की सलाहयही कारण है कि राज्यपाल सत्यपाल मलिक ने दो दिन पहले पटना में एक कार्यक्रम के दौरान छात्र संघों को नया अध्याय शुरू करने की सलाह दी। शिक्षा में सुधार के लिए विश्वविद्यालय एवं कालेज प्रशासन पर दबाव बनाने के लिए छात्रों को प्रेरित करते हुए उन्होंने कहा कि अब पहले की तरह आंदोलन करने से व्यवस्था बदलने वाला नहीं। **राज्यपाल खुद छात्र राजनीति से आए हैं**। इसलिए उनसे बेहतर कोई बता नहीं सकता कि 70 के दशक का दौर अब नहीं रह गया है, जब जयप्रकाश नारायण (जेपी) के नेतृत्व में बिहार की छात्र राजनीति ने देश को तानाशाही शासन से मुक्ति की राह दिखाई थी। एक ही मंच पर राज्यपाल की सलाह के साथ-साथ छात्र संघ अध्यक्ष के शब्दों में छात्रों का संकल्प भी दिखा। छात्र संघ अगर तत्परता दिखाए तो बिहार की शिक्षा व्यवस्था निःसंदेह बदल सकती है। छोटा से छोटा आंदोलन भी छात्रों की सक्रियता से बड़ा हो सकता है, क्योंकि छात्र संघ का मतलब जोश, जज्बे **और जन सरोकारों से जुड़ाव वाली सियासत से है**। जेपी आंदोलन के बाद भटक गई बिहार की छात्र राजनीति करीब पांच दशक पहले की छात्र राजनीति से सक्रिय हुए नेताओं की नजरों

से साबित भी होता है कि जनता के दुख-दर्द और जरूरतों की जितनी समझ छात्र नेता रहे राजनेताओं में है, उतनी किसी अन्य में नहीं । नया बिहार बनाने और राजनीति को मुकाम तक पहुंचाने में 70 के दशक में जेपी आंदोलन से जुड़े छात्र नेताओं की जितनी भूमिका है, उतनी किसी और की नहीं। यह है कि कोई मुकाम तक पहुंच गया तो कोई पहले ही लड़खड़ा गया। जेपी आंदोलन के बाद बिहार की छात्र राजनीति भटक गई। तब से अभी तक राजनीति में छात्र नेताओं की कोई खास भूमिका नहीं रही, क्योंकि मुद्दे पर आंदोलन या संघर्ष का सवाल उत्तरीत्तर सिकुड़ता चला गया।जातियों में बंट गई छात्रों की जमातऐसा क्यों हुआ, इसे 1980 में पटना विश्वविद्यालय छात्र संघ अध्यक्ष चुने गए शंभू शर्मा से बेहतर कौन बता सकता है। उनका सीधा जवाब है, जातिवाद ने चौपट कर दिया। बाद के वर्षों में मंडल आंदोलन के चलते छात्रों की जमात जातियों में बंट गई, जिसका सीधा असर हुआ कि संगठित छात्र शक्ति कमजोर हो गई और विश्वविद्यालय प्रबंधन निरंकुश। नियंत्रण और निगरानी हटने पर शिक्षण व्यवस्था चौपट और सत्र का विलंब होना लाजिमी है।आज के छात्र नेताओं के पास चिंतन का अभावछात्र संघ के पूर्व अध्यक्ष रामजतन सिन्हा इसकी वजह विचारों की कमी मानते हैं। वे कहते हैं कि आज के छात्र नेता गैर–राजनीतिक हैं। उनके पास चिंतन नहीं है। छात्र राजनीति में अति सक्रिय रहे एवं वर्तमान में कांग्रेस नेता विनोद शर्मा के मुताबिक परीक्षा पैटर्न ने भी छात्र राजनीति को गर्त में ढकेला। विद्यार्थियों की विश्लेषण क्षमता कमजोर पड़ गई और ऑब्जेक्टिव सवाल–जवाब की परीक्षा ही ज्ञान का आधार बन गई। छात्र राजनीति की दुर्गति के लिए जिम्मेवार ये तत्वबहरहाल, छात्र राजनीति में राज्यपाल की अभिरूचि लेने से सुशील मोदी आशान्वित हैं। उन्हें 40 सालों का धुंध अब छंटा नजर आ रहा है। छात्र राजनीति की वर्तमान दुर्गति के लिए वह परिसर में आपराधिक प्रवृत्ति के प्रवेश को जिम्मेवार मानते हैं। उनके मृताबिक 70–80 के दशक में भी छात्र तोडफोड, हंगामा और बवाल करते थे, किंतू उसका भी एक स्तर होता था। अब तो आंदोलन का कोई मायने मतलब नहीं होता। ऐसे में आगे की राह तो मुश्किल होगी ही।**अब वैसी बात** कहांबिहार की राजनीति कभी छात्र राजनीति का अनुसरण करती थी। सिर्फ जेपी आंदोलन की बात नहीं है। आजादी के तूरंत बाद पटना के छात्र आंदोलनों की गूंज ने दिल्ली के भी कान खड़े कर दिए थे। 1955 में पुलिस गोलीबारी में एक छात्र की मौत पर बीएन कालेज के छात्र भड़क गए थे। तब छात्र संघ की स्थापना भी नहीं हुई थी। फिर भी छात्र इतने एकज्ट थे कि एक्शन कमेटी बनाकर राज्य सरकार के खिलाफ खड़े हो गए। जेपी आंदोलन के बाद भटक गई बिहार की छात्र राजनीति करीब पांच दशक पहले की छात्र राजनीति से सक्रिय हुए नेताओं की नजरों से साबित भी होता है कि जनता के द्ख-दर्द और जरूरतों की जितनी समझ छात्र नेता रहे राजनेताओं में है, उतनी किसी अन्य में नहीं । नया बिहार बनाने और राजनीति को मुकाम तक पहुंचाने में 70 के दशक में जेपी आंदोलन से जुड़े छात्र नेताओं की जितनी भूमिका है, उतनी किसी और की नहीं। यह है कि कोई मुकाम तक पहुंच गया तो कोई पहले ही लडखडा गया। जेपी आंदोलन के बाद बिहार की छात्र राजनीति भटक गई। तब से अभी तक राजनीति में छात्र नेताओं की कोई खास भूमिका नहीं रही, क्योंकि मुद्दे पर आंदोलन या संघर्ष का सवाल उत्तरोत्तर सिकुडता चला गया। **जातियों में बंट गई छात्रों** की जमातऐसा क्यों हुआ, इसे 1980 में पटना विश्वविद्यालय छात्र संघ अध्यक्ष चुने गए शंभु शर्मा से बेहतर कौन बता सकता है। उनका सीधा जवाब है, जातिवाद ने चौपट कर दिया। बाद के वर्षों में मंडल आंदोलन के चलते छात्रों की जमात जातियों में बंट गई, जिसका सीधा असर हुआ कि संगठित छात्र शक्ति कमजोर हो गई और विश्वविद्यालय प्रबंधन निरंकुश । नियंत्रण और निगरानी हटने पर शिक्षण व्यवस्था चौपट और सत्र का विलंब होना लाजिमी है।आज के छात्र नेताओं के पास चिंतन का अभावछात्र संघ के पूर्व अध्यक्ष रामजतन सिन्हा इसकी वजह

विचारों की कमी मानते हैं। वे कहते हैं कि आज के छात्र नेता गैर-राजनीतिक हैं। उनके पास चिंतन नहीं है। छात्र राजनीति में अति सक्रिय रहे एवं वर्तमान में कांग्रेस नेता विनोद शर्मा के मुताबिक परीक्षा पैटर्न ने भी छात्र राजनीति को गर्त में ढकेला । विद्यार्थियों की विश्लेषण क्षमता कमजोर पड गई और ऑब्जेक्टिव सवाल-जवाब की परीक्षा ही ज्ञान का आधार बन गई। आज के **छात्र नेताओं के पास चिंतन का अभाव**छात्र संघ के पूर्व अध्यक्ष रामजतन सिन्हा इसकी वजह विचारों की कमी मानते हैं। वे कहते हैं कि आज के छात्र नेता गैर-राजनीतिक हैं। उनके पास चिंतन नहीं है। छात्र राजनीति में अति सक्रिय रहे एवं वर्तमान में कांग्रेस नेता विनोद शर्मा के मुताबिक परीक्षा पैटर्न ने भी छात्र राजनीति को गर्त में ढकेला । विद्यार्थियों की विश्लेषण क्षमता कमजोर पड गई और ऑब्जेक्टिव सवाल-जवाब की परीक्षा ही ज्ञान का आधार बन गई। छात्र राजनीति की दुर्गति के लिए जिम्मेवार ये तत्वबहरहाल, छात्र राजनीति में राज्यपाल की अभिरूचि लेने से सुशील मोदी आशान्वित हैं। उन्हें 40 सालों का धंध अब छंटा नजर आ रहा है। छात्र राजनीति की वर्तमान दुर्गति के लिए वह परिसर में आपराधिक प्रवृत्ति के प्रवेश को जिम्मेवार मानते हैं। उनके मुताबिक 70–80 के दशक में भी छात्र तोडफोड, हंगामा और बवाल करते थे, किंतू उसका भी एक स्तर होता था। अब तो आंदोलन का कोई मायने मतलब नहीं होता। ऐसे में आगे की राह तो मुश्किल होगी ही।**अब वैसी बात** कहांबिहार की राजनीति कभी छात्र राजनीति का अनुसरण करती थी। सिर्फ जेपी आंदोलन की बात नहीं है। आजादी के त्रंत बाद पटना के छात्र आंदोलनों की गूंज ने दिल्ली के भी कान खड़े कर दिए थे। 1955 में पुलिस गोलीबारी में एक छात्र की मौत पर बीएन ज के छात्र भंडक गए थे। तब छात्र संघ की स्थापना भी नहीं हुई थी। फिर भी छात्र इतने एकजुट थे कि एक्शन कमेटी बनाकर राज्य सरकार के खिलाफ खड़े हो गए।**पूरे** प्रदेश के छात्रों ने समर्थन दिया। जुलाई के पहले हफ्ते से शुरू हुआ आंदोलन अगस्त तक चला। पूर्व छात्र नेता एवं वर्तमान में राजद प्रवक्ता चितरंजन गगन के मुताबिक असर इतना व्यापक था कि तत्कालीन प्रधानमंत्री जवाहर लाल नेहरू को भी पटना आना पडा। 30 अगस्त को गांधी मैदान से उन्होंने छात्रों को आंदोलन वापस लेने की चेतावनी दी, किंतू छात्र नहीं झुके।नतीजतन तत्कालीन मुख्यमंत्री श्रीकृष्ण सिंह के न चाहने के बावजूद नेहरू को गोलीकांड की जांच के लिए दास आयोग का गठन करना पड़ा था। इसका असर इतना व्यापक हुआ कि कुछ महीने बाद हुए चुनाव में महेश प्रसाद सिंह समेत तीन मंत्री हार गए। तीनों मंत्रियों की भूमिका को छात्र संदिग्ध मान रहे थे। इसलिए चुनाव में 1959 में पटना A। चार साल बादबर्बाद की कहानी, **पूर्ववर्ती छात्र संघ अध्यक्ष की जुबानी**पुरानी पीढ़ी के अंतिम छात्र संघ अध्यक्ष शंभु शर्मा थे, जो 24 जून 1980 में चुने गए थे। उनके मृताबिक छात्र राजनीति का आधार पहले सामाजिक हुआ करता था, जो अब जातीय हो गया। अनिल शर्मा के दौर तक कुछ हद तक शुचिता बची हुई थी, जो मेरे समय में परी तरह खत्म हो गई। 80 के दशक में शिक्षकों की विद्वता को भी जातीय चश्मे से देखा जाने लगा। एक जाति के शिक्षक को दसरी जाति के छात्र नापसंद करने लगे। हॉस्टलों में आपराधिक किरम के छात्रों का कब्जा हो गया। परिसर में अराजकता का राज हो गया । मुद्दे और आदर्श गायब हो गए।**पहले विद्यार्थियों** को सह्लियतें परेशानी, रोजगार परक प्रशिक्षण आदि मुद्दे होते थे, किंतु अब कैंपस की राजनीति को बड़े दल तय करने लगे हैं। इससे कंटेंट काफी बदल गया है। मेरे समय में साढ़े 17 हजार बच्चों के लिए 45 सौ शिक्षक थे। आज तो आधे भी नहीं हैं। जो हैं भी उन्हें पूरा वेतन नहीं मिलता। एडहॉक पर रखा गया है। पहले प्रोफेसर कैंपस में ही रहते थे। बच्चों के लिए 24 घंटे सुलभ थे, लेकिन अब तो हॉस्टल सुपडरटेंडेंट को भी पुलिस सुरक्षा में आना पड़ता है। शंभु शर्मा निदान बताते हैं कि अगर सरकार, विश्वविद्यालय और छात्र नेता मिलकर काम करें तो वातावरण सुधर सकता है। **लालू को हराने वाले आज हाशिये**

परछात्र राजनीति से मुख्यधारा में आए कुछ नेताओं को मुकाम मिल गया तो कुछ हाशिये से बाहर नहीं निकल पाए। 1969 में पहली बार पटना विश्वविद्यालय में हुए प्रत्यक्ष चुनाव में राजेश्वर प्रसाद अध्यक्ष और लालू प्रसाद महासचिव चुने गए थे। राजेश्वर को मुख्य धारा में कोई जगह नहीं मिली, लेकिन लालू बिहार की राजनीति के पर्याय बन गए। उसके एक साल बाद 1971 में लालू को हराकर अध्यक्ष बनने वाले रामजतन सिन्हा को लोकप्रिय और सक्रिय अध्यक्ष बनने वाले रामजतन सिन्हा को लोकप्रिय और सक्रिय अध्यक्ष माना गया था, लेकिन आज लालू की तुलना में वे भी कहीं नहीं हैं।राजनारायण चेतना मंच के अध्यक्ष बालमुकुंद शर्मा को भी अपेक्षित सफलता नहीं मिल पाई। रामजतन कांग्रेस के प्रदेश अध्यक्ष और मंत्री पद से आगे नहीं बढ़ पाए, जबिक उनका अतीत सबसे ज्यादा सफल् असेंबली में भाग गौरवान्वित किया था।

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"श्रीमद्भगवद्गीतायाः शिक्षादर्शने आध्यात्मिकमूल्यानि" श्री सौम्यरंजन बडपण्डा

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श्रीमद् भगवद्गीता भगवतः श्रीकृष्णस्य मुखनिसृत- दिव्य वाणी। सर्वोपनिषदानां सर्वस्वरूपो ज्ञानराशिश्च इयं शास्त्रम्। एतस्य सकृदेव अध्ययनेन सांसरिकत्रितापैः संतापितो मानवानां अज्ञानस्य बिनासं भूत्वा ज्ञानस्य प्राप्तिर्भविष्यति । सर्वविधशास्त्राणां आधारः शास्त्रेऽस्मिन् वर्तते । महाभारतस्य भीष्मपर्वणि वर्णिता भगवतः मुख निसृता त्वात् प्रसंङ्गेऽस्मिन् उक्तिम् अस्ति-

"गीता सुगिता कर्तव्या किमन्यैः शास्त्रविस्तारैः । या स्वयं पद्मनाभस्य मखपद्मात विनिः सुता ।।"

आध्यात्मिकं ज्ञानदृष्ट्या इयं शास्त्रम् श्रेष्ठनिदर्शनमेव | सच्चिदनन्द अवाङ्मनसगोचरं परंब्रह्मणः सूक्ष्मशरीरविषये सम्यक् तथा अत्र उपस्तापितम् अस्ति । सो एव परंब्रह्मः-सृष्टेः आदिः अनन्तश्च । संसारे अस्मिन परम् आश्रयपदम् ज्ञांता, ज्ञेयः परमो धामश्च भवति परमात्मनः । सः अक्षरब्रहमः सर्वत्रमेव व्याप्तमस्ति । अतः प्रसङ्गे अस्मिन् गीतायां वर्णितमस्ति –

"त्वमादिदेवः पुरुषः पुराणः त्वमस्य विश्वस्य परं निधानम् । वेत्तासि वेदयं च परं च धाम त्वया ततं बिस्वम्मनन्त रूप ।। (११/३८)

साच्चिदनन्द परंब्रह्मः पञ्चभूतेषु विराजते। सः वायु, अग्नि, वरुणः, चन्द्रमा, ब्रह्मणः पिताश्च भवति । परमात्मा अनन्तरूपो पराक्रमशाली सर्वव्याप्त, सर्वरूप भवति । उक्तम् च –

"अनन्तवीर्यमितविक्रमस्त्वं

सर्व समपनिस ततिऽसि सर्वाः ॥"

सूत्राणां हिरण्यगर्भः प्रजापतिश्च एतस्य अक्षरब्रह्मः अपरं नाम । सः हिरण्यगर्भः संसारस्य सर्वभूतेषु विराजते । सकलप्राणीनां धारणकर्ता पोषणकर्ताश्च इयं ब्रह्मः सर्वभूतेषु अवस्थानम् करोति, कर्मेषु अनासक्तिः उदासीनता भवति । सर्वदा एव अनादि- अव्यक्तो -अचिन्त्यं विकारारहितश्च ब्रह्मः । सो एब अजन्मा नित्य, साश्चत- परमात्मा कदाचित् न म्रियते । मानवः येन प्रकारेण पुरातनं वस्त्रं त्यागं कृत्वा नूतनं शरीरं परिधानं करोति तैथव अव्यक्तो ब्रह्मः पुरातनं शरीरम् अर्थात् काय- सूक्ष्म-स्तुल शरीरं परित्यागं कृत्वा नूतनं शरीरं ग्रहणं करोति।

अतः उक्तमस्ति-

"वासांसि जीर्णानि यथा विहाय नवानि गृह्णाति नरोपराणि । तथा शरीराणी विहाय जीर्णा न्यन्यानि संञ्जाति नवानि देही || (२/२२)

संपूर्णविश्वे यानीकानिचन शास्त्राणि विद्यन्ते तेषां सारस्वरूपो मर्मिकं गाम्भिर्यं च ज्ञानराशिः गीता। सर्वज्ञानानामामधारेन अत्र परब्रह्मणः स्वरूपम् आध्यात्मिकं विद्या अत्रैव वर्णितम् अस्ति। अतः गीताध्ययनेन मानवानाम् आध्यात्मिकं ज्ञानस्य विकासं भवति येन ते इहलोके सुखं प्राप्य परलोके च सच्चिदानन्दरूपाय अखण्डस्वरुपाय च भगवन्तं प्राप्तुं समर्थः भविष्यति । अतः गीतायाः आध्यात्मिकमहत्वमनस्विकार्यमेव।

श्रीमद्भगवद्गीतायां अस्मिन सृष्टे यानि कानि ज्ञानानि सन्ति तानि सर्वाणि एव निहितानि सन्ति । लोकोक्तिः अपि अस्ति वेद-वेदाङ्गानां उपनिषदानां, पुराणानां, सर्वशास्त्राणां सारांश: एव श्रीमद्भगवद्गीता अस्ति । यद्यपि अस्या मूलकथा वा उपजीव्य: महाभारतस्य भीष्म पर्वः वर्तते, किन्तु व्यासाचार्येण अस्याम् गीतायां सरलरूपेण एवञ्च साधारणजनाः अपि ज्ञास्यन्ति एवं दृष्ट्वा अस्माकं समक्षे प्रस्तुतवान्।

आध्यात्मिकचिन्तनं तु अस्माकं अनेकेषु ग्रन्येषु कृतवन्तः, किन्तु श्रीमद्भगवद्गीतायां यानि आध्यात्मिकचिन्तनानि सन्ति तेषां समक्षे अन्यानि न्यूनतानि भवन्ति । यदा कदापि आध्यात्मिक- चिन्तनविषये वार्ता प्रचलति तदैव श्रीमद्भगवद्गीतायाः इयं उक्तिः प्

शीघ्रमेव स्मरिष्यन्ति जना:-

"य एवं वेत्ति इन्तारं, यश्चैनं मन्यते हतम् । उभौ तौ न विजानीतो,

नायं हन्ति न हन्यते॥" (१२/१९)

तात्पर्य अस्ति यत् यः जन: इमं आत्मानम् हन्तारं मन्यते व अपरः जनः यदि इमं हतं मन्यते चेत् उभौ जनौ एव न जानितः यत् अयं आत्मा न तु कदापि हन्यते वा कदापि अनेन कमपि हतम् । एवम् एव पुनः तदानन्तरम् एव एका उक्तिः लभते-

"न जायते म्रियते वा कदाचित् नायं भूत्वा भविता वा न भूयः । अजो नित्यः शाश्वतोऽयं पुराणो न हन्यते हन्यमाने शरीरे ।।" (२/२०)

प्रस्तुतश्लोके भगवान् श्रीकृष्ण: अर्जुनं प्रति वदति - हे पार्थ! अयं आत्मा न तु कदापि जायते वा कदाचित् म्रियते न तु भूत्वा भविता न भूय:, अजो अस्ति नित्यः अस्ति, शाश्वतो अस्ति, अस्मिन् शरीरे न इमं हन्यते वा हन्यमाने एव । इत्थं एव आध्यात्मिकचिन्तनविषयकं ज्ञानं सहर्षेण कृष्णेन उक्तम्-

"वेदाविनाशिनं नित्यं च एनमजमव्ययम्।

कथं स पुरुषः पार्थ कं घातयति हन्ति कम् ॥"

तात्पर्यं अस्ति यत् हे पार्थ! (हे अर्जुन) अयं आत्मा वेदे अपि अविनाशी एव सर्वदा नित्यं एव कथं सः अन्यपुरुषं घाटयति वा हन्ति, अर्थात् सः आत्मा सदैव जलधरावत् निरन्तरं शाश्वतं अस्ति।

अस्मिन सन्दर्भे यदि मानवा: आधुनिक समयेऽपि चिन्तनं करिष्यन्ति चेत् जनाः सुखं सहसा एव प्राप्तुं शक्नुवन्ति यतः जनाः अस्मिन् लोके केवलं सुखम् प्राप्त्यर्थं इतस्ततः भ्रमन्ति । कदातु ते कस्य ऋषेः समीपं गच्छन्ति, तु कदा धर्म-संस्थानं प्रति गच्छन्ति, कदातु सुख शान्ति प्राप्त्यर्थं अनेकानि मन्दिराणि अपि गच्छन्ति।

एवमेव एका उक्तिः श्रीमद्भगवद्गीतायां दृश्यते –

"देही नित्यमवध्योऽयं, देहे सर्वस्य भारत ।

तस्मात्सर्वाणि भूतानि,

न त्वं शोचितुमर्हसि"।। (२/३०)

तथैव अस्यां गीतायां एका उक्तिः संसारप्रसिद्धा अस्ति-

"दैवमेवापरे यज्ञं योगिनः पर्युपासते।

ब्रह्माग्नावपरे यज्ञं यज्ञनैवोपजुह्वति।। (११/२५)

तात्पर्यं अस्ति यत् अत्र श्रीमद्भगवदगीतायां श्रीभगवान् अर्जुनं प्रति वदति - दैवम् अपि अवपारे यज्ञं योगिनः पर्युपासते ब्रह्मा अग्नावपरे यज्ञं यज्ञेन एव उपजुह्वति । सप्तमाध्याये अपि ब्रह्माविषयकचिन्तनं दृश्यते-"ये चैव सात्त्विका भावा राजसास्तामसाश्च ये। मत्त एवं एति तान्विद्धि न त्वहं तेषु ते मयि ।। (७/१२) "यदक्षरं वेदविदो वदन्ति, विशन्ति यद्यतयओ वीतरागाः। यदिच्छन्तो ब्रह्मचर्यं चरन्ति, तत्ते पदं संग्रहेण प्रवक्ष्ये ।।" (८/११)

अर्थात् यत् अक्षरं वेदविदः वदन्ति वीतरागाः यत् यतयः विशन्ति। यह इच्छन्तो ब्रह्मचर्यं चरन्ति, तत् ते सग्रहेण पदं प्रवक्ष्ये।

निष्कर्ष:-

निष्कर्षतः कथ्यते यत् संपूर्णवेदस्य सारः एव श्रीमद्भगवतगीता एव अस्ति । अस्मिन ग्रन्थे आध्यात्मिकविषयकचिन्तनं सर्वत्र एव दृश्यते साधारणार्थे वक्तव्यं यत् संपूर्णगीतायां एक आध्यात्मिकचिन्तनम् अस्ति । श्रीमतः भगवतः श्रीकृष्णस्य मुखारविन्दोः अस्मान् सर्वान् जनान् अर्जुनमाध्यमेन शिक्षयति । श्रीकृष्णः स्वयं वदति यत् वयं तु अस्मिन् संसारे केवलं निमित्तमात्रमेव यावत् पर्यन्तं अस्माकं शरीरे पञ्चतत्त्वानां सम्मेलनं अस्ति वा सम्मिश्रणं अस्ति तावत् एव वयं सर्वे सजीवाः एवञ्च अस्मिन् लोके अस्माकं एकमेव कर्तव्यं भवति, तत् अस्ति एवं प्रकारस्य आध्यात्मिकज्ञानं प्रास्यामः।

अस्मात् लोकात् वयं यदा गमिष्यामः अर्थात् मृत्युं प्राप्नुमः तावत् तु केवलं अस्माभिः अर्जितानि आध्यात्मिकचिन्तनानि ज्ञानानि एव अस्मान् सहाय्यं दास्यन्ति । अनेकाः जनाः अस्य जगतः केवलं प्रेयसं एव सर्वं मन्यन्ते, किन्तु एतत् तु व्यर्थं एव । आदिगुरुशंकराचार्येण अपि उक्तम् "जगन्मिथ्या ब्रह्म सत्य"।

अतः एवं प्रकारेण वक्तव्यं यत् यावत् पर्यन्तं वयं अस्याम् सृष्टौ स्मः तावत् तु सदा अस्माभिः वेदेभ्यः, पुराणेभ्यः ग्रन्थेभ्यः कदाचित् महाभारतः श्रीमद्भगवद्गीतायाः ब्रह्मज्ञानं एव प्राप्नुमः ।आध्यात्मिकचिन्तनं एव अस्य जगतः सर्वश्रेष्ठं चिन्तनं मन्यते यस्य दर्शनं श्रीमद्भगवद् गीतायां सदैव दृश्यते ।

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प्रस्तावना

इंग्रजांचे भारतातील आगमन, ईस्ट इंडिया कंपनीची स्थापना व इंग्रजाची भारतात सत्ता स्थापन होणे, हे भारतियांसाठी विविध पैलूणी महत्वपूर्ण होते. इ.स. १८१८ मध्ये पेशवाई सत्तेचा अस्त झाला आणि ब्रिटीशांची राजवट महाराष्ट्रात सुरू झाली. यातून महाराष्ट्रात अनेक बाबतीत बदलाव घडून आले. परंतू या काळात महाराष्ट्रातील सामाजिक स्थिती, धार्मिक घटक व स्त्रियांचे समाजातिल स्थान आणि महत्व मात्र दयनीय स्थितित होते. यामुळे आगरकर यांनी महाराष्ट्राच्या सामाजिक गतिशून्य अवस्थेवर टिका केल्याचे दिसून येते.

ज्या काळात समाजव्यवस्थेवर धर्म, जातीभेद, अस्पृश्यता, बालिववाह, बहुपत्नीत्व, सतीप्रथा, सक्तीचे वैधत्व आणि पुरुष प्रधान संस्कृतीचे वर्चस्व अशा अनेक अनिष्ठ रुढी परंपरा व प्रथाचा प्रभाव होता. यामुळे स्त्रियांच्या प्रश्नांकडे दुर्लक्ष झाल्याचे दिसून येते. अशा या काळात स्त्रियांच्या प्रबोधनकार्यासाठी काही स्त्रियांनी पुढाकार घेऊन कार्य केले. यामध्ये सावित्राबाई फुले, पं. रमाबाई, काशीबाई कानिटकर, आनंदीबाई जोशी आणि ताराबाई शिंदे या प्रमाणे अनेक स्त्रियांनी मोलाचे कार्य केल्याचे दिसते.

परंतु या कर्तृत्वान स्त्रीयांच्या यादीमध्ये डॉ. रखमाबाई यांच्या नावाची दखल घेतलेली दिसून येत नाही. १८८४ मध्ये दादाजी भिकाजी व रखमाबाई यांच्या नावे चालू असलेल्या खटल्यामुळे त्या महाराष्ट्रात परिचित होत्या. या कोर्ट प्रकरणामुळे त्यांनी तत्कालीन सरकार व पुरुषप्रधान संस्कृतीला एकाप्रकारे आव्हाण दिले होते. अशा या कर्तृत्वान स्त्रिच्या कार्याची ओळख होणे आवश्यक ठरते.

मुख्य शब्द:डॉ रखमाबाई राऊत (सावे), एज ऑफ कॉन्सेट ॲट, अ हिंदू लेडी, वैद्यकीय कार्य, ध्येयवादी खंबीर नेतृत्व.

शोध निबंधाचे उद्दिष्ट्ये :

- १. डॉ. रखमाबाई यांच्या जीवन कार्याचा आढावा घेणे.
- २. डॉ. रखमाबाई यांच्या सामाजिक कार्याचा आढावा घेणे
- डॉ. रखमाबाई यांच्या वैद्यकीय क्षेत्रातील कार्याचा आदावा घेणे
- ४. डॉ. रखमाबाई यांच्या स्त्रीमुक्ती संदर्भातील कार्याचा आदावा घेणे

रखमाबाईचा जन्म मुंबईत २२ नोव्हेंबर १८६४ रोजी वडील जनार्दन सावे व आई जयंतीबाई यांच्या पोटी झाला.मात्र रखमाबाई दोन वर्षाच्या असताना त्यांचे वडील जनार्दन सावे यांचे निधन झाले. काही वर्षांनी जयंतीबाईचा पुनर्विवाह डॉ. सखाराम अर्जुन राऊत यांच्याशी झाला.डॉ सखाराम राऊत हे वनस्पतीशास्त्राचे प्राध्यापक, शल्यचिकित्सक आणि सुधारणावादी विचारांचे गृहस्थ होते, यांच्या विशेष प्रभावामुळेच रखमाबाई यांनी डॉक्टरी शिक्षण घेण्याचा ध्यास घेतल्याचे दिसते.

परंतु तत्कालीन सामाजिक प्रथेनुसार रखमाबाईचा बालिववाह त्यांच्याच नात्यातील दादाजी भिकाजी यांच्याशी झाला. विवाह या अटीवर झाला होता की, दादाजीने घरजवाई राहून लग्रानंतर उच्चिशिक्षण घेऊन स्वतःच्या पायावर उभे रहावे. पण दादाजीला शिक्षणात आवड नव्हती व ते अविचारी वृत्तीने वागत होते. यामुळे रखमाबाई व दादाजी भिकाजी यांच्यात वैचारिक मतभेदांचे

अंतर वाढत गेले. याचा परिणाम असा झाला की, रखमाबाईला दादाजी सोबत संसार करण्याची इच्छा राहली नाही. रखमाबाईने सासरी नांदण्यास जाण्यासाठी स्पष्टपणे नकार दिला.

रखमाबाईचा निर्णय केवळ हा भिकाजीसाठीच नव्हे तर तत्कालीन समाजव्यवस्थेला आव्हान देणारा होता. यामुळे १८८४ मध्ये दादाजी भिकाजीने रखमाबाईवर वैवाहिक पुर्नस्थापनेचा खटला दाखल केला. हा खटला त्या काळात संपूर्ण महाराष्ट्रात चर्चेचा विषय होता. हा खटला चालू असतांनी रखमाबाईवर सामाजिक स्तरावर अनेक प्रकारे टिका-टिपणी झाली. परंत् रखमाबाई खंबीरपणे न्यायहक्कासाठी उभ्या राहिल्या 'नाही म्हणजे नाहीच' हे त्यांनी ठामपणे सांगीतले, Times of India या वृत्तपत्रासाठी 'अ हिंदू लेडी' या टोपन नावाने पत्र लिहुन रखमाबाईने स्वता: ची बाजू समाजासमोर मांडली. यातुन त्यांनी प्रथमच स्त्रियांचे प्रश्न सार्वजनिक स्तरावर मांडल्याचे दिसते वेळ पडल्यास तुरुंगात जाण्यास त्या तयार होत्या. पण दादाजी भिकाजीने २००० रु. मोबदला घेऊन दांखल खटला मागे घेतला आणि रखमाबाईला काडीमोड

या खटल्याच्या परिणामाची दखल घेऊन खुद ब्रिटनची राणी व्हिक्टोरिया यांनी याप्रकरणात विशेष लक्ष घातले व "एज ऑफ कॉन्सेंट ॲक्ट" (१८९१) पारित केला, या ॲक्टमुळे मुलीचे विवाहाचे वय दहा वर्षे ऐवजी बारा वर्षे करण्यात आले.

पुढे रखमाबाई वैद्यकिय शिक्षण घेण्यासाठी १८९० मध्ये लंडनला गेल्या. तेथे स्कूल ऑफ मेडिसन फॉर वुमन मध्ये प्रशिक्षण घेऊन स्त्रीरोगशास्त्र, प्रसूती, शस्त्रक्रिया, दंतचिकित्सक आणि बालरोगतज्ञ यांचे विशेष शिक्षण घेऊण त्यांनी एम. डी. ची पदवी (ब्रुसेल येथून) मिळवली होती.

१८९५ मध्ये त्या डॉक्टर पदवी घेऊण भारतात आल्या. तत्कालीन मुंबई प्रांतातील मुंबईतील कामा हॉस्पीटल, तसेच सुरत व राजकोट येथे त्यांनी डॉक्टरी सेवा केली. स्त्रीयांनी दवाखाण्यात सुरक्षित प्रसृती करावी यासाठी त्यांनी एका शेळीची सुरक्षित प्रसुती दवाखान्यात करून दाखवली व स्त्रीयांना आरोग्याचे महत्व पटवून दिले. १८९६ ची प्लेगची साथ व १८९७ चा भिषण दुष्काळात त्यांनी अत्यंत प्रतिकूल परिस्थितीत डॉक्टरी सेवा देऊन जनसेवा केली. रेडक्रॉस सोसायटीची शाखा स्थापन करून अनेक सामाजिक उपक्रम व स्त्री प्रबोधनाचे कार्य केले. १९०७ मध्ये स्त्रियांच्या प्रबोधनासाठी 'वनिता विश्राम' ची शाखा काढली, अस्पृश्यता निवारण्यासाठी कार्य केले. अखिल भारतीय महिला परिषदेमध्ये कार्य केले. पहिल्या महायुद्धात वैद्यकिय कार्यासाठी रेडक्रॉस सोसायटीने त्यांना पदक देऊन सन्मानीत केले होते. ब्रिटिश सरकारणे 'कैसर-ए-हिंद' हा पुरस्कार देऊन त्यांचा गौरव केला होता. १९३० मध्ये त्या निवृत्त झाल्या. १९५५ मध्ये त्यांचे निधन झाले. अशा प्रकारे त्यांनी संपूर्ण जीवन समाज प्रबोधन कार्यासाठी स्वतःला वाहन घेतले होते.

निष्कर्ष

डॉ. रखमाबाईच्या कार्याची दखल त्यांच्या मृत्यूनंतर घेतलेली नाही. त्या फक्त दादाजी व रखमाबाई खटल्यामुळे इतिहासात प्रसिद्ध झाल्याचे आढळते, त्यांच्या इतर समाजकार्याची उपेक्षाच झाल्याचे दिसते. त्या एक स्पष्ट विचारवादी, ध्येयवादी खंबीर नेतृत्व असे गुण असणाऱ्या आणि स्त्रीशिक्षणाच्या पुरस्कर्त्या होत्या. वैद्यकिय सेवा दिर्घकाल देणाऱ्या महाराष्ट्रातील प्रथम महिला डॉक्टर होत्या, अशा अनके वैशिष्टपूर्ण अंगाणी त्यांचे व्यक्तिमत्व महत्वपूर्ण होते. १९ व्या शतकातील स्त्रीमुक्ती चळवळीच्या पुरस्कर्त्या म्हणून त्यांच्या कार्याकडे पाहणे गरजेचे आहे. या सर्व कार्याची कार्यमिमांसा व कार्याची दखल घेण्याचा प्रयत्न प्रस्तुत शोधनिबंधात केला आहे.

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सारांश –

मराठा आरमाराचे जनक छत्रपती शिवाजी महाराज यांनी कोकणातील प्राकृतिक रचनेचा उपयोग करून नाविक स्थळे यांची योग्य प्रकारे निवड यशस्वीपणे केली. छत्रपती शिवाजी महाराजांनी लढाऊ आरमार स्थापण्याचे स्वप्न पाहून सत्यात उतरविलेले होते. त्याचा वारसा खऱ्या अर्थाने छत्रपती संभाजी महाराजांच्या मृत्यू नंतर कान्होजी आंग्रेने चालवला. 'हे राज्य व्हावे ही तर श्रीचीच इच्छा'. मराठ्यांचे आरमार बलशाली करून वाढविण्याचे कार्य कान्होजी आंग्रेने पराक्रमाने आणि निष्ठेने केले. ज्या सरखेलानी आपल्या आरमाराचा प्रताप जगभर गाजवला ते आंग्रे घराण्यातील वीर पुरुष कान्होजी आंग्रें होय.

प्रस्तावना: कान्होजी आंग्रे म्हणणे आरमाराचा म्हणजे मराठा साम्राज्याचा आरमाराचा पराक्रमाचा आणि वर्चस्वाचा इतिहास होय. आरमारावरील सामान्य सैनिक ते सरखेल या कठीण कार्यातून कान्होजीचा पराक्रम दिसत होता. पूर्वज शिवाजी महाराजांच्या आरमारात होते. त्याच प्रमाणे शहाजीराजे भोसले याच्यासह कोकण मोहिमेत तुकोजी आंग्रे होते. छत्रपती शिवाजी महाराजांच्या कार्याची व विचारांची प्रेरणा होती. सरखेलीचा कार्यातुन कोकण किनारपट्टीवरील असणारे शत्रू तसेच परकीय सागरी शत्रूंना आपल्या आरमारी शक्तीमुळे हतबल होण्यास भाग पाडले. आपल्या मृत्यपर्यंत मराठा आरमाराची सेवा करून ते प्रबळ बनविले.

विवेचन -

कान्होजी आंग्रे -

सेखोजी हे या घराण्यातील मूळ पुरुष, यांचे पुत्र तुकोजी यांनी कोकणात आपली जरब बसवली. आंग्रे सरदार खरे पाहता शहाजीराजांच्या चौल येथील लढाईत खऱ्या स्वरूपात नावारूपास आले. मराठी आरमारातील २५ आसामींची प्रमुख पद लाभले आंग्रे पुढे ते आपल्या कर्तृत्वाने, "सरनौबत" या पदापर्यंत पोहचले.

इ.स. १६८० मध्ये तुकोजींचे निधन झाल्यावर, त्यांचा मुलगा कान्होजी आंग्रे यांच्या हाती सर्व सूत्र आली, त्यांनी आपल्या पराक्रमाने आंग्रे घराण्याचे नाव सर्वदूर पसरवले. संभाजी महाराजांच्या मृत्यूनंतर राजाराम महाराजाना जिंजीस जावे लागले, त्या वेळी कान्होजीने प्राणपणाने कोकण किनारीपट्टीचे रक्षण केले. सिद्धि, इंग्रज, व पोर्तुगीज कधीही ते जुमानले नाही. इ.स. १६९४ मध्ये कान्होजी आंग्रेला विजयदुर्गावर ताराबाईकडून सरखेल पदवी प्राप्त झाल्याचा उल्लेख

मिळतो. या पदवी मुळे व पराक्रमामुळे कान्होजीचे वजन कोकण किनारपट्टीत वाढले होते.

इ.स. १६९४ ते १७०४ पर्यंतच्या काळात त्यांनी मोगलांकडे गेलेले सर्व पश्चिम किनारपट्टीवरील किल्ले परत आपल्या अखत्यारीत घेतले. कुलाबा जिंकून तिथे आपले प्रमुख आरमारी ठिकाण बनवले. त्यांचा हा पराक्रम पाहून छत्रपती राजाराम महाराजांनी त्यांना, मराठी आरमाराचे प्रमुख बनवले व "सरखेल" हा किताब दिला.

कोकण प्रांत मुघल, सिद्दी, पोर्तुगीज यांच्या जाचातुन मुक्त करणारा तेजस्वी तारा हा कान्होजी आंग्रें होय. राजाराम महाराजांच्या मृत्यूनंतर महाराणी ताराबाई यांनी त्यांना आपल्या पक्षात सामील केले व त्यांना राजमाचीचा किल्ला व भिवंडी प्रांताचा बंदोबस्ताची जबाबदारी दिली व त्यांचा "सरखेल" हा किताब कायम केला. पुढे इ.स. १७०७ मध्ये शाहू महाराज सुटून आल्यावर, मराठी गादीवरून वाद झाला, त्यात शाहूमहाराजांची सरशी झाली, त्यांना सातारच्या गादीचे हक्क मिळाले. कान्होजी आंग्रे ताराबाईच्या पक्षात होते. आपल्या आरमाराच्या व पराक्रमाच्या जोरावर शाहूचे किल्ले घेऊन सरळ त्यास जणू आव्हानचं दिले होते.

शाहूंनी कान्होजींवर बहिरोपंत पिंगळेना, पाठवले पण कान्होजीने त्याला अटक करून साताऱ्यावर चाल करण्याचा मनसुबा आखला. शाहूने बाळाजी विश्वनाथ यांस इ.स. १७१३ मध्ये पेशवे नेमले. भट घराण्यातील या पेशव्याच्या उदयास कान्होजी आंग्रे हा कारणीभूत होता.

बाळाजी विश्वनाथ पेशव्याने आपल्या जुन्या मैत्रीचा उपयोग करून, कान्होजींना शाहू महाराजांच्या पक्षात सामील केले व त्यांना काही मुलुख, मराठी आरमाराचे प्रमुख व "सरखेल" ही पदवी बहाल केली.

इ.स. १७१५ मध्ये कान्होजीने सिद्दीवर स्वारी केली. त्यात बाळाजी विश्वनाथ पेशव्याने मदत करून कान्होजी व आंग्रे याच्यात तह घडून आला. शाहूस कोकण किनारपट्टीची चिंता राहिली नव्हती ती संरक्षण करण्यास त्याच्या आरमारी सरदार कान्होजी होता. २६ डिसेंबर इ.स. १७१५ मध्ये चार्ल्स बुन याने मुंबईचा गव्हर्नर म्हणून कार्यभार हाती घेतला होता. परंतु कान्होजीच्या अस्तित्वामुळे परकीय शक्तींचा व्यापारास अरथळा निर्माण झाला होता.

इ.स. १७१८ च्या जानेवारीत गोव्यातील व्हाईसरायने पोर्तुगालच्या राजाला पत्र पाठवून आंग्रे हे बलाढ्य शत्रू असून त्यांच्यापुढे चौलहून होणारा व्यापार जवळजवळ संपुष्टात आल्यासारखा आहे आणि उत्तरेतील समुद्रात आंग्र्यांच्या परवान्याशिवाय पोर्तुगीज जहाजांना व्यापार करणे अशक्य झाले आहे.

बुनने इ.स. १७१८ च्या एप्रिल मध्ये घेरीयावर हल्ला केला. परंतु यश मिळाले नाही. त्याचा वचपा काढण्यासाठी गव्हर्नर बुनने खांदेरी मोहीम इ.स. १७१८ च्या नोव्हेंबर मध्ये आखली. या मोहिमेत प्रिन्सेस, ब्रिटानिया, रिवेंज, डीफायन्स, सालामंडर, आंटलोप, ड्रेक, ब्रिझेल, टेरिबल अश्या लढाऊ जहाजांचा काफिला होता. परंतु कान्होजीचा पराभव झाला नाही. याचे मुख्य कारण म्हणजे कान्होजीचे विजयदुर्गावरून आलेले ताज्यादमाचे आरमार होय.

कान्होजी आंग्रेच्या रणनीतीचा एक भाग असल्याची शक्यता नाकारता येत नाही. कारण छत्रपती शिवाजी महाराज त्याचा विचारांचा व रणनीतीचा प्रभाव काहोजीवर पडला होता.

घेरीयावर बुनने इ.स. १७२० च्या सप्टेंबर मध्ये दुसरी मोहीम काढली होती. या मोहिमेत वाल्टर ब्राऊन याची मोहिमेचा कमांडर-इन-चीफ म्हणून निवड करण्यात आली होती. परंतु दुसरी घेरीयावरील मोहीम काहीही साध्य न करता इंग्रजांना आवरती घ्यावी लागली.

इ.स. १७२१ मधील इंग्रज व पोर्तुगीज यांनी संयुक्तपणे कान्होजी आंग्रेवर मोहीम आखली होती. बुनने रोबेर्ट कोव्हेन या इंग्रज व्यक्तीस पोर्तुगीजांचे मन वळून घेण्यास पाठविले होते. कान्होजी हा आपला समान शत्रू असून त्याच्या मुले उभयतांच्या व्यापाराल धोका निर्माण होत आहे, अशा आशयाचा उल्लेख मिळतो.

इंगज व पोर्तुगीज यांचा संयुक्तपणे तह तारीख,२० ऑगस्ट इ.स. १७२१ रोजी झाला होता. त्यात तहात १४ कलमे होती. या मोहिमेत कान्होजी आंग्रेच्या मदतीला बाजीराव पेशव्याचे घोडदळ व पिलाजी जाधवरावांची फौज कान्होजीच्या मदतीला येत असल्याचे कळताच पोर्तुगीज व इंग्रजांचे कंबरडे मोडले. संयुक्तानी कुलाब्याजवळ 'वरसोली' येथे तह केला.

आंग्र्यांचे आरमार अधिक धाडसाने समुद्रसंचार करीत होते. इ.स. १७२२ च्या दरम्यान इंग्रजांचे मालाने आणि सोन्याने भरलेले जहाज इस्ट इंडियामेन नावाचे आंग्र्यांनी काबीज केले. इ.स. १७२३ पर्यंत वाडीच्या सावंताच्या आंग्र्यांवरील राग वाढला परंतु आपण एकटे काही करू शकणार नाही याची त्यांना पूर्णपणे जाणीव होती. शाहू महाराजांनी तारीख, १९ फेब्रुवारी इ.स. १७२४ ला आंग्रे आणि सावंत यांच्यात समेट घडवून आणला.

इ.स. १७२६ मध्ये कान्होजी आंग्रेचे सिद्दीशी पालगड घेण्यासाठी युद्ध झाले, तो मोठ्या शर्थीने कान्होजीने सिद्दीपासून घेतला. इ.स. १७२८ मध्ये कान्होजी आंग्रेने 'किंग विल्यम' नावाचे इंग्रजांचे जहाज पकडले आणि जहाजाचा कप्तान यांस कैद केले. चार्ल बुन नंतर मुंबईचा गव्हर्नर विल्यम फिल्स आला होता. कान्होजी आंग्रेंने फिल्स बरोबर सलोखा राखण्याचा प्रयत्न केला इ.स. १७२८ मध्ये केला परंतु पकडलेली जहाजे सोडून दिल्याशिवाय बोलणी होणार नाही असे त्याने कळिवले. पुढल्याच वर्षी शार्क नावाचे जहाज पकडून कुलाब्यास नेले.

कान्होजी आंग्रेंला पोटदुखीचा आजार जडला होता. तारीख, ४ जुलै १७२९ रोजी कान्होजी आंग्रेचा मृत्यू झाला. कान्होजींची जहाजे त्रावणकोर, कोचीन पासून उत्तरेत सुरत,कच्चपर्यंत समुद्रात मुक्त संचार करत. त्यांनी कुलाबास जहाज निर्मितीचे काम सुरू करून त्यास उत्तेजन दिले. परकीय अरमाराना आपल्या अखत्यारीत ठेवून, त्यांना दस्तक आकारून व्यापार करण्यास मुभा दिली, त्यामुळे परदेशी व्यापार वाढला व मराठी आरमाराचे नाव सातासमुद्रापार पोहोचले.

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महिला सशक्तिकरण में स्वयं सहायता समूह की भूमिका का समीक्षात्मक अध्ययन कु. सोनम,

शोध छात्रा, अर्थशास्त्र विभाग, ए एम जे पी रुहेलखंड विश्वविद्यालय बरेली उत्तर प्रदेश

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सारांश

महिला सशक्तिकरण एक बहुआयामी संदर्भ है किंतु आर्थिक आत्मिनर्भरता अन्य सभी पक्षों के साथ मूल रूप से जुड़ा है। प्राचीन काल से ही महिला सशक्तिकरण की महत्ता को समझते हुए राष्ट्रीय व अंतरराष्ट्रीय स्तर पर प्रयास होते रहें हैं। इसके अलावा नाबार्ड द्वारा संचालित स्थानीय तौर पर निर्मित स्वयं सहायता समूहों ने महिला सशक्तिकरण में महत्वपूर्ण भूमिका निभाई है। स्वयं सहायता समूह एकजुटता व माइक्रोफाइनेंस के सिद्धांतो पर आधारित है। प्रस्तुत शोध पत्र में महिला सशक्तिकरण में स्वयं सहायता समूहों की भूमिका का समीक्षात्मक मूल्यांकन किया गया है। जिसमें वर्णनात्मक विधि के आधार पर प्राथमिक व द्वितीयक समंको का विश्लेषण किया गया है।

मुख्य चर- महिला सशक्तिकरण, स्वयं सहायता समूह

प्रस्तावना

भारत एक विशाल आबादी बाला देश है। तेज विकास के बाबजूद अभी भी आर्थिक वितरण समान नहीं है। भारत में मानव पूंजी का आधा हिस्सा जिसमें महिलाएं शामिल है, अभी भी सम्मानजनक स्थित के लिए लालायित है। ऐसे में स्वयं सहायता समूहों ने इन तबकों के लिए एक नई रोशनी की उम्मीद जगाई है। स्वयं सहायता समूह आर्थिक व सामाजिक विकास के लाभ से वंचित लोगों के द्वारा स्वेच्छा से बनाया गया समूह है। जो समान आर्थिक स्थिति वाले व्यक्तियों से मिलकर बना होता है। सदस्य अपने ही बीच से प्रतिनिधियों का चुनाव करते हैं। अपनी सूक्ष्म बचतों से पहले अपने सदस्यों को ऋण देते हैं। शुरूआती दौर में सफल होने के लिए बैंकों की भूमिका महत्वपूर्ण हो जाती है।

महिला सशक्तिकरण - सशक्तिकरण एक प्रक्रिया है। जिसके माध्यम से जागरूकता ,कार्यशीलता व बेहतर नियंत्रण के लिए प्रयास के द्वारा व्यक्ति अपने विषय में निर्णय लेने के लिए समर्थ व स्वतंत्र होता है। इस दृष्टि से देखें तो महिला सशक्तिकरण में स्वयं सहायता समृह की भूमिका का समीक्षात्मक व बहुआयामी द ष्टिकोण है। यह राष्ट्र निर्माण को मुख्य धारा में महिलाओं की पर्याप्त व सक्रिय भागीदारी में विश्वास रखता है। एक राष्ट्र का सर्वांगीण व समरसता पूर्ण विकास तभी संभव है जब महिलाओं को समाज में उनका यथोचित स्थान व पद दिया जाए। उन्हें पुरुषों के साथ- - साथ विकास की सहभागी माना जाए। सशक्तिकरण के अंतर्गत महिलाएं अपने आर्थिक स्वावलंबन , राजनैतिक भागीदारी व सामाजिक विकास के लिए आवश्यक विभिन्न कारकों पर पहुंच व नियंत्रण प्राप्त करती है। वास्तव में महिला सशक्तिकरण की शुरुआत तब होती है जब वे अपनी क्षमताओं के प्रति पूरी तरह जागरूक हो जाती हैं। अतः महिला सशक्तिकरण की सार्थकता यह है कि उन्हें इतना योग्य बनाया जाए कि वे अपनी क्षमताओं एवम योग्यताओं को पहचान सकें। इतना ही नहीं बल्कि इसके लिए इन्हें अवसर, सुविधा ,आंतरिक व बाहरी वातावरण पर भी ध्यान देना है। तांकि वे अपनी क्षमताओं व आत्मसम्मान की वृद्धि कर सकें तथा वे अपने प्रति होने वाले अन्याय के विरूद्ध संघर्ष करने की क्षमता भी विकसित

स्वयं सहायता समूह — स्वयं सहायता समूह गरीब लोगो के स्वैच्छिक संगठन है। से सामाजिक आर्थिक रूप से पीछे युवा वर्ग विशेषकर महिलाओं पर केन्द्रित है। एस एच जी की अवधारणा को सर्वप्रथम बांग्लादेश में 1970 के दशक में गरीब लोगो के जीवन में आर्थिक समस्याओं के समाधान हेतु लाया गया। एस एच जी को जीवंत रूप प्रदान करने में नोबेल पुरस्कार विजेता प्रो मोहम्मद युनुस का अविस्मरणीय योगदान रहा है। इन्होंने एस एच जी को बांग्लादेश ग्रामीण बैंक के रूप में संचालित किया। एस एच जी को 1991—92 में नाबार्ड के द्वारा विशेष प्रोत्साहन दिया गया। वास्तव में एस एच जी ग्रामीण निर्धनों का छोटा व आर्थिक दृष्टि से एक समान और एक दूसरे से जुड़ा

समूह है। यह स्वप्रेरणा से बचत के लिए बनाया गया समूह है। सामान्यतः एक एस एच जी में 10—20 सदस्य होते हैं। जो अपनी अल्प बचत में से अपनी आवश्यकतानुसार ऋणों का लेनदेन करते हैं। ये समूह व्यक्तियों, स्थानीय बैंकों एवम सहकारिताओं के बीच एक महत्वपूर्ण कड़ी का कार्य करते हैं। भारत में लगभग 1.2 करोड़ एस एच जी हैं, जिनमें 88 : सम्पूर्ण महिला एस एच जी हैं। इसमें सफलता की कहानियों में केरल में कुटुम्ब श्री, बिहार में जीविका, महाराष्ट्र में महिला आर्थिक विकास मण्डल और हाल ही में लूम्स ऑफ लद्दाक शामिल हैं। वर्तमान में एस एच जी बैंक लिंकेज परियोजना दुनिया की सबसे बड़ी माइक्रोफाइनेंस परियोजना बन गई है। एस एच जी आंदोलन जो अपने 30 वें वर्ष में एक छोटे और सीमांत वर्गों को शामिल करने के लिए एक शक्तिशाली मध्यस्थ के रूप में उभरा है। 31 मार्च 2022 की स्थिति के अनुसार हितधारकों के सक्रिय सहयोग से एस एच जी – बी एल पी में 47240.5 करोड़ की बचत राशि वाले 119 लाख एस एच जी के माध्यम से 14.2 करोड परिवार शामिल हैं। पिछले दस वर्षों के दौरान एस एच जी क्रेडिट लिंक्ड की संख्या 10.8 प्रतिशत सी ए जी आर से बढी हैं, जबकि इसी अवधि के दौरान प्रति एस एच जी क्रेडिट संवितरण 5.7: सी ए जी आर से बढ़ा है। विशेष रूप से, स्वयं सहायता समूहों का बैंक पुनर्भुगतान 96 प्रतिशत से अधिक है, जो उनके ऋण, अनुशासन और विश्वसनीयता को रेखांकित करता है।

साहित्य की समीक्षा

कोकिया पी,(2016) ने महिला सशक्तिकरण का परीक्षण किया और यह पाया कि समाज में महिलाओं की स्थिति बहुत महत्वपूर्ण भूमिका निभाती है। जो सम्पूर्ण विश्व समुदाय का ध्यान आकर्षित करती है। उन्होंने बताया कि स्वयं सहायता समूह महिला सशक्तिकरण को सुधारने का एक महत्वपूर्ण सूचक है।

पाण्डेय एस,(2016) ने अपने अध्ययन "स्वयं सहायता समूह, लघु ऋण एवम महिला सशक्तिकरण" में यह निष्कर्ष निकाला कि ग्रामीण महिलाओं को स्वावलंबी और आत्मनिर्भर बनाने में एस एच जी महत्वपूर्ण भूमिका निभा रहें हैं। एस एच जी में महिलाओं को विकास की मुख्यधारा में लाकर उनके सामाजिक व आर्थिक जीवन में क्रांतिकारी परिवर्तन कर सशक्तिकरण की दिशा में महत्वपूर्ण योगदान दिया है।

देवी विमला, (2020) ने अपने शोध पत्र में बताया कि स्वयं सहायता समूह महिला सशक्तिकरण में महत्वपूर्ण योगदान कर रहे हैं। क्योंकि इन समूहों में कार्य करने से उनके स्वाभिमान, गौरव व आत्मनिर्भरता में वृद्धि होती है। जिससे महिलाओं की क्षमताओं में बढोतरी होती है।

सिंह, कुशल व गौतम,(2011) ने अपने अध्ययन में यह निष्कर्ष निकाला कि महिलाओं का एक अत्यधिक बड़ा प्रतिशत स्वयं सहायता समूह की सदस्यता के बाद सकारात्मक रूप से प्रभावित हुआ है। महिलाओं की समूह में भागीदारी उन्हें अपनी आंतरिक शक्ति को खोजने ,आत्मविश्वास पैदा करने, सामाजिक व आर्थिक सशक्तिकरण तथा क्षमता निर्भर योग्य बनाना है।

शोध की आवश्यकता

महिलाएं, जो देश की मानव पूंजी का बड़ा हिस्सा है। वह जानकारी के अभाव में तथा जागरूकता की कमी के कारण अपनी क्षमताओं का पूर्ण उपयोग नहीं कर पा रही हैं। प्रस्तुत शोध अध्ययन बदलते ग्रामीण आर्थिक परिदृश्य को ध्यान में रखकर स्वयं सहायता समूह से महिलाओं के सशक्तिकरण में होने वाले परिवर्तनों, विशेष रूप से उनकी उद्यमिता तथा आत्मनिर्भरता में आए परिवर्तनों को ध्यान में रखकर किया गया है।

शोध उद्देश्य—

- स्वयं सहायता समूह में जुड़ने से महिलाओं की आय में हए परिवर्तनों का अध्ययन करना।
- 2. स्वयं सहायता समूह में जुड़ने से महिलाओं की आत्मनिर्भरता की स्थिति में हुए परिवर्तनों का अध्ययन करना।

शोध विधि — शोध विधि शोध समस्या को व्यवस्थित रूप से हल करने का एक तरीका है। प्रस्तुत शोध पत्र के लिए वर्णनात्मक शोध विधि का चयन किया गया है। शोध में सूचना एकत्र करने के लिए प्राथमिक आंकड़ों के तहत प्रश्नावली तथा सर्वेक्षण से प्राप्त जानकारी का उपयोग किया गया है। तथा द्वितीयक स्रोत के तहत प्रकाशित समाचार पत्र पत्रिकाओं, लेखों, पुस्तकों व इंटरनेट के माध्यम से प्राप्त जानकारी को शामिल किया गया है। शोध क्षेत्र — प्रस्तुत शोध अध्ययन के लिए जनपद अमरोहा को अध्ययन का क्षेत्र बनाया गया है। अध्ययन के लिए याद्रच्छिक नमूने के आधार पर अमरोहा जनपद में कार्यरत 50 महिला स्वयं सहायता समृह के सदस्यों को शामिल किया गया है।

विश्लेषण — प्रस्तुत शोध में स्वयं सहायता समूह के माध्यम से महिला सशक्तिकरण में हुए परिवर्तनों को ज्ञात करने के लिए प्रश्नावली का प्रयोग किया गया है। सर्वेक्षण में 50 महिला स्वयं सहायता समूहों के सदस्यों को शामिल किया गया है जिनका निष्कर्ष एस प्रकार है।

उम्र स्तर— एस एच जी में शामिल सदस्यों में 10: महिलाओं के उम्र 18—25 वर्ष के बीच, 64: महिलाओं के उम्र 25——40 वर्ष के बीच 26: सदस्यों की उम्र 40 वर्ष से अधिक पाई गई है।

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उम्र स्तर	सदस्य	प्रतिशत
18-25	5	10
<u>25-40</u>	32	64
40 से अधिक	13	26
कुल सदस्य	50	100

शैक्षिक स्तर— एस एच जी में शामिल सदस्यों में 2 सदस्य अशिक्षित, 30 सदस्य हाईस्कूल उत्तीर्ण, 50 सदस्य इंटरमीडिएट, 10 महिला सदस्य स्नातक तथा 8 महिला सदस्य परास्नातक पाई गई हैं।

शैक्षिक स्तर	सदस्य	प्रतिशत
अशिक्षित	1	2
हाईस्कूल	15	30
इंटरमीडिएट	25	50
स्नातक	5	10
परास्नातक	4	8
कुल सदस्य	50	100

सर्वेक्षण से पता चला है कि प्रत्येक समूह में 11 सदस्य होते हैं। जो बैंक में समूह के नाम से एक बचत खाता खुलवाते हैं। ये सदस्य प्रति महिला 100 रुपए की बचत राशि समह के खाते में जमा करवाते हैं। जिससे छोटी छोटी बचतों से उनके पास कछ ही दिन में एक बड़ी राशि एकत्र हो जाती है । जिसे आवश्यकता पडने पर कोई भी सदस्य निकाल सकते हैं। समूह की सदस्य समूह से ऋण भी ले सकती है। वे ऋण लेकर अपना कोई भी रोजगार प्रारंभ कर सकती हैं या अपने बच्चो की पढाई पर खर्च कर सकती हैं। सदस्यों ने बताया कि वे एस एच जी में जुड़ने से पहले गृह कार्य में संलग्न थीं। उन्हें अपनी आजीविका के लिए उन्हें दूसरो पर ही निर्भर रहना पड़ता था । एस एच जी में जुडकर महिलाओं की आय में वृद्धि हुई है तथा उनमें बचत करने की आदत भी विकसित हुई है। एस एच जी में जुड़ने के बाद वे आत्मनिर्भर बन रहीं हैं। तथा आवश्यकता पड़ने पर दूसरो की भी सहायता कर रहीं हैं। समूह की कुछ सदस्य बी. सी सखियों के रूप में काम करके गांव में ही बैंकिंग सुविधाएं प्रदान कर रही हैं । कुछ सदस्य अंत्योदय योजना के अंतर्गत आंगनबाड़ी विद्यालय में राशन पहुंचाने का काम कर रही हैं। जिससे समाज में उनकी स्थिति में संकारात्मक बदलाव नजर आ रहा है। एस एच जी की सदस्य अपने नियमित बचत से एक कोष बना रही हैं, जिसका उपयोग आपातकालीन परिस्थिति में अपने सामृहिक व व्यक्तिगत उद्देश्य की पूर्ति हेतु करती हैं। एस एच जी सदस्य अपने संचित कोष से ग्रामीण आधारित सूक्ष्म व लघु उद्योग की शुरुआत भी कर रहे हैं। जिससे रोजगार के नए अवसर सृजित हो रहें हैं। जैसे – आचार बनाना, दलिया बनाना, चटाई बनाना व पैकिंग कार्य करना आदि सूक्ष्म कार्य को करके महिलाएं आत्मनिर्भरता की दिशा में प्रगति कर रही हैं। एस एच जी के माध्यम से महिलाओं के सामाजिक व आर्थिक स्तर में काफी बदलाव हुआ है। एस एच जी सदस्य घरेलु समुदाय और स्थानीय लोकतांत्रिक क्षेत्र में निर्णय लेने में भागीदारी कर रहीं हैं। एस एच जी की बैठकों में भागीदारी करना सदस्यों की समूह के लिए ही नहीं बल्कि उनके जीवन में भी सफलता के मार्ग खोलती है। एस एच जी में शामिल होने के बाद की स्थिति स्पष्ट रूप से सदस्यों के सामाजिक, आर्थिक सुधार को दर्शाती है।

निष्कर्ष :--

उपरोक्त सभी पहलुओं पर अध्ययन करने के बाद यह निष्कर्ष निकल कर आया है, कि महिलाएं एस एच जी में सक्रिय भागीदारी के द्वारा सशक्त बनने की दिशा में प्रगतिशील हैं। ये समूह ,आर्थिक सशक्तिकरण द्वारा स्वावलंबी, स्वतंत्र बनने में सहायता कर रहे हैं। एस एच जी में शामिल महिलाओं की सक्रिय भागीदारी ने उन्हें अपनी आंतरिक शक्ति को खोजने. आत्मविश्वास प्राप्त करने तथा सामाजिक व आर्थिक विकास की ओर बढ़ने व क्षमता निर्माण में वृद्धि की है। इस प्रकार एस एच जी अनेक गतिविधियों के द्वारा न केवल महिला सशक्तीकरण में महत्वपूर्ण भूमिका निभा रहें हैं , बल्कि समाज में सकारात्मक व रचनात्मक वातावरण को भी विकसित करने में अपनी अहम भूमिका निभा रहे है। ये समूह ग्रामीण क्षेत्रों में महिला लचीलापन और उद्यमिता के सबसे शक्तिशाली इंक्यूबेट्रो में से एक है। यह गांवों में लैंगिक, सामाजिक व आर्थिक दशा को बदलने के लिए एक शक्तिशाली माध्यम है । महिलाएं कई क्षेत्रों में बी सी सखियों, किसान सखियों और पशु सखियों के रूप में काम कर रहीं हैं। एस एच जी के माध्यम से महिलाएं आय के स्वतंत्र स्रोत बनाने में सक्षम है।

सुझाव :-

वर्तमान में एस एच जी के रूप में एक बड़ी संख्या में मानव पूंजी विद्यमान है। जो उचित प्रशिक्षण व जानकारी के अभाव में अपनी क्षमताओं का पूर्ण उपयोग नहीं कर पा रही हैं। एस एच जी को और अधिक उपयोगी बनाने हेतु निम्न सुझाव दिए जा सकते हैं।

- एस एच जी एस के सदस्यों को समय पर प्रशिक्षण प्रदान किया जाना चाहिए ।
- 2. महिलाओं को स्वयं निर्णय लेने के लिए प्रोत्साहन किया जाना चाहिए ।
- 3. प्रचार प्रसार के द्वारा महिलाओं को एस एच जी के बारे में जागरूक किया जाना चाहिए।
- बैंकों द्वारा उदार ऋण नीति अपनाई जानी चाहिए जिससे महिला सदस्य समय से ऋण प्राप्त करके अपना रोजगार प्रारम्भ कर सकें।

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इंटरनेट बैंकिंग — प्रयोग, लाभ और सावधानियाँ डॉ. खुशबू राठी

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प्रस्तावना

इंटरनेट बैंकिंग को ऑनलाइन बैंकिंग या नेट बैंकिंग भी कहते हैं। इसके माध्यम से बैंक ग्राहक अपने कंप्यूटर द्वारा अपने बैंक नेटवर्क और वेबसाइटका प्रचालन कर सकते हैं। इस प्रणाली का सबसे बड़ा लाभ है कि कोई भी व्यक्ति घर या कार्यालय या कहीं से भी बैंक सुविधा का लाभ उठा सकता है। ऑनलाइन बेंकिंग इंटरनेट पर बैंकिंग संबंधी मिलने वाली एक सुविधा है, जिसके माध्यम से उपभेक्ता बैंको के नेटवर्क्स और उसकी वेबसाइट पर अपनी पहुँच बना सकता है और घर बैठे ही खरीददारी, पैसे के स्थानांतरण के अलावा अन्य तमाम कार्य और जानकारी के लिए बैंकों से मिलने वाली सुविधा का लाभ उठा सकता है।

ऑनलाइन बैंकिंग को पिछले कुछ सालों में काफी लोकप्रियता मिली है। ऑनलाइन शॉपिंग से लेकर मनी ट्रांसफर तक इसका खूब प्रयोग किया जा रहा है। लेकिन जैसे—जैसे इंटरनेट की जरूरत और उपयोगिता बढ़ती जा रही है, वैसे—वैसे साइबर क्राइम का ग्राफ भी ऊपर बढ़ता जा रहा है और साइबर अपराधियों की नजर ऑनलाइन बैंकिंग पर भी लगी रहती है। ऑनलाइन बैंकिंग की असावधानी के कारण अक्सर अकाउंट की हेराफेरी के मामले सामने आते ही रहते हैं।

इंटरनेट बैंकिंग क्या है?

किसी भी बैंक द्वारा प्रदान की जा रही सेवाओं को किसी भी स्थान से कंप्यूटर, मोबाइल या किसी अन्य यंत्र के द्वारा इंटरनेट के माध्यम से प्रयोग करना इंटरनेट बैंकिंग कहलाता हैं।इसके लिए बैंक वेबसाइट और मोबाइल ऐप बनाकर उसे अपने ग्रीहिकों को इंटरनेट के माध्यम से उपलब्ध करवाते हैं।

इंटरनेट बैंकिंग को कई नामों से जाना जाता है, जैसे ऑनलाइन बैंकिंग, मोबाइल बैंकिंग, नेट बैंकिंग, ई–बैकिंग इत्यादि, लेकिन इन सबका आशय एक ही होता हैं। इंटरनेट बैकिंग का प्रयोग कैसे करें ?

किसी भी इंटरनेट बैंकिंग सेवा के प्रयोग से पहले उस बैंक के दिशा—निर्देशों को पढ़ लेना चाहिए। सभी बैंकों के दिशानिर्देश एक जैसे नहीं होते , बल्कि उनमें कुछ बातों की भिन्नता होती है। इसलिए उनको ठीक से जान लेना बेहद जरुरी हैं।

- इंटरनेट बैंकिंग का प्रयोग करने के लिए आपको अपने बैंक से संपर्क करना होगा।
- बैंक में इस सेवा के लिए फॉर्म भरने के बाद बैंक आपको इंटरनेट बैंकिंग के लिए 'यूजर आईडी' और पासवर्ड जारी करेंगे।
- इसके बाद आप इंटरनेट के माध्यम से अपने बैंक की वेबसाइट पर जाएंगे।
- 4) बैंक की वेबसाइट पर 'इंटरनेट बैंकिंग' के लिए लिंक दिया हुआ रहेगा, इस पर क्लिक करने से वह आपको यूजर आईडी और पासवर्ड डालने के लिए कहेगा।
- 5) प्रथम बार लॉगिन/रजिस्ट्रेशन पर अधिकतर बैंक आपको एक नयाा पासवर्ड सेट करने के लिए कहते हैं, यहाँ आप एक ऐसा पासवर्ड सेट करें जिसका अनुमान लगाना किसी अन्य के लिए मुश्किल हो पर आप उसे आसानी से याद रख सकें।
- 6) सही यूजर आईडी और पासवर्ड डालने के बाद आप अपने बैंक खाते में इंटरनेट के माध्यम से प्रवेंष कर पाएंगे और बैंकिंग सेवाओं का उपयोग कर सकेंगे।

इंटरनेट बैंकिंग के लाभ

इंटरनेट बैंकिंग हमें अपने लगभग सभी बैंकिंग लेन—देन और सेवाओं के लिए बैंक की शाखा में जाने की परेशानी से मुक्ति दिलाती हैं। इसके माध्यम से हम निम्न सभी बेंकिंग कार्य घर बैठे या कहीं से

इसके माध्यम से हम निम्न सभी बेंकिंग कार्य घर बैठे या कहीं से भी संपन्न कर सकते हैं :-

- 1) इंटरनेट बैंकिंग के माध्यम से हम किसी भी दूसरे व्यक्ति के खाते में तुरंत पैसे भेज सकते हैं।आजकल बैंक कई प्रकार की नई सेवाएं उपलब्ध करवा रहे हैं, जिनमें पैसे पाने वाले के पास अपना बैंक खाता होना आवश्यक नहीं है, वह सिर्फ अपने मोबाइल के उपयोग से किसी भी एटीएम से पैसे निकाल सकता हैं।
- 2) अपने खाते की शेष राशिकी जारकारी लेना।
- 3) अपने खाते में हुए लेन-देन का बैंक स्टेटमेंट देखना।
- 4) नया एफडी याँ अन्य खाता खोलना।
- 5) मोबाइल रिचार्ज करना।
- बिजली, पानी, डिश टीवी व अन्य बिलों का घर बैठे भुगतान करना।
- 7) अपने खाते का स्टेटमेंट डाउनलोड करना।
- 8) चेक बुक आर्डर करना
- 9) ऑनलाइन खरीददारी करना।
- 10) बैंक के किसी भी उपलब्ध बैंकिंग सेवा की मांग करना या शिकायत दर्ज करवाना।
- 11) अपने खाते की जानकारियां देखना या उसमें कुछ परिवर्तन करना।
- 12) शेयर बाजार और अन्य विभिन्न निवेश ऑनलाइन करना।
- 13) बस,रेल व अन्य टिकट इंटरनेट से बुक करवाना।
- 14) अपना टैक्स व अन्य भूगतान ऑनलाइन करना।
- 15) संबंद्ध अपने लोग व अन्य खातों का विवरण देखना।
- 16) जीवनबीमा, वाहन बीमा व अन्य बैंकिंग सेवाएं और उत्पाद ऑनलाइन खरीदना।

इस प्रकार इंटरनेट बैंकिंग की कई सुविधाएँ हैं।

इंटरनेट बैंकिंग के प्रयोग के दौरान सावधानियाँ

यह जान लेना आवश्यक हैं कि इंटरनेट बैंकिंग का यदि ठीक से इस्तेमाल नहीं किया गया तो उसके नुकसान भी हो सकते हैं। इसलिये इंटरनेट बैंकिंग का प्रयोग सावधानी से करना चाहिए। अक्सर लोग इंटरनेट बैंकिंग को सामान्य बैंकिंग की ही तरह समझ लेते हैं, जबिक सामान्य बैंकिंग के मुकाबले इसमें बेहद सावधान रहने की जरुरत होती हैं। इसके लिए जरुरी हैं,

यदि आपने एक बार ऑनलाइन बैंकिंग का इस्तेमाल कर लिया, तो प्रत्येक दूसरे या तीसरे दिन अपने अकाउंट को चेक करें और किसी भी गड़बड़ी की स्थिति में बैंक को तुरंत सूचना दें। आपके अकाउंट में हैकर्स द्वारा किए गए किसी घपले के लिए बैंक खुद को जिम्मेदार नहीं मानता और न ही इस संबंध में किसी बीमा की व्यवस्था होती है। ऐसे में आवश्यक है कि इंटरनेट बैंकिंग के प्रयोग में निम्न सावधानियाँ बरती जाएं :—

- इंटरनेट बैंकिंग के लिए आपको जारी किया गया पासवर्ड किसी अन्य को न बताएं, ये पासवर्ड आपके बैंक खाते की चाबी है।
- आप अपने पासवर्ड को कहीं लिखकर न रखें, इससे इसके किसी अन्य के हाथों में जाने की संभावना बढ जाती है।
- 3) इंटरनेट बैंकिंग का लिंक हमेशा बैंक की वेबसाइट पर जाकर ही खोलें, किसी अन्य द्वारा भेजे गए ईमेल, एसएमएस इत्यादि से प्राप्त लिंक से कभी भी इंटरनेट बैंकिंग का प्रयोग ना करें।
- 4) किसी भी व्यक्ति के फोन करने पर उसे अपने बैंक खाते का पासवर्ड या अन्य गृप्त जानकारियाँ न बताएं।
- इंटरनेट बैंकिंग खाते के प्रयोग के बाद उसे 'लॉग आउट' कर दें।
- 6) अपना मोबाइल नम्बर और ईमेल आईडी जरूर बैंक में दर्ज करवाएं, जिससे आपके खाते में होने वाले सभी लेन-देन की सूचना तुरंत आपको मिल जाएगी।
- 7) अपने डेबिट कार्ड, एटीएम इत्यादि को संभाल कर रखें, खे जाने पर तुरंत बैंक को सुचित करें।
- 8) अपने ब्राउजर में इंटरनेट बैंकिंग के प्रयोग के समय ध्यान देंकि एड्रेस बार का रंग हरा हो गया हैं, एड्रेस में https है न की सि https पैडलॉक (ताले का चिन्ह) दिखाई दे रहा हैया नहीं।ये सभी सुरक्षित लेनदेन के लिए आवश्यक हैं। इनके बिना ऑनलाइन लेनदेन न करें। पैडलॉक पर क्लिक करके आप उस वेबसाइट का सुरक्षा प्रमाण पत्र देख सकते हैं।
- 9) हमेशा अपने बैंक की वेबसाइट का सही एड्रेस टाइप करें और उस पर ध्यान भी दें, जैसे कि विजया बैंक की ऑनलाइन बैंकिंग की वेबसाइट है—

https://www.vijayabankonlinc.in I

- 10) यदि आप इसकी जगह कुछ और टाइप करते है या किसी सर्च इंजन द्वारा इसे खोजते है तो किसी अन्य वेबसाइट पर भी पहुँच सकते हैंजो उस बैंक से संबंधित नहीं है (जैसे कि & http://ww2,vijayabankonline.com)।
- 11) लॉटरी या किसी इनाम संबंधी ई-मेल एसएमएस इत्यादि से भी बचे। इनका उत्तर कभी न दें और फौरन डिलीट कर दें।आप इनकी शिकायत उस संस्था में भी कर सकते हैं जहाँसे ये ई-मेल आने का दावा करते हैं।
- 12) अपने कंप्यूटर अथवा लैपटॉप को हमेशा नये एंटी—वायरस से युक्त रखें क्योंकि वायरस और अन्य मैल वेयर आपका कंप्यूटर और आपके इंटरनेट के उपयोग की जानकारी हैकर को भेज सकता हैं।
- 13) किसी भी प्रकार की जानकारी या संदेह होने पर बैंक के फोन नंबर पर कॉल करके तुरंत सूचना दें।

साथ ही निम्न बातों का भी ध्यान रखें जो इंटरनेट बैंकिंग के प्रयोग में बरतने वाली सावधानियों में महत्वपूर्ण भूमिका निभाती हैं:-

- साइबर केफेका इस्तेमाल इंटरनेट बैंकिंग के लिए न करें, पर यदि करना पड़ गया तो त्रंत अपना पासवर्ड बदल दें।
- घरेलू कंप्यूटर या लैपटॉप का ही इस्तेमाल इंटरनेट बैंकिंग के लिए करें।
- बौंक और संबंधित वेबसाइट के यूआरएल को जरूर ठीक से लिखें।
- 4) हर दूसरे या तीसरे दिन अपना अकाउंट जरूर चेक करे।
- 5) अपना पासवर्ड किसी को न दें और न ही उसे इधर—उधर कहीं लिखें।
- 6) कंप्यूटर पर भी पासवर्ड डाल दें तािक कोई दूसरा उसे खोल न सके। इसका अलावा स्क्रीनसेवर पासवर्ड भी डाल दें।

- 7) किसी एक्सपर्ट की मदद से अपने कंप्यूटर पर फायरवाल इंस्टाल करवा दें।इससे दूसरे आपके कंप्यूटर में किसी तरह से सेंध नहीं लगा सकते।
- 8) नेटबैंकिंग के बाद कंप्यूटर को लॉगऑफ जरूर करें। भारतीय रिजर्व बैंक के संज्ञान में यह बात आई हैं कि उनके नाम से 'ऑनलाइनपर ईमेल के द्वारा अद्यतन के उद्देश्य से ग्राहकों के बैंक खातों से संबंधित ब्योरे फिशिंग साइट्स के जिरए माँगे जा रहे हैं'। भारतीय रिजर्व बैंकने स्पष्ट किया है कि वे ऐसी कोई मेल नहीं भेजते।

इसके अतिरिक्त यह भी स्पष्ट किया गया हैं कि भारतीय रिजर्व बैंक किसी भी उद्देश्य के लिए बैंक खातों के ब्योरों की माँग करते हुए कभी भी सूचना जारी नहीं करता। भारतीय रिजर्व बैंक ने जन समुदाय से अपील की है कि वे ऐसे मेल का जवाब न दें और किसी भी उद्देश्य के लिये अपने किसी भी बैंक खाते के ब्योरों को साझा न करें। इन कुछ बातों का ध्यान रखकर इंटरनेट बैंकिंग सुविधा का पूरा एवं सुरक्षित लाभ उठाया जा सकता हैं।

निष्कर्ष

असल में इंटरनेट बैंकिंग का उपयोग करना जितना आसेन और सुविधापूर्ण है उतनी ही आपको सावधानी बरतनी होती है। अगर काई कहता है कि इंटरनेट बैंकिंग सुविधाजनक नहीं हैं तो एह गलत हैं। इंटरनेट बैंकिंग पूरी तरह सुरक्षित है और साथ ही अभी कई तरह के सुरक्षा उपाय किए गए हैं जिसमें मोबाइल पर भेजे जाने वाले ओटीपी की सुविधा शामिल हैं।ऐसी ही कुछ बेसिक बातों का ध्यान रखते हुए हम अपने बैंकिंग अनुभव को प्रभावशाली बना सकते हैं।

महिला अधिकार एवं संवैधानिक प्रावधान :एक अध्ययन

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सारांश

"नारी तू नारायणी, से लेकर "यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः तक" ।

"शोचन्ति जामयो यत्र विनश्यत्याशु तत्कुलम्"से लेकर ...

"जामयो यानि गेहानि शपन्त्यप्रतिपुजिताः।

तानि कृत्याहतानीव विनश्यन्ति समन्ततः॥ तक

"तस्मादेताः सदा पूज्या भूषणाच्छादनाशनैः।

भूतिकामैर्नरैर्नित्यं सत्कारेषूत्सवेषु च"॥ से लेकर ,

"सन्तुष्टो भार्यया भर्ता भर्त्रा भार्या तथैव च।

यस्मिन्नेव कुले नित्यं कल्याणं तत्र वै ध्रवम्"।। तक

मनुस्मृति के अध्याय 3 के उपरोक्त श्लोक मे भारतीय संस्कृति मे महिलाओ की महत्ता का पता चलता है। बावजूद इसके एनसीआरबी,एनएफ़एचएस, डबल्यूएचओ द्वारा जारी आकडे महिलाओ के साथ हिंसा, भेदभाव की मानसिकता को दर्शाते है,परिणाम स्वरूप महिलाओ की सुरक्षा, संरक्षण स शक्तिकरण के लिए किए गए संवैधानिक प्रयासो का प्रस्तुत शोध पत्र अध्ययन करता है, जिसमे द्वितीय स्त्रोतों यथा पुस्तक,शोधपत्र इंटरनेट,उपन्यास आदि का समावेश है।

शब्द कुंजी: महिलाए अधिकार, भारतीय संविधान, वाद ,एन.एफ्र.एच.एस.

परिचय

प्राचीन युग से वर्तमान युग तक नारी के प्रति भेदभाव की स्थती किसी से छिपी नहीं है। चाहे घर हो या कार्य स्थल, या समान कार्य के लिए समान वेतन की बात हो अथवा प्रसूति अवकाश की बात हो, व्यवसाय के चयन की बात हो या विवाह की बात उसने अतीत में ज्यादा तो वर्तमान में कम ही सही लैंगिक भेदभाव, असमानता का सामना करना पड़ा है। इस अवस्था में राज्य हितप्रहरि की भूमिका निभाते हुए उन्हें न्याय प्रदान करे, उन्हें सुरक्षित माहोल मिले जिसमें वे अपनी सुरक्षा के प्रति आश्वस्त रह अपने अधिकारों की मांग कर सके अधिकार का उपभोग कर सके। इस हेतु भारतीय संविधान में उनकी सुरक्षा, संरक्षण और सशक्तिकरण हेतु जो प्रयास किए गए है वह इस प्रकार है।

संवैधानिक प्रयास – संविधान सबके लिए प्रतिष्ठा और अवसर की समानता, व्यक्ति की गरिमा,सामाजिक, आर्थिक और राजनैतिक न्याय, सुनिश्चित करने की बात करता है जिसकी झलक मूल अधिकार एवं राज्य के नीति निदेशक तत्व मे मिलती है।

अनुच्छेद 14¹ -विधि के समक्ष समता अथवा विधियों के समान संरक्षण की बात करता है स्त्री और पुरुष में किसी प्रकार का लिंग भेद नहीं है। दोनों समान है। यथा एयर इंडिया बनाम नरगिस मिर्जा एआईआर)1981 सुप्रीम कोर्ट 1829) का वाद एवं शबरीमाला मंदिर प्रवेशवाद

अनुच्छेद 15 (3)² - राज्य सरकार को स्त्रियों तथा बच्चों के लिए विशेष उपबंध करने की शक्ति प्राप्त है स्त्रियों और बालकों की स्वाभाविक प्रकृति ही ऐसी होती है जिसके कारण उन्हें विशेष संरक्षण की आवश्यकता होती है।यथा घरेलू हिंसा से महिलाओ का संरक्षण अधिनियम 2005, किशोर न्याय (बच्चों की देखभाल और संरक्षण) अधिनियम, 2015

¹ डॉ जे. एन. पाण्डेय, भारत का संविधान सेंट्रल लॉ एजेंसी (2012)

² डॉ जे. एन. पाण्डेय, भारत का संविधान सेंट्रल लॉ एजेंसी (2012)

अनुच्छेद 16 अवसर की समानता³ - यह उपबंध करता है कि राज्य के अधीन किसी पद पर नियोजन या नियुक्ति से संबंधित विषयों में सभी नागरिकों के लिए अवसर की समता होगी।यथा सीब मुथम्मा .बी.नाम भारत संघ एआईआर)1974 सुप्रीम कोर्ट 1868) का मामला

अनुच्छेद 19 स्वतन्त्रता का अधिकार⁴ -महिलाओं को स्वतंत्रता का अधिकार वह स्वतंत्र रूप से भारत के क्षेत्र में आवागमन, निवास एवं व्यवसाय कर सकती हैं।स्त्री लिंग होने के कारण किसी भी कार्य से उनको वंचित करना मौलिक अधिकार का उल्लंघन माना गया है।

अनुच्छेद 21 प्राण एवं दैहिक स्वतंत्रता⁵ -िकसी व्यक्ति को उसके प्राण या दैहिक स्वाधीनता से विधि द्वारा स्थापित प्रक्रिया के अनुसार ही वंचित किया जाएगा अन्यथा नहीं। यह अधिकार सभी अधिकारों में श्रेष्ठ हैं और अनुच्छेद 21 इसी अधिकार को संरक्षण प्रदान करता है।इस अधिकार को घरेलू हिंसा, ऑनर किलिंग के संदर्भ मे भलीभती समझा जा सकता है, यथा (1)लता सिंह बनाम उत्तर प्रदेश राज्य ए) आर आई2006 सुप्रीम कोर्ट 2522) जो बालिका को स्वेच्छा से अंतर्जातीय विवाह का अधिकार से संबन्धित है वही दूसरा वाद महाराष्ट्र राज्य बनाम मधुकर नारायन ए) आर आई1991 सुप्रीम कोर्ट 207) का है जो चिरत्रहीन महिलाओं को एकांतता का अधिकार प्रदान करता है।

अनुच्छेद 23 – 24-शोषण के विरुद्ध अधिकार⁶

शोषण चाहे शारीरिक हो या मानसिक व्यक्ति के व्यक्तित्व मे बाधक है। जिसका शारीरिक और मानसिक प्रभाव बेहद गंभीर होता है। एन.एफ.एच.एस. 2015-2016 की रिपोर्ट कहती है की देश की हर चोथी महिला घरेलू हिंसा की शिकार है। इस रिपोर्ट से अंदाजा लगाया जा सकता है की हिंसा का प्रभाव कितना होगा। वाद की बात करे तो अरुणा रामचन्द्र शन्बौग बनाम भारत संघ और अन्य मार्च 2011। जिसमे अरुणा नामक नर्स पर वार्डबोय द्वारा बलात्कार किया जाता है और वह कोमा की हालत मे वर्षो तक एक जीवित लाश बन कर रह जाती है उसी प्रकार कार्य स्थल पर महिलाओ का शोषण रोकने हेतु "कार्यस्थल पर महिलाओं का यौन उत्पीड़न (रोकथाम, निषेध व निवारण) अधिनियम, 2013" प्रोटेक्शन ऑफ चिल्ड्रन फ्रॉम सेक्सुअल ऑफेंस एक्ट 2012"।

अनुच्छेद 39⁷-आर्थिक न्याय प्रदान करने हेतु अनुच्छेद 39 (क का करने प्राप्त साधन पर्याप्त के जीविका को स्त्री में (अनुच्छेद एवं अधिकार 39(द समान लिए के कार्य समान (पारिश्रमिक समान यथा है। करता बात की वेतन अधिनियम 1976।

अनुच्छेद 428- महिलाओं के लिए प्रसूति सहायता की व्यवस्था करता है। इस अनुच्छेद के अनुसार राज्य काम की न्याय संगत और मनवोचित दशाओं को सुनिश्चित करने के लिए प्रसूति सहायता के लिए उपबंध करेगा। यथा प्रसूति प्रसुविधा अधिनियम 1961.

अनुच्छेद 51A(e)%-संविधान के भाग 4A के अनुच्छेद 51A (e) में स्पष्ट रूप से कहा गया है कि हमारा दायित्व है कि हम हमारी संस्कृति की गौरवशाली परंपरा के महत्व को समझें तथा ऐसी प्रथाओं का त्याग करें जो कि स्त्रियों के सम्मान के खिलाफ हो।यथा सती (निवारण) अधिनियम, 1987, दहेज निषेध अधिनियम, 1961, बाल विवाह निषेध अधिनियम, 2006

संविधान का 73 वां और(भाग 9 (क)) 74वां संशोधन 1992¹⁰- इसके माध्यम से, पंचायतों और नगर पालिकाओं में महिलाओं के लिए स्थान का आरक्षण की बात की गयी है

अनुच्छेद 243 (द)(3)¹¹-इस अनुच्छेद में प्रत्येक पंचायत में प्रत्यक्ष निर्वाचन से भरे गए स्थानों की कुल संख्या के 1/3 स्थान स्त्रियों के लिए आरक्षित रहेंगे और चक्रानुक्रम से पंचायत के विभिन्न निर्वाचन क्षेत्रों में आवंटित किए जाएंगे। अनुच्छेद 325¹²- इस अनुच्छेद के अनुसार निर्वाचक नामावली में महिला एवं पुरुष दोनों को ही समान रूप से सम्मिलित होने का अधिकार प्रदान किया गया है, अनुच्छेद 325 द्वारा संविधान निर्माताओं ने यह दर्शाने की कोशिश की है कि भारत में पुरुष और स्त्री को समान मतदान अधिकार दिए गए हैं।

³ तत्रेव

⁴ तत्रेव

⁵ तत्रेव

⁶ तत्रैव

⁷ तत्रैव

⁸ तत्रैव

⁹ तत्रैव

¹⁰ तत्रैव

¹¹ तत्रैव

¹² तत्रैव

निष्कर्ष: इस तरह हम देखते है की महिला अधिकार के लिए संविधनिक प्रावधान के चलते ही शाहबानों वाद ,नर्गिस मिर्ज़ा ,सरला मुद्गल , शबरीमला ,मोहिनी जैन सी .बी. मुथम्मा,सागरीका चक्रबर्ती बनाम नॉर्वे केस महाराष्ट्र राज्य एवं अन्य बनाम मधुकर नारायण मर्दीकर, विशाखा वाद,अरुणा रामचन्द्र शन्बौग वाद ये वाद महिलाओ के हक की लड़ाई मे मील का पत्थर सिद्ध हुए है और औरों के लिए मिसाल कायम की है। जो दिखाता है की संविधान महिलाओ के अधिकार के प्रति कितना कटिबद्ध है।

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