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Dr. Ramesh V. Bhole

Professor

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Email: jrdrv.org@gmail.com

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Dr. Ramesh V. Bhole

Professor

Sardar Vallabhbhai Patel Arts and Science College Ainpur,

Tal Raver, Dist Jalgaon

Email: jrdrv.org@gmail.com

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Original Article

Modern Consumerism in a Globalized India and Role of Consumer Redressal Mechanisms

Shaila D Wandhare

Research Scholar, S.P. College of Law, Chandrapur

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Abstract

Modern consumer behaviour in India has changed rapidly with globalization, digital markets, and easy access to global products. Consumers today rely heavily on online platforms, advertisements, and digital payment systems, which offer convenience but also expose them to new risks such as defective goods, misleading promotions, and misuse of personal data. These changes demand a responsive and updated consumer protection framework. This study examines how India's consumer laws, especially the Consumer Protection Act, 2019, have adapted to these challenges. It analyses the functioning of consumer redressal mechanisms, including commissions, mediation cells, and emerging digital platforms like e-Daakhil and Online Dispute Resolution. The study also highlights existing gaps and practical difficulties faced by consumers. It concludes that while India has made significant progress, stronger enforcement, better awareness, and technological improvements are essential for ensuring meaningful consumer protection in a globalized economy.

Keywords: globalization, online platforms, consumer disputes, redressal mechanisms, consumerism, etc

Introduction

Consumer behaviour in India has changed more in the last twenty-five years than it did in the previous fifty. With economic reforms, rising incomes and a flood of global brands entering the market since 1991, Indian consumers today live in a very different environment. What earlier used to be a simple transaction between a seller and a buyer has now become a complex interaction involving digital platforms, advertisements, online reviews, data tracking and cross-border delivery systems. This transformation is what we broadly call modern consumerism. The "consumerism constitutes the very spirit of the Constitution of the India" and "does not end with recognizing and protecting rights of consumer vis-à-vis trader or service provider but travel far beyond" (Ganeshkumar Rajeshwarrao Selukar vs. Mahendra Bhaskar Limaye, 2024).

India's shift towards a global market began decisively in 1991. Once restrictions on imports and foreign investment were relaxed, the market opened up to a range of new products and services. Technology arrived at an equally fast pace. Internet connectivity, smartphones and digital payments made online shopping not only possible but extremely convenient. Consumers started relying more on websites and apps than on physical stores. Today, a single consumer might buy groceries online, stream entertainment, invest through a fintech app and order electronics from a foreign seller all within the same week. However, this convenience comes with new vulnerabilities. Much of modern consumer behaviour is influenced by online advertisements, influencer promotions or automated recommendations. These are not always transparent. The consumer often does not know how their choices are shaped. Many do not understand the terms and conditions that accompany digital contracts or how their personal data is used. This creates a gap in bargaining power between consumers and businesses especially big platforms with deep technological expertise. In this background, consumer protection law plays a crucial role. This study uses the doctrinal method, relying mainly on statutes, leading cases and regulatory guidelines.



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Address for correspondence:

Shaila D Wandhare, Research Scholar, S.P. College of Law, Chandrapur

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The goal is to understand the nature of modern consumerism, trace the legal developments that have taken place and assess how well consumer redressal mechanisms are able to address these modern challenges. Today's disputes are different from earlier ones. Complaints may involve failed digital payments, fake sellers on online marketplaces, misleading endorsements or misuse of personal information. Consumers need quick and effective remedies for such issues because these affect daily life. The redressal mechanism now deals with evidence in the form of screenshots, digital receipts, emails or app histories, these things that hardly existed in earlier consumer cases. The globalization has also influenced Indian legal standards. Many developed countries regulate digital commerce, data privacy and product liability with strict rules. India has adopted some of these ideas through the Consumer Protection Act, 2019 (CPA, 2019) and sector-specific regulations. The judiciary has also expanded the meaning of unfair trade practices and deficiency in service to address the new realities of the digital market (Yash Raj Films Pvt Ltd vs. Afreen Fatima Zaidi & Anr., 2024). A modern consumer expects quick solutions. Therefore, the system must keep pace. The introduction of e-Daakhil now e-Jagruti (e - Justice and Grievance Redressal through Information Technology and Innovation, n.d.) and online mediation is a positive change, though their success will depend on consistent implementation and awareness among consumers. This study sets the tone by outlining how consumer behaviour has evolved and why a stronger legal framework is needed in a globalized market.

Globalization And Evolution Of Consumer Protection In India

Globalization changed the Indian market almost overnight. With the entry of multinational companies and global supply chains, Indian consumers started accessing products that were earlier unavailable or simply too expensive. The digital revolution accelerated this trend. Today, a consumer can order a product from another country with a click and it reaches their doorstep. This kind of seamless market integration was unimaginable decades ago. This new environment required the law to evolve.

The Consumer Protection Act, 1986 (CPA, 1986) was a landmark at the time of its enactment and "it is social benefit-oriented legislation" (Alfa G-184 Owners Association vs Magnum International Trading Company Pvt.Ltd., 2023). It offered a simple and cost-effective way to resolve consumer disputes. However, it was drafted in a period where the market was largely offline. It did not consider online contracts, digital payments or marketplaces hosting thousands of sellers under a single platform. By the time, many limitations of the Act of 1986 became evident. An E-commerce growing rapidly and consumer disputes were becoming more complex (Yadav). The transition from a traditional to a digital market was too fast for the older law to handle. This led to the introduction of the Act of 2019 (CPA, 2019) which "meant to encourage consumerism in the country" (Alfa G-184 Owners Association vs Magnum International Trading Company Pvt.Ltd., 2023).

The Act of 2019 (CPA, 2019) is a significant step towards modernizing consumer law. It recognizes online transactions, classifies different types of e-commerce entities and introduces the concept of product liability in a clear manner (Yadav). This ensures that consumers can hold manufacturers, sellers and even marketplace operators accountable if they suffer harm due to defective products. Another major reform under the Act of 2019 (CPA, 2019) is the creation of the Central Consumer Protection Authority (Section 10). This authority has investigative and enforcement powers. It can recall unsafe products (Section 20), stop misleading advertisements (Section 18) and penalize offenders (Section 21). This is especially important in an age where digital influencers, celebrities and social media campaigns often shape consumer decisions.

Apart from the Act, sector-specific regulators such as RBI, TRAI, IRDAI, FSSAI and SEBI play a crucial role in protecting consumers. The RBI (RBIA, 1934) oversees digital payment safety and financial services. TRAI (TRAIA, 1997) ensures transparency in telecom tariffs. IRDAI (IRDAIA, 1999) protect the insurer from fraud, unfair practices, misleading disclosures and ensures fair transparent insurance operations. FSSAI (FSSA, 2006) is responsible for food safety standards. SEBI (SEBIA, 1992) protects investors from fraudulent financial schemes. Their combined regulatory mechanisms strengthen consumer rights beyond the scope of the main legislation.

The Judiciary and consumer redressal mechanism have also contributed to this evolution. The Judiciary stressed that "a pedantic and hyper technical approach would cause damage to the very concept of consumerism" (Alfa G-184 Owners Association vs Magnum International Trading Company Pvt.Ltd., 2023). The decisions involving online transactions, mobile wallet failures, mis-selling of insurance, unfair billing practices or misleading advertisements have helped refine the understanding of consumer rights. The judiciary has often taken a pro-consumer approach ensuring that businesses maintain reasonable standards of care.

International practices have also shaped Indian consumer law. The European Union follows a strong model of digital consumer protection (Consumer protection in virtual worlds, n.d.). The United States emphasizes strict product liability and active regulatory oversight (Product Liability Laws and Regulations USA 2025, n.d.). India's reforms reflect a mix of these global influences while maintaining flexibility for local market needs. Although India has updated its laws to match global trade conditions, continuous reform is necessary. Technology changes faster than legislation.

Consumer Redressal Mechanisms In Modern India

The consumer protection ultimately depends on how effectively consumer disputes are resolved. India's consumer redressal mechanism works through a three-tier mechanism (CPA, 2019). The District Commissions (Section

28), State Commissions (Section 42) and the National Commission (Section 53). The design aims to make justice accessible and affordable (Rutu Mihir Panchal Ors. Vs Union of India, 2025). Under the Act of 2019, these commissions follow simpler procedures compared to ordinary courts (Rutu Mihir Panchal Ors. Vs Union of India, 2025). The complaints can be filed without strict formalities and consumers do not always need lawyers. This is important because many consumer disputes involve small amounts but significant inconvenience.

The Act of 2019 (CPA, 2019) also brought a welcome emphasis on speed. It set timelines for admission of complaints, notices and hearings (Rutu Mihir Panchal Ors. Vs Union of India, 2025). The Commissions can now hold virtual proceedings which is particularly useful for consumers living in distant areas or dealing with online transactions (Consumer Commissions disposes over 100 percent cases during 2022 and 2023, n.d.). An electronic filing of evidence has reduced paperwork and made submissions easier. In terms of powers, consumer redressal mechanism can order replacement of defective goods, refund, compensation, penalty or even product recall (Section 39). They can also direct businesses to stop misleading advertisements (Section 39). The inclusion of endorsers in the liability framework is significant, especially when influencers play a major role in shaping consumer choices.

The introduction of Consumer Mediation Cells (CPA, 2019) is one of the strongest reforms (Section 74). Many disputes especially involving delivery delays, internet services, billing mistakes or subscription issues can be settled through dialogue rather than lengthy litigation. Mediation reduces the workload of commissions and provides a more flexible approach to resolving disagreements (Understanding mediation in consumer disputes: A simple guide, n.d.). Digital grievance redressal mechanisms have become essential. The e-Jagruti platform enables consumers to file complaints from their home (e - Justice and Grievance Redressal through Information Technology and Innovation, n.d.). They can upload documents and track the progress of the case online. This is particularly helpful for cases involving digital payments or online purchases where evidence is electronic. The Online Dispute Resolution (ODR) is gaining acceptance as well. ODR platforms use negotiation or mediation tools to settle disputes quickly. This works well for low-value but high-volume complaints arising from e-commerce transactions.

The Judiciary observed that “any technical approach in construing the provisions against the consumer would go against the very objective behind the enactment” (Alfa G-184 Owners Association vs Magnum International Trading Company Pvt.Ltd., 2023). The e-commerce disputes have increased steadily. Complaints often relate to incorrect products, delayed delivery, defective items or disputed refunds. The Judiciary have clarified that e-commerce platforms cannot escape responsibility merely by calling themselves “intermediaries” (Amazon India vs State of Maharashtra, 2021). If they facilitate the transaction, they share accountability. There are also increasing disputes involving telecom services, digital banking failures, insurance claims and health services. Many of these involve complicated service networks and technical issues. The Judiciary have stressed that service providers must act with reasonable care and efficiency. However, challenges remain. Some commissions face a backlog of cases. Infrastructure is uneven across states. Technical staff may not always be trained to handle online systems. Awareness about digital filing is still low, especially in rural regions (In Re: Inaction of the Governments in Appointing President and Members/Staff of Districts and State Consumer Disputes Redressal Commission and Inadequate Infrastructure Across India vs Union of India and Ors., 2021). Despite these issues, India’s redressal framework is moving in the right direction. With better implementation and more investment in digital tools, the system can meet the needs of modern consumerism.

Conclusion

India has made steady and meaningful progress in strengthening its consumer protection system, particularly as globalization and digital markets have changed the nature of consumer transactions. The Consumer Protection Act, 2019 and the rise of technology-based platforms show a clear commitment to modernizing the legal framework. However, the practical functioning of consumer redressal mechanisms still faces real pressure. Many commissions struggle with delays caused by limited staff and uneven infrastructure. Several districts continue to lack fully operational mediation facilities and technological support remains inconsistent across states. These gaps reduce the speed and accessibility of justice. Public awareness also remains low, especially in rural areas where many consumers are unfamiliar with complaint procedures or digital tools. Language barriers and hesitation toward online platforms add to these difficulties. Enforcement of orders is another weak point forcing consumers into lengthy execution proceedings. Cross-border online shopping creates further complications because securing compliance from foreign sellers is rarely simple. Despite these challenges, India’s efforts to modernize consumer law deserve recognition. The legal system is becoming more responsive and commissions are slowly adapting to digital tools. Therefore, the focus must be on stronger implementation, regular training for commission staff and improved infrastructure. So, wider awareness campaigns, multilingual digital platforms and robust enforcement mechanisms are essential. The better coordination among sectoral regulators and the creation of specialized benches for e-commerce disputes may also help. A consumer justice system that is both technology-driven and easily accessible is necessary to ensure that consumer rights remain meaningful, effective and capable of meeting the demands of a rapidly changing market environment.

Recommendations

1. Consumer Commissions require adequate staff, modern infrastructure and regular training on digital evidence to ensure timely decisions.

2. Digital literacy must be expanded through outreach programmes and portals should offer regional language support for wider access.
3. Greater use of mediation and broader adoption of ODR integrated with e-Jagruti will reduce pendency and support quick, low-cost settlements.
4. Execution needs strict timelines and stronger compliance measures including penalties for non-compliant businesses.
5. Regulators must coordinate closely and India should adopt international safety and cross-border dispute norms.

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Original Article

Electoral Reforms and Political Participation: Pathways to Strengthening Democracy

Dr. Pramod G. Shinde

Asso. Prof. in Political Science, Dayanand College of Law, Latur

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Abstract

This research paper explains how electoral reforms in India help improve political participation. It discusses major reforms such as voter registration drives, the use of technology, voter education programmes, financial transparency, and administrative improvements. It also studies how these reforms affect voter turnout and people's involvement in the democratic process. The paper concludes with suggestions for improving participation at the state level.

Introduction

Democracy becomes strong when people participate in elections. Voting is the most important way of participation because it allows citizens to select their leaders and influence government policies. In India, the Election Commission (ECI) has brought many reforms to make elections easier, fair, and transparent. But still, many challenges remain—like low turnout in some areas, lack of awareness, money power in elections, and social barriers. This paper explains the connection between electoral reforms and political participation in simple language. It focuses on what reforms have been introduced, what results they have shown, and what more can be done, especially at the state level.

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Meaning of Electoral Reforms

Electoral reforms mean improving the election system to make it:

Free Fair Transparent, Inclusive Easy for all citizens, Reforms help remove barriers that stop people from voting, make elections more trustworthy, and encourage people to take part in politics.

Meaning of Political Participation

Political participation includes: Voting in elections, joining political discussions, taking part in campaigns, attending rallies or meetings, becoming a party worker Standing as a candidate Among these, voting is the most basic and important form. If people stop voting, democracy becomes weak.

Major Electoral Reforms in India

India has taken many steps to improve elections. Some important reforms are:

1. Digitisation of Electoral Rolls

Earlier, voter lists had many errors. Now, the Election Commission has digitised voter rolls: Voter details are stored in computers- Duplicate names are removed Corrections are done faster, Voter Helpline App helps people check their names e-EPIC (digital voter card) is introduced. This increases accuracy and reduces confusion.

2. SVEEP Programme (Voter Awareness)

SVEEP means Systematic Voters' Education and Electoral Participation.

Its aim is to: Educate people about elections, encourage first-time voters, spread awareness through videos, radio, social media, conduct campus campaigns, use cultural programmes to promote voting, VEEP has helped increase turnout in many states.



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Address for correspondence:

Dr. Pramod G. Shinde, Asso. Prof. in Political Science, Dayanand College of Law, Latur

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3. NOTA (None of the Above)

Since 2013, voters can choose NOTA if they don't like any candidate.

This reform:

Gives freedom of expression, allows voters to reject all candidates, shows dissatisfaction, encourages political parties to give better candidates, Although NOTA does not change results, it is a symbolic protest option.

4. Election Finance Reforms

Money power affects fair elections. Recent reforms include: Scrutiny of anonymous donations, Debates on electoral bonds Supreme Court decisions increasing transparency, Limits on campaign spending, Mandatory submission of accounts by candidates. These steps increase trust in elections.

5. Improving Polling Stations and Facilities

States have improved physical access to polling:

More polling stations in remote areas, Limiting the number of voters per booth

Wheelchair facilities for senior citizens, Shade, drinking water, and help desks

Special polling stations for women or youth, such improvements reduce the difficulties faced while voting.

Effects of Electoral Reforms on Political Participation

Electoral reforms have produced mixed but positive results.

1. Better Voter Registration

Digitisation and apps have made registration easy:

More young people get enrolled, Errors like wrong name/age reduce, Missing names problem reduces. This directly helps participation.

2. Increase in Voter Awareness

Because of SVEEP: People know election dates. They understand voting procedures. They know why their vote matters. Awareness is especially important in rural and low-literacy areas.

3. NOTA as a Protest Tool

NOTA has given voice to unhappy voters. Although turnout does not always increase because of NOTA, it shows people's dissatisfaction with the candidates.

4. Transparency Increases Public Trust

When funding becomes transparent, people feel elections are fairer. Trust motivates participation. Reduces the feeling that "only money decides winners". Encourages honest candidates

5. Easier Access = Higher Turnout

Simple things like: less distance to polling stations shorter queues better facilities help increase turnout among: senior citizens women daily wage-earners with disabilities. These improvements have shown measurable positive results in states.

Remaining Challenges

Even with reforms, some issues still reduce participation:

1. Criminalisation of Politics

Many candidates have criminal cases. This reduces trust among voters. People may skip voting because they do not like available candidates.

2. Money Power

Despite reforms, unaccounted money is still used in campaigning. This influences voters and makes elections unequal.

3. Social Media Misinformation

Fake news spreads fast during elections. This creates confusion and may discourage voters from participating.

4. Low Participation of Youth

Many young citizens still do not vote due to:

lack of interest, lack of information, migration for jobs or studies

5. Symbolic Nature of NOTA

NOTA does not affect election results. Even if NOTA gets most votes, the candidate with the next highest votes still wins. Therefore, many voters feel NOTA is not powerful.

Case Studies

1. Voter Registration Drives in Cities

When college-level and door-to-door campaigns were combined:

More youth registered. Turnout among first-time voters increased. This shows. those targeted campaigns work.

2. Adding More Polling Booths in Some States

When states reduced the number of voters per booth:

Queues reduced, Women and older voters participated more. This is a simple but effective reform.

3. Court Cases on Political Funding

Supreme Court decisions on anonymous donations increased public debate on transparency. Survey results show people trust elections more when funding becomes transparent.

Suggestions for Improving Participation (State-Level)

1. Strengthen SVEEP at Local Level

Local languages, Rural cultural programmes College campaigns, Special awareness drives for women and youth

2. Improve Polling Facilities

More polling stations, better accessibility, Mobile polling for remote areas

Senior citizen-friendly booths

3. Make Voter Registration Easy

Campus registration counters, Booth-level registration drives, Error correction camps

4. Increase Transparency in Local Elections

Public display of candidate spending, Citizen-friendly reports, Strict monitoring of “freebies” and illegal spending

5. Fight Misinformation

Local fact-checking teams, social media monitoring, Awareness videos, Community radio announcements

6. Youth Involvement

Electoral literacy in schools, Voter clubs in colleges, Internship programmes with election offices

7. Citizen Feedback System

After each election, take feedback from citizens on:

queue time, staff behaviour, booth facilities, problems faced. This helps plan better for next elections.

Limitations of the Study

This paper focuses mainly on administrative and policy reforms. Other deep issues like caste barriers, gender inequality, patriarchal norms, and political culture also affect participation but need separate detailed study.

Conclusion

Electoral reforms and political participation are closely linked. When elections become simpler, transparent, and accessible, more people participate. Reforms like SVEEP, digitisation, NOTA, and transparent funding have helped improve participation in India. But challenges like money power, fake news, and criminalisation must still be addressed. State-level actions—especially better polling facilities, youth education, transparency, and targeted awareness programmes—can greatly increase participation. A strong democracy requires active voters, honest candidates, and continuous reforms.

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Original Article

Literature as a Mirror of Indian Democracy

Dr. Sopan S. Bonde

Assistant Professor (Eng.), Late Nirdhan Patil waghaye College, Ekodi, Tah. Sakoli Dist. Bhandara

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Abstract

*Literature in India has always been more than storytelling—it is a powerful social document that reflects the democratic spirit, struggles, aspirations, and contradictions of the nation. From the freedom movement to the contemporary era, Indian literature across languages has served as a mirror to the functioning of democracy: its ideals, its achievements, and its failures. Literature has always played a vital role in shaping the social, political, and cultural consciousness of a nation. Literature in India has always been more than storytelling—it is a powerful social document that reflects the democratic spirit, struggles, aspirations, and contradictions of the nation. From the freedom movement to the contemporary era, Indian literature across languages has served as a mirror to the functioning of democracy: its ideals, its achievements, and its failures. In India, a country known for its linguistic diversity and democratic ethos, literature becomes far more than a creative expression—it emerges as a living archive of public emotions, political tensions, social aspirations, and collective memories. Indian democracy, with all its complexities, contradictions, and celebrations, finds its most honest and compelling reflection in the literary traditions of the subcontinent. Literature works as both **a mirror and a lamp**—mirroring the lived reality of the nation and illuminating the ideals of a just, inclusive, and participatory society. So Indian democracy is mirror of Indian life*

Keywords: Literature, Democracy, Social, Political and Cultural Consciousness, mirror of Indian life.

Introduction: Democracy and the Literary Imagination

Indian democracy is the world's largest and arguably one of the most diverse, drawing strength from its pluralism. Yet democracy is not only a political system; it is also a cultural idea—one that thrives on dialogue, debate, dissent, and diversity. All of these elements are found abundantly in Indian literature across languages, from ancient epics and medieval bhakti poetry to modern novels and contemporary digital writing.

Literature mirrors:

- the aspirations of citizens,
- the struggles against oppression,
- the critique of power and governance,
- the voices of the marginalized,
- and the dynamic social changes within the country.

Through its narratives, Indian literature reflects how democracy is experienced not only in Parliament but in homes, streets, villages, and individual lives.

Literature as a Reflection of Democratic Ideals

In Indian democracy we can observed the values of freedom, justice, equality, secularism, and fraternity these Principals are at the heart of democracy. These principles are often embedded in literary works that capture the essence of Indian society.

For example, in Rabindranath Tagore's Poem

"Where the mind is without fear and the head is held high

Where knowledge is free

Where the world has not been broken up into fragments By narrow domestic walls"



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Address for correspondence:

Dr. Sopan S. Bonde, Assistant Professor (Eng.), Late Nirdhan Patil waghaye College, Ekodi, Tah. Sakoli Dist. Bhandara

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From the above lines Tagore envisioned a society free from ignorance, narrow nationalism, and social hierarchy. His poems and essays emphasize the democratic spirit of universal humanism. Similarly, Pandit Jawaharlal Nehru's writings, particularly *The Discovery of India*, articulated the vision of a pluralistic and modern democratic nation. Premchand, one of the pioneers of modern Indian Hindi literature, wrote about poverty, land exploitation, and social inequality—issues that directly connect with democratic justice. His works such as *Godaan* about the struggles of a poor farmer who wants to buy a cow. It depicts the social and economic exploitation of the rural poor in India, *Kafan*, and *Nirmala* expose the socio-economic challenges that democratic institutions must address. Through such writings, literature becomes a guardian of democratic ideals, constantly reminding society of the values it must uphold.

Literature as the Voice of the Marginalized

A vibrant democracy must include the voices of those who have historically been marginalized: Dalits, women, Adivasis, linguistic minorities, and economically deprived communities. Literature provides a platform for these voices, challenging the social inequalities that hinder democratic progress.

Dalit Literature

Dalit writers such as Omprakash Valmiki (*Joothan*) The word “joothan” refers to leftover food—food polluted by someone else's touch. In the book, it symbolizes the humiliation, discrimination, and dehumanization faced by Dalits, who were often forced to collect and eat such leftovers., Bama (*Karukku*), and Namdeo Dhasal exposed caste-based discrimination and asserted the dignity of the oppressed. Their narratives reveal how democracy often fails to reach marginalized communities at the grassroots level.

Adivasi Literature

Writers like **Mahasweta Devi** depicted the exploitation of Adivasis and tribal communities by state machinery and landlords. Through stories like *Draupadi* and *Aranyer Adhikar*, she highlights the gap between constitutional promises and ground realities.

Women's Writing

Women writers such as **Anita Desai**, **Kamala Das**, and **Mahadevi Verma** challenged patriarchal norms and demanded gender equality—an essential pillar of democracy. By bringing hidden experiences into public discourse, literature strengthens democratic inclusiveness and accountability.

Literature as a Critique of Democratic Institutions

Democracy is not free from flaws. Corruption, bureaucratic inefficiency, political polarization, religious tensions, and unequal distribution of resources continue to challenge Indian democracy. Writers often use satire, realism, and allegory to critique these issues.

During the **Emergency (1975–77)**, for instance, Indian writers boldly criticized the suspension of civil liberties. **Nayantara Sahgal's** works express concerns over authoritarian tendencies within democratic structures. **Salman Rushdie's** *Midnight's Children* symbolically portrays post-independence political chaos and the unfulfilled promises of democracy.

In regional literatures too, political criticism is widespread. For example:

- **UR Ananthamurthy** in Kannada,
- **Shivaram Karanth** in Kannada,
- **Mahasweta Devi** in Bengali,
- **Perumal Murugan** in Tamil,
- **Girish Karnad** in drama,

all focus on democratic failures and challenge established power structures.

By critiquing the system, literature acts as a **conscience-keeper**, pushing democracy toward reform and self-correction.

Literature and the Freedom of Expression

Freedom of expression is a cornerstone of democracy. Indian literature has often been at the center of national debates on censorship, religious sensitivities, and political dissent.

Books like:

- *The Satanic Verses* (Rushdie),
- *Lajja* (Taslima Nasrin),
- *The God of Small Things* (Arundhati Roy),
- Perumal Murugan's *Mathorubhagan*,

have sparked controversies, bans, and debates on artistic freedom. Such conflicts reveal the tension between state power and individual liberty.

Writers, poets, and journalists repeatedly assert the right to speak truth to power. Literature, therefore, becomes a space where democratic freedoms are tested and defended.

Literature and the Everyday Experience of Democracy

Democracy is not only visible in elections and government functioning; it is also lived in daily life. Modern Indian literature excels at capturing the everyday experiences of common people:

- the struggles of farmers,
- the dreams of youth,
- urban loneliness,
- economic migration,
- communal harmony and tension,
- globalization and cultural change.

Novels like Rohinton Mistry's *A Fine Balance* portray the fragility of human rights under political pressure, while Vikram Seth, Amitav Ghosh, Kiran Desai, and Jhumpa Lahiri explore how socio-political changes shape individual lives.

Regional literature—Marathi, Punjabi, Hindi, Bengali and others—also depicts the rural-urban divide, public aspirations, social movements, and political conflicts. Through such portrayals, literature becomes a mirror of how democracy is felt and practiced by ordinary citizens.

Contemporary and Digital Literature: A New Democratic Space

In the digital age, literature has expanded beyond books into:

- blogs,
- online poetry,
- social media narratives,
- graphic novels,
- spoken word performances.

These new platforms democratize the literary space by allowing more voices to participate. Young writers address issues like:

- mental health,
- LGBTQ+ rights,
- climate justice,
- unemployment,
- corruption,
- digital surveillance.

This broadened literary landscape mirrors the expanding horizons of Indian democracy, where more individuals seek representation and expression.

Literature as a Builder of Democratic Culture

Democracy is sustained only when citizens cultivate a democratic mindset. Literature nurtures such a culture by encouraging:

- empathy,
- critical thinking,
- tolerance for diversity,
- respect for dissent,
- awareness of social issues,
- and active civic engagement.

Stories allow readers to inhabit lives different from their own, fostering emotional understanding. This deepens social solidarity and strengthens democracy from within.

Conclusion

Literature in India is not merely an artistic pursuit—it is a powerful social force that reflects, critiques, and shapes the nation's democratic journey. It documents the dreams of independence, exposes the failures of governments, gives voice to the marginalized, and defends freedom of expression. From early reformist writings to contemporary digital storytelling, Indian literature continuously mirrors the changing face of the country.

By reflecting both the shining ideals and the uncomfortable truths, literature ensures that Indian democracy remains vibrant, self-aware, and evolving. In this way, literature does not simply observe democracy—it **participates in it**, enriches it, and helps sustain it.

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Original Article

India's Post Independence: - Scarcity of Water and Inter-State Challenges for Water Distribution & Global Climate

B V Chavan

Ph.D. Research Student

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Abstract

Water is a vital natural resource essential for human survival, economic development, agriculture, and ecological balance. Post-independence India faces severe water scarcity due to rapid population growth, urbanisation, industrialisation, climate change, and inefficient water management. Declining per-capita water availability, over-extraction of groundwater, pollution, and uneven regional distribution have intensified inter-state water disputes, particularly over major river basins such as the Cauvery, Krishna, and Godavari. Climate change has further aggravated the crisis by causing erratic monsoons, frequent droughts and floods, glacier retreat, and rising sea levels, thereby threatening water security, food production, and public health. This paper examines the historical and contemporary dimensions of water scarcity in India, the impact of global climate change on water resources, and the growing challenges of inter-state water distribution. It analyses India's legal and institutional frameworks, including constitutional provisions, tribunal mechanisms, and major Supreme Court judgments, while evaluating government initiatives such as the National Water Policy, Jal Shakti Abhiyan, and National Action Plan on Climate Change. The study highlights the need for cooperative federalism, sustainable water management, climate-resilient policies, and community participation to ensure equitable and sustainable water use in India.

Keywords: Water Scarcity; Inter-State Water Disputes; Climate Change; Water Governance; River Basin Management; Groundwater Depletion; Sustainable Development; India

Introduction

Water is the most essential resource for life on the Earth. Every living being, from humans to animals and plants, depends on water for survival. Without water, life would not exist. It plays a crucial role in daily activities like drinking, cooking, farming and industry. However, water scarcity and pollution are becoming major global concerns. Conserving water is our prime duty in future. Water is a key natural for human survival. Water plays a vital role in sanitation for our rural and urban communities. Water is also important economic resource. It is necessary for all forms of agriculture and most of the industrial production processes. Water also provides a wide range of ecosystem and environmental services. The entire civilisation developed and evolved in and around river-basins in different parts of the world. Our Harappa civilisation flourished on the banks of Saraswati River at 3300 to 1300 BC, when it received tributaries from Ghaggar-Hakra stream.

Only now we are unearthing its evidences in deserts of Rajasthan and Ran of Kutch. What we know now is that due to tectonic shifts, the river got detached from its glacier and it became seasonal one: got water only during monsoon season and its scarcity to decline of that era. This history should come to us as a warning signal that if we don't manage our water resources well, we may face a similar future. The UNO World Water Report states that pressure of urbanisation on available resources including on groundwater. Hence, it is also necessary to recharge our wells and aquifers underground. Healthcare Institutions can have water only if there is water around. Therefore becoming vocal for local and installing Rainwater Harvesting System on our rooftops is as much important as to ensure its supply to point of care.



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Address for correspondence:

B V Chavan, Ph.D. Research Student

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In June month's issue of his regular radio address Mann Ki Baat our Prime Minister told us a beautiful story of Kame Gowda of Dasadoddi village in Karnataka's Mandya district. This 84 year old shepherd dug 16 ponds in 42 years to overcome water scarcity and quench the thirst of animals and birds in the forest. Telling gusto of people like him may inspire our next generation to think not for themselves alone but also for the larger world around them. When we don't hold water with such contraption, encroach land of ponds and lake; occupy natural water bodies for legitimate or illegitimate purposes, we interrupt water cycle of nature and invite both droughts and floods at different time periods. Hence our smart city planners should get wisdom and experience of such persons who may not have formal university but understand nature well.

India faces a severe water scarcity due to the rapid population growth, urbanisation and climate change. With nearly 600 billion people experiencing high to extreme water stress, urgent action and enormous investments are needed to address these challenges. According to a World Bank report, India has only 4% of the world's population. The World Resource Institute cites India as the most water stressed country in Asia. Water stress, the ratio of water demands to renewable supply measures the competition over the local water resources. India experiencing extreme water stress uses at least 80% of its available water supply, while high-water stress means it withdraws 40% of its supply. Seventeen out of India's 28 states suffer from high or extremely high water issue.

Post Independence India faces severe water scarcity due to booming population, rapid urbanisation, industrialisation and poor management leading to a drastic drop in per capita water availability over extraction of groundwater, pollution and unequal distribution, making millions lack safe water access. With projections showing demand outstripping supply significantly by 2030. This crisis worsened by climate change necessitates better conservation, Rain-water harvesting and modern irrigation, despite policy efforts like the National Water Policy.

Global Climate Change

The simple meaning of the Global Climate Change is Earth's long term weather pattern are shifting primarily due to human caused green house gas build-up from burning fossil fuels leading to rising temperature. Global Climate Change refers to long-shift in temperature and weather patterns. Such shifts can be natural, due to changes in the Sun's activity or large volcanic eruptions. Scenes of flooding and storms show us just how much weather and climate can affect our lives. Climate affects nearly every aspect of our lives, from our food, from what clothes we wear, to where we go on holiday. Climate change affects the environment in many different ways, including rising temperatures, sea level rise, drought, flooding and more. Green house: - The main driver of climate change is the green house effect.

The following are the main reasons for climate Change in the World:-

- a) Burning coal, oil and gas produces carbon dioxide and nitrous oxide.
- b) Cutting down forests that are deforestation. Clearing forests for settlement or agriculture releases stored carbon and reduces Earth's capacity to absorb carbon dioxide.
- c) Increasing livestock (methane) farming.
- d) Fertilisers containing nitrogen produce nitrous oxide emissions.

Humans are responsible for Global Warming. Scientists have showed that humans are responsible for virtually all global heating over the last 200 years. Climate change can affect our health, ability to grow food, housing, safety and work.

Every increase in global warming matters:-

In the series of UN reports, thousands of scientists and government reviewers agreed that limiting global temperature rise to no more than 1.5 Celcius would help us avoid that worst climate impacts and maintain a liveable climate. The emission that cause climate change come from every part of the World and affects everyone, but some countries produce much more than others. The six biggest emitters including China, USA, India, the European Union and the USSR and Indonesia together account for more than half of all global green house gas emissions. By contrast, the 45 least developed countries contribute only 3% of global greenhouse gas emissions. Everyone must take climate action, but the people and countries creating more of the problem have a greater responsibility to act first. Global warning severely harms humans through extreme weather (heat wave, floods, fires causing injury/death), disrupting food water malnutrition heart issues and spreading diseases and impacting mental health leading to displacing, poverty and stress, especially for vulnerable groups like children, elderly, and low income.

The Solutions to the Climate Change

The Climate change is a important threat to the human being on the Earth. There is one remedy for the control of the climate change, from changing the situation to our energy to limiting deforestation; here are some of the key solution to the climate change.

A) Core to all climate change solutions is reducing greenhouse gas emission which must to zero as soon as possible. Because both forests and oceans play vitally important roles in regulating our climate, increasing the natural ability of forests and oceans to absorb carbon dioxide can also stop global warning.

B) The main ways to stop climate change are to pressure government and business to:-

- 1) Keep fossil fuels in the ground. Fossil fuels includes coal, oil and gas and the more that are extracted and burned, the worse climate change will get. All countries need to move their economic away from fossil as soon as possible.

- 2) Invest in renewable energy: - Changing our main energy sources clean and renewable energy is the best way to stop using fossil fuels. These include technologies like solar, wind, wave, tidal and geothermal power.
- 3) Improve farming and encourage vegan diets: - One of the best ways for individual to help stop climate change is by reducing their meat and dairy consumption of by going fully vegan.
- 4) Restore nature to absorb more carbon: - The natural world is very good at cleaning up our emission, but we need to look after it. Planting trees in the right places or giving land back to nature through 'rewilding' scheme is a good place to start. This is because photosynthesising plants draw down carbon dioxide as they grow, locking it away in soils.
- 5) Protect forests like Amazon:- Forests are crucial in the fight against climate change and protecting them is important climate change and solution. Cutting down forests on an industrial scale destroy giant trees which could be sucking up huge amounts of carbon. Yet companies destroy forests to make way for animal farming, soya or palm oil plantations. Government can stop them by making better laws.
- 6) Protect the Oceans:- Oceans also absorb large amounts of carbon dioxide from the atmosphere which helps to keep our climate stable. But many are overfished used for oil and gas drilling or threatened by deep sea mining. Protecting oceans and the life in them is ultimately a way to protect ourselves from climate change.

Global warming and India:- Global warming significantly threatens India due to its large climate sensitive population, causing extreme heat, erratic monsoon, draught, glacier melt (Himalayas), and rising sea levels, impacting agriculture, water security and health, despite potential cooling effects from aerosols; India faces severe economic costs but is also driving climate tech innovation and implementing mitigation strategies. India is one of the world's largest greenhouse gas emitters and is at the forefront of climate change impacts. To limit the impact of climate change, the country needs to scale up adaptation and mitigation measures.

Combating Climate Change: - India's Role and Global Commitments:-

Combating Climate change is a critical issue for policy maker and civil services aspirants alike, India, as developing nation plays a pivotal role in addressing climate change while balancing its developmental aspirations.

- 1) Understanding Climate Change:- Climate change refers long term shifts in temperatures and weather patterns. These changes are primarily driven by human activities, especially the burning of fossil fuels, deforestation and industrial activities leading to an increase in greenhouse gas emissions. Impacts such as rising sea levels and extreme weather events and biodiversity loss pose serious challenges to sustainable development.
- 2) National Action Plan on Climate Change:- NAPCC:-

Launched in 2008, the NAPCC outlines India's strategy to combat climate change through eight key fuels.

- A) National Solar Mission:- Promotes solar energy to reduce dependency of fossil fuels.
- B) National Mission for Enhanced Energy Efficiency:- Focuses on reducing energy consumption in industries.
- C) National Water Mission:- Aims to conserve water and ensures its resilience in agriculture.
- D) National Mission for Sustainable Agriculture:-Addresses climate resilience in agriculture.

To struggle with the Climate Change not only the responsibility of Government but it is the collective responsibility of the people also. With powerful policies and innovative answers and the International cooperation, our country is the best example for this global problem. Exploring to solve the problem of climate change that will be helpful ongoing threat is Forest protection, reforestation, sustainable farming and transportation.

Need and Scarcity of Water

Water scarcity is an important problem in India. It is a global challenge that specially refers to the inadequate availability of water to meet the needs of the human being, the scarcity occurs due to the factors such as population growth, over extraction of water resources, climate change and pollution. It is very important to conserve and manage water resources to meet current and future needs. Conservation efforts can help ensure everyone has enough water for their needs. Managing water wisely can protect food security, livelihood and the environment.

Water scarcity poses significant challenges globally, impacting health, agriculture, ecosystems, and economies. The urgent need for water conservation and management is evident to ensure sustainable water use, mitigate scarcity and preserve ecosystems. By implementing effective conservation measures and promoting responsible water management. Water is State subject and the Central Government supplements the efforts of the States through technical and financial support. Water conservation is one of the foremost priorities of the Government of India. Major steps taken by the Government for conservation of water in the country are as follows:-

- (i) Master plan for Artificial Recharge to Groundwater – 2020 has been prepared by the Government.
- (ii) The Ministry of Jal Shakti has been implementing Jal Shakti Abhiyan since 2019 on an annual basis.
- (iii) Government has been implementing Pradhan Mantri Krishi Sinchayee Yojana since 2015-2016 with an aim to enhancing physical access of water on farm and expand cultivate area under assured irrigation and improving on the farm water use efficiency, introduce sustainable water conservation practices.
- (iv) Atal Bhujal Yojana has been launched in 2019 with the objet to improve resources including rainwater harvesting in water stressed areas through community participation in identified priority areas of seven states that are Gujarat, Haryana, Karnatak, Madhya Pradesh, Maharashtra and Uttar Pradesh

Inter-State Water Distribution and Disputes

The interstate water disputes is specially related with the managing River resources, but it leads to the disputes between the states like Cauvery water dispute due to the shortage of water upstream policies changing the flow and increased demand of water. The Laws like Inter-State Water Disputes Act 1956 which is related with setting up of the Tribunals (like those of the Krishna and Cauvery Rivers) for minimising the conflict between states. Though delays and implementation issues persists. These conflicts particularly related with the challenge in federal water governance, requiring cooperation and framework for the equitable and sustainable solutions.

Reasons of Disputes

- Increasing Demand:-Population growth, agriculture, and industrialisation strain water resources.
- Upstream Vs Downstream Interests: - Upstream states build projects that are dams and canals affecting downstream availability.
- In proportionate Access and Geography:- Uneven distribution of water resources and river basin layouts.
- Development projects:- Construction of reservoir and diversion projects.
- Political reason:- Water become a political tool, and hindering agreements.

Resolution Framework of India

- Constitutional Basis:- Article 262 gives power to Parliament to make laws on the interstate water disputes.
- ISRWD Act, 1956:- The Central Government attempts negotiations and if it is failed then forms the Tribunal.
- Amendment (2002 and 2017):- Formed Dispute Resolution Committee for speedy resolution and aimed for the permanent tribunals and with the timeframe decisions.

Key Challenges

- Delays in the decisions of the Tribunals. The Tribunals take years to form and deliver judgement.
- Implementation of the decision of tribunal is very difficult one.
- Due to the pollution and salinity from the upstream use affect the downstream states.

Example: - Cauvery Dispute

A long standing dispute between Karnataka, Tamil Nadu and Kerala and Pondicherry highlighting how scarcity during low monsoon escalates tensions over water sharing and project impacts leading to legal battles and ongoing management issues.

Major Disputes

- Cauvery (Karnataka -Tamil Nadu- Kerala and Pondicherry.)
- Krishna (Maharashtra- Karnataka- Andhra Pradesh Now Telangana)
- Godavari (Maharashtra- Telangana and Andhra Pradesh)
- Mahanadi (Odisha- Chhattisgarh)
- Ravi –Beas (Punjab-Haryana- Rajasthan)
- Mahadayi (Goa- Karnataka and Maharashtra)

The Supreme Court's Decisions on River water Disputes

The Supreme Court decisions on river disputes in India often involve interpreting the Inter State Water Dispute Act 1956 which seems from the Article 262 of the Constitution of India, generally barring court's from the jurisdiction but allowing Parliament to establish tribunals like Cauvery and Krishna River for implementation issues or related matters, leading to complex legal interpretations such as defining water dispute resolution and implementation. Key aspects for the disputes regarding the decision of the Supreme Court of India plays a crucial role in interstate river water disputes, often stepping in to finalise tribunal awards, like the landmark 2018 decision modifying the Cauvery Tribunal.

Landmark Judgement and Tribunal Decisions:-

- Cauvery water dispute (2018 Supreme Court Verdict):- The Supreme Court modified the Cauvery Water Disputes Tribunal award adjusting allocations between Tamil Nadu Karnataka, Kerala and Pondicherry mandating the creation of the Cauvery Management Board and reducing Karnataka's share while increasing its overall entitlement, setting a precedent for judicial intervention and management structure.
- Krishna water Dispute Tribunal:- This tribunal's decision including the Krishna Tribunal allocation for Karnataka and Andhra Pradesh (Telangana) established principles for dividing surplus waters and allocating for future projects, with the Supreme Court later clarifying project-wise allocations.
- Narmada water disputes Tribunal:- The ruled that Rajasthan, a non riparian state wasn't automatically entitled to Narmada waters but received an allocation through an interstate agreement, highlighted negotiated solutions over strict riparian rights.

Conclusions

The Scientists have warned all of us that there is the loss of sea ice and glacier and ice sheets are melting. This is due to the increase of human made greenhouse and this is in the continuing process. Climate change is ought to be controlled as early as possible to avoid the catastrophic effects in the near future. All the World need to move their economies away from fossil fuels as soon as possible. Climate change is a terrible problem and it ought to be solved as early as possible and it deserves to be a huge priority. The Climate change is a big problem but it can be controlled if the Government of all the Countries and our India businesses and individual work together.

Key Recommendations

- 1) It is very necessary for our country to see climate change as a risk to development. It is also the duty of the States to come forward to assume leadership in their efforts to attain the State Action Plan on Climate change, All should try to achieve net zero emission is a great exhibition of state level climate leadership.
- 2) The Natural carbon rich ecosystem such as forests and wetlands should be conserved and enhanced which in turn can boost agricultural productivity and minimise carbon dioxide.
- 3) The Climate investment planning can be understood in three aspects knowing planning capacity identifying the needs of investment and mobilizing it.
- 4) A pragmatic and far sighted approach is necessary. Forests which are carbon sinks need sustainable management from cooperative efforts of local communities and government. Financial, political and policy leadership lies at the bottom of all the recommendations for a thriving climate change policy for India.

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Original Article

Modeling Optimal Capital Structure Using Linear Programming: A Case Study of Vedanta Ltd

Dr. Ramesh L. Rajani

Associat Professor, Adhyapak Shikshan Mandal's C.H.Chaudhari Arts, S. G. Patel Commerce
And Babaji B. J. Patel Science College, Taloda Taloda. Dist – Nandurbar

Email: senorajani@gmail.com

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Abstract

Determining the optimal capital structure is a critical decision for any corporate entity, as it directly affects the firm's cost of capital, financial risk, and value creation. This study develops and applies a Linear Programming (LP) model to identify the optimal mix of debt and equity financing for Vedanta Ltd., a leading diversified natural resources company in India. The model minimizes the firm's weighted average cost of capital (WACC) while satisfying constraints related to leverage, interest coverage, and non-negativity. Financial data from Vedanta Ltd.'s annual reports are used to formulate and solve the LP model. Results reveal an optimal capital structure that balances the trade-off between risk and return, offering actionable insights for financial managers to enhance shareholder value. The study demonstrates the efficacy of LP as a decision-making tool for capital structure optimization under real-world constraints.

Keywords: Capital Structure, Linear Programming, Weighted Average Cost of Capital (WACC), Vedanta Ltd.

Introduction

Capital structure decisions are central to corporate financial management. The mix of debt and equity influences a firm's cost of capital, financial leverage, risk exposure, and overall value. While debt financing offers tax benefits and leverage to enhance equity returns, excessive debt increases default risk. Equity financing avoids default but typically entails higher capital costs. Classical theories, including Modigliani–Miller, trade-off, and pecking order, provide conceptual insights into capital structure. However, real-world complexities—such as interest coverage requirements, leverage limits, and market constraints—demand quantitative methods for optimization. Linear Programming (LP) offers a systematic approach to identify the optimal debt-equity mix that minimizes WACC while satisfying operational and regulatory constraints. Vedanta Ltd., a leading mining and metals conglomerate in India, serves as the case study. This research uses LP to determine the optimal capital structure based on the firm's actual financial data and industry benchmarks.

Conceptual Background

Capital structure theories such as Modigliani and Miller (1958), Trade-Off Theory, Pecking Order Theory, and Agency Theory provide theoretical underpinnings for understanding financing choices.

- **Trade-Off Theory** posits that firms balance tax benefits of debt with the cost of financial distress.
- **Pecking Order Theory** argues that firms prefer internal financing, followed by debt and lastly equity.
- **Agency Theory** highlights the role of debt in mitigating manager–shareholder conflicts.

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Address for correspondence:

Dr. Ramesh L. Rajani, Associat Professor, Adhyapak Shikshan Mandal's C.H.Chaudhari Arts, S. G. Patel Commerce And Babaji B. J. Patel Science College, Taloda Taloda. Dist – Nandurbar

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However, these theories rarely offer numerical prescriptions for the optimal mix of financing sources. Linear Programming provides a structured, mathematical approach to identify this optimal mix subject to constraints.

Review of Literature (Brief)

Studies have applied quantitative models to capital structure optimization:

- **Ghosh & Jain (2000)** applied LP to Indian manufacturing firms and found significant reductions in financing cost.
- **Pandy (2005)** demonstrated that LP models outperform heuristic judgment in debt–equity mix decisions.
- **Al-Najjar (2011)** emphasized the importance of firm-specific constraints such as interest coverage in capital structure decisions.
- **Recent optimization-based studies** indicate that capital structure can be substantially improved when real-world constraints are applied through LP.

The existing literature underscores the need for empirical capital structure optimization for large Indian corporations like Vedanta.

Objectives of the Study

1. To develop a linear Programming model for optimizing Vedanta Ltd.'s capital structure.
2. To determine the minimum the firm's weighted average cost of capital (WACC) subject to financial constraints.
3. To provide actionable insights for corporate financial decision-making.

Methodology

1 Linear Programming

Linear Programming (LP) is a mathematical optimization technique used to achieve the best possible outcome—such as minimizing cost or maximizing profit—subject to a set of linear constraints.

2 Decision Variables

In a linear programming model, decision variables represent the choices available to the decision-maker and determine the outcome of the optimization process. In the present study on optimizing the capital structure of Vedanta Ltd., the decision variables denote the proportions of different sources of financing used by the firm.

Let x_e represent the proportion of equity capital, x_{sd} represent the proportion of short-term debt, and x_{ld} represent the proportion of long-term debt in the firm's total capital. These variables are continuous and non-negative, as each source of financing contributes a certain share to the overall capital structure.

To simplify the analysis and focus on the relative composition of financing sources rather than their absolute values, the total capital is normalized to unity. This normalization leads to the constraint:

$$x_e + x_{sd} + x_{ld} = 1$$

This equation ensures that the entire capital requirement of the firm is fully financed by a combination of equity, short-term debt, and long-term debt, with no omission or excess. Normalizing total capital to one also makes the model scale-independent, allowing the results to be interpreted as percentage shares of each financing source. Consequently, the optimal solution derived from the model directly indicates the most cost-efficient capital mix that minimizes WACC while satisfying all financial constraints.

3 Objective Function

The linear programming model is designed to minimize the Weighted Average Cost of Capital (WACC) of Vedanta Ltd. The objective function represents the total cost of financing as a weighted sum of the costs of different sources of capital, where the weights are their respective proportions in the capital structure.

The objective is to minimize the weighted average cost of capital (WACC):

$$\text{Minimize } Z = c_e x_e + c_{sd} x_{sd} + c_{ld} x_{ld}$$

$$c_e = 0.22, c_{sd} = 0.0774 \text{ and } c_{ld} = 0.0626$$

Where:

c_e = Cost of equity

c_{sd} = Cost of short-term debt

c_{ld} = Cost of Long-term debt

This objective function captures the firm's overall financing cost and seeks to determine the optimal combination of equity, short-term debt, and long-term debt that minimizes WACC, subject to the relevant financial and operational constraints. By doing so, the model identifies the most cost-efficient capital structure for the firm while maintaining financial feasibility.

4 Constraints

The linear programming model incorporates several constraints to ensure that the optimal capital structure of Vedanta Ltd. is financially feasible and consistent with prudent risk management practices.

1. Capital structure constraint:

The capital structure constraint ensures that the firm's total financing requirement is fully met through a combination of equity, short-term debt, and long-term debt. Since total capital is normalized to unity, the sum of the proportions of each financing source must equal one:

$$x_e + x_{sd} + x_{ld} = 1$$

This constraint guarantees that all capital components are accounted for without surplus or deficit.

2. Debt capacity constraint:

To prevent excessive leverage and maintain financial stability, the model restricts the total proportion of debt that the firm can employ. The combined share of short-term and long-term debt is limited by the firm's maximum allowable leverage level:

$$x_{sd} + x_{ld} \leq L_{max} = 0.6$$

Where L_{max} represents the upper limit on leverage, implying that debt financing cannot exceed 60% of total capital.

3. Interest coverage constraint:

The interest coverage constraint ensures that the firm maintains a minimum ability to service its debt obligations. Given a minimum interest coverage ratio $C_{min} = 3$, the total interest burden arising from debt financing must not exceed the reciprocal of this ratio:

$$x_{sd}c_{sd} + x_{ld}c_{ld} \leq \frac{1}{C_{min}}$$

where $c_{sd} = 7.74\%$ and $c_{ld} = 6.26\%$ represent the costs of short-term and long-term debt, respectively. This constraint ensures that interest payments remain within manageable limits relative to the firm's earnings.

4. Non-negativity constraint:

Finally, the decision variables are subject to non-negativity restrictions:

$$x_e, x_{sd}, x_{ld} > 0$$

This condition reflects the practical reality that negative proportions of financing sources are not feasible.

5 Financial Data (Vedanta Ltd.)

The table presents an overview of the financing structure of Vedanta Ltd., detailing the composition of equity, long-term debt, and short-term debt along with their respective proportions and costs. It highlights the distribution of total capital across different financing sources and provides insight into the associated dividend and interest obligations. By summarizing the amounts invested, rates of return, and debt distribution, the table serves as a foundational reference for analyzing the firm's existing capital structure. This information forms the basis for evaluating the cost implications of various financing choices and supports the application of a linear programming model to identify an optimal capital mix.

Financing Source	Amount (₹ Million)	Proportion	Dividend/Interest (₹ Million)	Rate of Return	Distribution of Debt	Distributed Interest Rates
Equity	75,401	47%	16,772	22%	-	-
Long-Term Debt	37,836	24%	-	-	0.4473	6.26%
Short-Term Debt	46,753	29%	-	-	0.5527	7.74%
Total Debt	84,589	53%	6,328	7%	-	-
Total Capital	159,990	100%	23,100	14%	-	-

Results

Objective of the Model:

The objective of the linear programming model is to minimize the Weighted Average Cost of Capital (WACC) of Vedanta Ltd. The objective function is defined as:

$$\text{Minimize } Z = 0.22x_e + 0.0774x_{sd} + 0.0626x_{ld}$$

Subject to:

$$\begin{cases} x_e + x_{sd} + x_{ld} = 1 \\ x_{sd} + x_{ld} \leq 0.6 \\ 0.0774x_{sd} + 0.0626x_{ld} \leq 0.3333 \\ x_e, x_{sd}, x_{ld} > 0 \end{cases}$$

Reduction of the Objective Function

Using the total capital constraint, equity is expressed in terms of debt:

$$x_e = 1 - x_{sd} - x_{ld}$$

Substitute into the objective function:

$$\text{Minimize } Z = 0.22(1 - x_{sd} - x_{ld}) + 0.0774x_{sd} + 0.0626x_{ld}$$

Expand

$$\text{Minimize } Z = 0.22 - 0.22x_{sd} - 0.22x_{ld} + 0.0774x_{sd} + 0.0626x_{ld}$$

Combine like terms:

$$\text{Minimize } Z = 0.22 - 0.1426x_{sd} - 0.1574x_{ld}$$

This transformation simplifies the problem to one involving only short-term and long-term debt.

Interpretation of the Simplified Objective

Since the coefficients of x_{sd} and x_{ld} are negative, minimizing Z is equivalent to maximizing the proportions of debt, subject to the imposed constraints. This reflects the financial reality that debt is cheaper than equity, and increasing debt usage reduces overall capital cost—up to an acceptable risk limit.

Analysis of Constraints

The feasible region is defined by:

$$\begin{aligned} x_{sd} + x_{ld} &\leq 0.6 \\ 0.0774x_{sd} + 0.0626x_{ld} &\leq 0.3333 \\ x_{sd}, x_{ld} &> 0 \end{aligned}$$

Solving these simultaneously shows that the interest coverage constraint does not bind within the feasible range. The intersection produces an unrealistic negative value for long-term debt, indicating that this constraint does not restrict the solution. Therefore, the binding constraint is the debt capacity limit of 60%.

$$x_{sd} + x_{ld} = 0.6$$

and

$$0.0774x_{sd} + 0.0626x_{ld} \leq 0.3333$$

Multiply the first by 0.0774 to eliminate x_{sd} :

$$0.0774x_{sd} + 0.0774x_{ld} = 0.04644$$

Subtract from the second:

$$\begin{aligned} 0.0774x_{sd} + 0.0626x_{ld} &\leq 0.3333 \\ 0.0774x_{sd} + 0.0774x_{ld} &= 0.04644 \\ -0.0148x_{ld} &= 0.28686 \\ x_{ld} &= -19.38 \end{aligned}$$

That's impossible (too large, violates total capital = 1).

Hence, constraint (3) Interest coverage constraint is non-binding. It never restricts us within realistic range.

Only binding constraint is:

$$x_{sd} + x_{ld} = 0.6$$

Evaluation of Corner (Feasible) Points

The feasible corner points are:

Case	x_{sd}	x_{ld}	$x_e = 1 - x_{sd} - x_{ld}$	Comment
A	0	0	1	All equity
B	0.6	0	0.4	Max short-term debt
C	0	0.6	0.4	Max long-term debt

The WACC values at these points are:

$$\text{Minimize } Z = 0.22 - 0.1426x_{sd} + 0.1574x_{ld}$$

Point	x_e	x_{sd}	x_{ld}	Z
A	1.0	0	0	0.22=22%
B	0.4	0.6	0	$0.22 - 0.1426(0.6) - 0.1574(0) = 0.1344=13.44\%$
C	0.4	0	0.6	$0.22 - 0.1426(0) - 0.1574(0.6) = 0.12556=12.56\%$

Identify the minimum Z

$$\begin{aligned} Z_A &= 22\% \\ Z_B &= 13.44\% \\ Z_C &= 12.56\% \end{aligned}$$

Minimum Z is

$$Z_B = 12.56\%$$

Financial Interpretation

The results indicate that the firm should maximize the use of the cheapest source of financing within allowable leverage limits. Equity remains at 40% to satisfy the total capital constraint, while debt is increased to its maximum permitted level of 60%. At this capital mix Minimum WACC= 12.56%. Short-term debt is excluded because it is more expensive than long-term debt in this model, making long-term debt the preferred financing option.

Discussion

The results indicate that Vedanta's cost of equity (22%) is significantly higher than both short-term (7.74%) and long-term debt (6.26%). Consequently, the LP model shifts the capital structure toward the **maximum permissible level of low-cost long-term debt**. Short-term debt is eliminated entirely because it is costlier than long-term debt and provides no optimization benefit under the given constraints.

The optimized structure reduces WACC from the existing level (much above 15%) to **12.56%**, improving firm value and reducing financing costs. This finding is consistent with Trade-Off Theory, which suggests that firms benefit from higher debt levels up to the point where financial distress costs remain manageable.

Managerial Implications

1. Vedanta Ltd. should **restructure its capital mix** by increasing long-term debt to the permitted upper limit (60%).
2. The firm can **reduce cost of capital** and **increase valuation** by relying on long-term debt instead of equity or short-term debt.
3. The LP model can be integrated into **corporate financial planning tools** to evaluate capital structure periodically.
4. Decision-makers should re-evaluate constraints such as debt capacity, credit rating thresholds, and market conditions annually.

Conclusion

Linear Programming is an effective tool for determining the optimal capital structure. By minimizing WACC under constraints, companies can achieve cost-efficient financing while mitigating risk. The Vedanta Ltd. case demonstrates that a 40% equity and 60% long-term debt mix minimizes WACC to 12.55%, providing a practical roadmap for financial decision-making. This methodology bridges theoretical capital structure models and real-world corporate finance practice.

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Original Article

Scientific Growth and Innovation in India: The Post-Independence Journey of Physics

Lokesh D. Sonar¹, Pratibha R. Nikam²

¹Department of Physics, Moolji Jaitha College, Jalgaon, Maharashtra, India, Department of Applied Sciences and Humanities, SVKM's College of Engineering, Shirpur, Maharashtra, India

²Department of Physics, Moolji Jaitha College, Jalgaon, Maharashtra, India

Email: lokeshsonar6@gmail.com

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Abstract

Since India gained its freedom in 1947, physics has had an incredible journey, as this review paper shows. Indian physics began a path characterized by intentional institution-building, ambitious ambitions, and a persistent struggle between foundational research and national development after emerging from colonial authority with minimal infrastructure but a strong intellectual legacy. The paper examines this history in three phases: the foundational decades (1940s-1970s) characterized by visionary leadership and the creation of a strong institutional framework; the 1980s-2000s, a time of global integration and consolidation marked by significant experimental projects and an increasing presence in international collaborations; and the modern period (2010s-present) of mega-science aspirations and a fresh push for applied and technological spin-offs. The assessment critically addresses enduring issues, such as financing limitations, brain drain, bureaucratic slowness, and the need for a stronger industry-academia nexus, while acknowledging ground-breaking accomplishments in disciplines like space physics, condensed matter theory, and cosmic ray research. The road forward necessitates a multifaceted strategy, including continued investment in mega-science while empowering small and medium-sized groups, stimulating disruptive innovation and entrepreneurship in physics-based technologies, and implementing structural reforms to attract and retain people. and international reputation, highlighting the fact that a comprehensive, adaptable, and encouraging scientific strategy is crucial to its future success.

Keywords: Indian physics, post-independence science, scientific institutions, research policy, mega-science projects, brain drain, science and technology policy, physics research, India's science history.

Introduction: A Science for a New Nation

India's physics scientific scene was thin, but not empty, on the eve of independence. Surveys and applied geology had taken precedence over basic research due to colonial objectives. However, notable figures like S.N. Bose (of Bose-Einstein statistics), M.N. Saha (of the Saha ionization equation), and C.V. Raman (of the Nobel Prize, 1930) had already put India on the map of world physics as shown in figure 1. Institutionalising this genius and using science to rebuild the country was the new nation's challenge. Motivated by Prime Minister Jawaharlal Nehru's well-known statement, "It is science alone that can solve the problems of hunger and poverty...", physics was given a twofold duty as a foundational science: to advance knowledge at the frontiers and to support technological and strategic sovereignty [1,5]. This essay examines how this mandate developed, examining how systemic difficulties, individual brilliance, official support, and worldwide changes interacted to influence India's post-independence physics trajectory. The analysis, which covers roughly 75 years, is broken down into three major stages that represent both internal development and shifting international circumstances.



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Address for correspondence:

Lokesh D. Sonar, Department of Physics, Moolji Jaitha College, Jalgaon, Maharashtra, India

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Figure 1. Portrait collage of C. V. Raman, Homi J. Bhabha, and Vikram Sarabhai, pioneers of Indian physics and science policy. Adapted from Refs. [1, 5, 16, 17].



Figure 2. India at the time of independence (1947), symbolizing the transition toward a science-driven nation-building effort. Adapted from archival sources and historical analyses [1, 5].

The Foundational Decades (1940s-1970s): Building the Temples of Science

Visionary institution-building, spearheaded by scientist-administrators who understood both science and statecraft, was a hallmark of the early post-independence era (figure 2). The fundamental framework of Indian big science was formed during this time.

1 The Atomic Energy Establishment

The Department of Atomic Energy (DAE, 1954), led by Homi J. Bhabha, became the centre of big science in India. Bhabha's vision was remarkably comprehensive, covering everything from practical power generation to basic nuclear physics. Since its founding in 1945, the Tata Institute of Fundamental Research (TIFR) has grown to become the nation's leading centre for theoretical and experimental physics, drawing some of the most brilliant minds. The development of the Bhabha Atomic Research Centre (BARC, 1954) and a number of nuclear reactors (figure 3 shows Apsara, 1956; CIRUS, 1960) showed a resolute dedication to attaining nuclear science and technology independence. What Bhabha referred to as the "three-stage nuclear power program," which sought to make use of India's enormous thorium supplies, defined this era. [2, 7, 8].

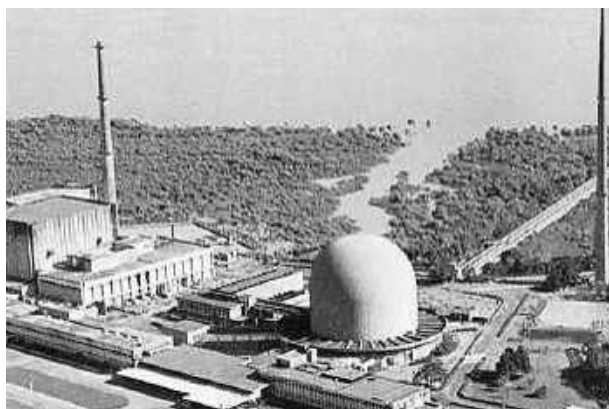


Figure 3. The Apsara nuclear research reactor, India's first nuclear reactor, commissioned in 1956 at Trombay. Reproduced from Ref. [7].

2 Space Research

With a distinctively "application-oriented" mindset, Vikram Sarabhai formed the Indian National Committee for Space Research (INCOSPAR, 1962), which was later reorganized as the Indian Space Research Organisation (ISRO, 1969). Figure 4 shows Dr. Vikram Sarabhai and other scientist of ISRO. Although ISRO's technological and engineering achievements are widely recognized, its basis in atmospheric, ionospheric, and astrophysics research was crucial. In his well-known statement that India must be "second to none in the application of advanced technologies to the real problems of man and society," Sarabhai positioned space science as a means of advancing the country. [16,17]



Figure 4. Dr. Vikram Sarabhai, founder of the Indian space program and architect of application-oriented space science in India. Adapted from Refs. [16, 17].

3 University System and Research Laboratories

The establishment of the Indian Institutes of Technology (IITs) in Kharagpur (1951), Bombay (1958), Madras (1959), Kanpur (1959), and Delhi (1961) aimed to produce high-quality human resources, and the University Grants Commission (UGC) was reinforced to oversee higher education. Concurrently, the Defence Research and Development Organization (DRDO) and the Council of Scientific & Industrial Research (CSIR) built a network of national laboratories, several of which included substantial physics components. While other labs concentrated on materials, electronics, and instruments, the National Physical Laboratory (NPL, 1947) assumed responsibility for maintaining measurement standards.

4 Scientific Achievements in this Era

Cosmic Ray Physics: India established world-class cosmic ray research with groundbreaking work at TIFR and the construction of high-altitude facilities at Gulmarg and Ooty, building on early work by Homi Bhabha and others. In particular, the Ooty laboratory gained international recognition [2,7,8]. **Condensed Matter Theory:** At the University of Calcutta and subsequently at the Indian Association for the Cultivation of Science (IACS), a powerful school developed around S.N. Bose and his successors. International renown was attained for theoretical studies on superconductivity, magnetism, and phase transitions [1,5]. **Statistical Mechanics:** Indian physicists made important contributions to the foundations of statistical mechanics in the wake of S.N. Bose [1,5]. **Astronomical Infrastructure:** With its unique parabolic cylindrical design that allowed for new observations, the Ooty Radio Telescope (ORT), shown in figure 5, which was put into service in 1970, was a significant indigenous engineering and astronomical achievement. For many years to come, Indian physics would be dominated by this model of state-led, institution-based science.



Figure 5. The Ooty Radio Telescope (ORT), commissioned in 1970, represents a major indigenous achievement in radio astronomy. Reproduced from Ref. [11].

Consolidation and Global Integration (1980s-2000s): Reaching Out

During this stage, Indian physics strengthened its foundation and became more integrated into international scientific networks. It was characterized by both domestic technology advancements and increased involvement in global partnerships.

1 Major Indigenous Experimental Facilities

India continued to build major facilities through indigenous efforts:

Sources of Indus Synchrotron Radiation: Constructed at the Raja Ramanna Centre for Advanced Technology (RRCAT) in Indore, these synchrotron sources which provide powerful X-ray beams for a variety of analytical techniques became essential instruments for materials science, biology, and chemistry research.

Figure 6 shows the Giant Metrewave Radio Telescope (GMRT), which was put into service in the vicinity of Pune in the 1990s, is still the world's top facility for low-frequency radio astronomy. An engineering marvel that put India at the forefront of radio astrophysics was its distinctive Y-shaped array of thirty completely steerable parabolic dishes [10].

Tokamak Development: In order to increase capacity in this intricate field of plasma physics, the Institute for Plasma Research (IPR) in Gandhinagar created the Aditya Tokamak, which was put into service in 1989 for controlled thermonuclear fusion research.



Figure 6. The Giant Metrewave Radio Telescope (GMRT) near Pune, one of the world's premier low-frequency radio astronomy facilities. Reproduced from Ref. [10].

2 Entry into Mega-Science Collaborations

Indian physicists started contributing significantly to major international initiatives, signaling a change from isolation to international collaboration:

Collaborations at CERN: Teams from TIFR, BARC, and other institutes collaborated on experiments at CERN, most notably the ALICE and CMS collaborations at the Large Hadron Collider (LHC) and the L3 experiment at the Large Electron-Positron Collider (LEP). Software, data analysis, and detector development (particularly in muon detection and calorimetry) were among the contributions made by Indians [2,7,8,13,14].

Neutrino and Astroparticle Physics: Research on dark matter and neutrinos has seen an increase in participation in subterranean laboratory experiments. During this time, the Neutrino Observatory (INO) project, which aims to build a top-notch subterranean laboratory in India, was conceived.

Astronomical Collaborations: As preparations for the Thirty Meter Telescope (TMT) project got underway, Indian astronomers joined international consortiums for optical and infrared observatories.

3 Growth in Diversified Fields

Research has grown into a number of novel and developing fields:

Laser Physics and Quantum Optics: As laser technology advanced, new research teams focused on photonics, ultrafast phenomena, and quantum optics [21].

Plasma Physics: The field of plasma physics has grown to include space plasmas, industrial plasmas, and fundamental plasma phenomena in addition to fusion research.

Nonlinear Dynamics and Complex Systems: Research in chaos theory, pattern formation, and complex systems acquired importance thanks to India's robust mathematical heritage.

High-Energy Phenomenology: More advanced theoretical work was done to link particle physics experiments to underlying ideas.

4 Challenges Emerging

During this time, systemic problems were also revealed or made worse:

Chronic Underfunding: University physics departments, which produced most PhDs, were severely underfunded, which resulted in deteriorating infrastructure, obsolete equipment, and trouble keeping faculty.

Bureaucratic Delays: Due to a science administration system that was not designed to keep up with the speed of contemporary research, large programs like INO experienced protracted delays in applications and clearances.

"Brain Drain" Intensification: Due to improved resources, compensation, academic freedom, and research infrastructure in Western and increasingly East Asian nations, a sizable portion of the top PhDs relocated to postdoctoral posts and permanent professions overseas.

Globalization and the end of the Cold War altered the nature of international scientific collaboration, necessitating the development of new engagement tactics.

The Contemporary Era (2010s-Present): Ambitions and Asymmetries

The 21st century is characterized by both enduring structural issues and lofty aspirations. Today, Indian physics must navigate domestic limitations in a globalised, fiercely competitive environment.

1 Mega-Science Aspirations and Commitments

With a number of significant pledges, India has firmly entered the global mega-science arena:

LIGO-India: India is now at the centre of one of the most fascinating areas of modern physics thanks to the historic decision to host an advanced gravitational-wave detector as part of the worldwide LIGO network. It will greatly improve the detection capabilities of the worldwide network once it is online [19,20].

India's space physics skills have matured with the launch of the Aditya-L1 Solar Mission in 2023, a space-based observatory for researching the solar corona (Figure 7) [18].

Persistent Advocacy for Major Projects: Despite a number of implementation obstacles, ongoing initiatives like the National Large Optical Telescope (NLOT) and the India-based Neutrino Observatory (INO) reflect aspirations in frontier areas.



Figure 7. The Aditya-L1 spacecraft, India's first dedicated solar observatory, launched to study the solar corona and space weather. Reproduced from Ref. [18].

2 Quantum and Emerging Frontiers

India has started projects in developing fields in response to worldwide trends:

NM-QTA, the National Mission on Quantum Technologies & Applications: This mission, which was announced in 2020 with a substantial budget, intends to increase capability in quantum sensing, cryptography, communication, and computation [21]. **Condensed Matter Experiments:** Several institutes are conducting active research on topological materials, 2D systems (such as graphene and transition metal dichalcogenides), strongly correlated electron systems, and new superconductors. **Astroparticle Physics and Cosmology:** Theoretical and observational work in these fields has increased dramatically, with Indian organizations making contributions to multi-messenger astronomy, cosmic microwave background research, and dark energy surveys.

3 Notable Achievements to Celebrate

Despite challenges, this period has seen significant successes:

Astrophysics & Astronomy: GMRT is still making groundbreaking findings, especially in the fields of reionization, galaxy evolution, and pulsar astronomy. The imaging of black holes by the Event Horizon Telescope was greatly aided by Indian institutes. Launched in 2015, AstroSat, India's first dedicated multi-wavelength space observatory, has yielded significant findings in spectral and timing investigations of small objects [10]. **Gravitational Wave Astronomy:** Indian organisations contributed significantly to the processing of LIGO/Virgo data, detector characterisation, and theoretical astrophysics interpretation of gravitational wave events even prior to the building of LIGO-India

[19,20]. Materials Science: CSIR labs, IITs, and IISERs continue to make significant theoretical and experimental contributions to the field of new materials. The study of materials for energy applications, such as batteries, photovoltaics, and hydrogen storage, has become increasingly important. Physics of Climate: Advanced modelling initiatives, especially at the Centre for Climate Change Research and the Indian Institute of Tropical Meteorology (IITM), advance knowledge of the global climate as well as regional climate forecasting.

4 Persistent and New Challenges

The structural issues noted in earlier eras continue, occasionally taking on new forms:

financing Imbalance: The foundation of small and medium-sized research groups, particularly in universities, continues to be starved while attention-grabbing mega-projects obtain financing. This has an impact on the ecosystem's general health because these organizations frequently generate the next generation of researchers and investigate novel, daring concepts. **Talent Pipeline Crisis:** The worldwide battle for talent is making the brain drain worse. Poor stipends, uncertain future prospects, and the attraction of the IT, finance, and data science sectors make it harder and harder to draw outstanding students to PhD programs in physics. Faculty positions frequently go unfilled for years due to sluggish, opaque, and occasionally politicized hiring procedures. **Agility vs. Bureaucracy:** The fast-paced, high-risk character of cutting-edge scientific research is still entirely unsuited for the administrative apparatus. Indian researchers face significant challenges due to the lengthy approval processes for overseas collaborations, procurement, employing foreign specialists, and project management. **The gap between industry and academia:** Translational research from physics laboratories to Indian industry is comparatively inadequate when assessed against global counterparts. The ecosystem for deep-tech firms centered on physics discoveries (photonics, quantum technologies, improved materials) is in its infancy, albeit progressing [21]. **Geographical Disparities:** Research excellence is predominantly concentrated in select institutions located in urban centers, resulting in uneven distribution of opportunities and capabilities.

Critical Analysis: The Structural Paradigm

The distinct "centralized yet fragmented" model that governs the Indian physics industry has to be critically examined. Under central agencies (DAE, DST, MHRD), a few elite autonomous institutions (TIFR, IISc, several IITs, IISERs) perform remarkably well and frequently compete on a worldwide scale. However, the large university system, which educates the bulk of undergraduate and postgraduate students, suffers from inadequate financing, heavy teaching loads, and substandard facilities. This results in a two-tier system that is unsustainable in the long run because it limits the pool from which elite talent can develop and generates disparities in opportunities [2,7,8]. As seen in other science-leading countries, the over-reliance on state funding for basic research must be supplemented by more active private philanthropy and smart corporate involvement. Compared to industries like software or pharmaceuticals, corporate R&D investment in basic or applied physics is still quite low in India. Additionally, safe, incremental research (as determined by the number of papers published in mid-tier journals) is frequently given precedence over high-risk, high-reward exploratory science in many institutions' evaluation cultures. This may hinder real discoveries and deter future scholars from exploring novel concepts. Additionally, the need to show immediate "utility" or "applications" might skew research agendas away from important issues that could have revolutionary long-term effects. Careful handling of the conflict between "big science" and "small science" is necessary. Mega-projects can demand excessive resources and attention, possibly at the price of the larger research ecosystem that encourages creativity and trains future scientists, even though they are necessary for some fields of physics and offer reputation.

The Road Ahead: Strategic Imperatives

A strategic reset is required if Indian physics is to reach its full potential and help India become a global leader in science. Reforms to institutions and policies should be guided by the following imperatives:

1 Balanced Investment Portfolio

Maintain and selectively increase financing for key programs (LIGO-India, Quantum Mission, INO if authorized) while significantly boosting core, flexible funding for academic departments and young researchers [19,20,21].

Establish a strong, peer-reviewed "grant-sized" financing paradigm with streamlined processes and prompt payments for individual PI-led initiatives through organizations like DST and SERB.

For high-risk, high-reward concepts that might not meet traditional review standards, establish unique funding lines.

2 Talent Retention and Attraction

Make PhD and postdoctoral fellowships more globally competitive by include options for career growth, foreign travel, and family support. Provide young scientists in India with appealing, tenure-track-style fast-track career routes that include sufficient start-up funding and less administrative work in the early years. Faculty recruitment should be streamlined and accelerated without sacrificing rigor. Give organizations more hiring freedom. Create alluring "return fellowship" programs for exceptional Indian scholars working overseas that include start-up packages and guaranteed posts.

3 Governance Reforms

Give university departments and publicly sponsored research institutions more financial flexibility and autonomy.

Develop scientific administration as a professional cadre with specific training in international partnership frameworks, procurement, and research management. Simplify the legal procedures for importing materials, reagents, and research equipment. Reduce paperwork and delays by implementing digital grant administration tools.

4 Fostering the Innovation Ecosystem

Establish strong, rewarding channels for the transfer of technology from physics labs to business. Update IPR regulations to properly compensate institutions and innovators. Encourage deep-tech entrepreneurship in physics through public-private partnership models, co-located incubation centers, and targeted grants. In order to lower costs and increase industrial capability, align the "Make in India" movement with scientific instrumentation by promoting domestic research equipment design and manufacturing.

5 Grassroots Strengthening

Implement national initiatives to enhance physics instruction at the college and school levels by providing chances for practical experimentation, curricular changes, and teacher training.

To democratize access to high-quality experimental infrastructure, fund and maintain national facilities for shared instrument access (similar to the DST's FIST initiative, but much enlarged).

To reduce geographic concentration and establish several hubs of excellence, strengthen regional institutions.

6 Global Leadership Strategy

Go from being a participant in international collaborations to proposing and leading them strategically. Determine the niches in which India can provide special intellectual or geographic advantages.

Utilize India's geographic advantages (latitude range, dark sky locations, geological stability for certain experiments) to house cutting-edge international facilities.

Lead international organizations and collaborations to take a more active involvement in establishing global scientific agendas.

Conclusion

India's post-independence physics path is a story of remarkable perseverance and accomplishment achieved in the face of significant challenges. When given the chance and assistance, Indian physicists have consistently shown world-class talent in everything from cosmic ray studies on the Himalayas to helping detect gravitational waves and developing quantum technology. The founding visionaries, including Bhabha, Sarabhai, and others, established institutional foundations that have proven resilient, resulting in islands of greatness that are still shining[21]. However, the physics community is at a turning point as the country strives to be a Vishwaguru (global teacher) and an Atmanirbhar (self-reliant) technical power in the twenty-first century. These days, the problems are mostly structural and systemic rather than cerebral or pertaining to natural aptitude. For the next stage of growth, it is critical to address the pervasive problems of fair funding, talent retention, bureaucratic agility, and innovation translation. The path ahead calls for a fundamental reimagining of the research ecosystem one that empowers its brightest minds, fosters fearless curiosity, encourages interdisciplinary work, tolerates intelligent failure, and seamlessly connects fundamental discovery to societal benefit rather than merely increasing budgetary allocation, though that is necessary. It necessitates creating a really inclusive community that utilizes the skills of people from diverse backgrounds, genders, and geographical areas. Like the country itself, Indian physicists' future depends on its capacity to change, adapt, and confidently assert its position at the forefront of international research. India can create a physics industry that advances human understanding and propels the technological innovation required for sustainable development in the upcoming decades by taking lessons from both its extraordinary achievements and its ongoing difficulties. The decisions taken today regarding investment, institutional culture, and policy will shape the story's subsequent chapters.

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Original Article

From Philanthropy to Partnership: A Historical Analysis of Corporate Involvement in Child Education in Maharashtra (1947-2020)

Dr. Kiran S. Temkar

Associate Prof. Dept. Of Accountancy S K Somaiya
College of Arts, Science and Commerce, Vidyavihar, Mumbai

Email: kiran.t@Somaiya.Edu

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Abstract

This paper traces the evolution of corporate involvement in child education in Maharashtra from India's independence in 1947 to the advent of the National Education Policy (NEP) 2020. It argues that this involvement has transitioned through three distinct phases: a post-independence era of charitable philanthropy (1947-1990), a period of liberalisation-driven strategic community investment (1991-2012), and the contemporary phase of mandated, structured Corporate Social Responsibility (CSR) as partnership (2013-2020). Through historical analysis, the paper examines the shifting motivations, scales, modalities, and impacts of corporate interventions. It highlights how the locus of activity shifted from isolated charity by industrial houses to compliance-driven projects, and further towards aligning with state priorities, culminating in the NEP 2020's explicit call for collaborative partnerships. The study concludes that while the scale and professionalism of corporate engagement have increased, challenges in equity, sustainability, and genuine integration with public systems persist. The paper suggests that the post-NEP 2020 future requires moving beyond project-based CSR to systemic, outcome-focused co-creation with government and communities.

Keywords: Corporate Social Responsibility (CSR), Child Education, NEP 2020, Philanthropy, Public-Private Partnership, Education Policy, Historical Analysis.

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Introduction

Child education in India, and in the economically significant state of Maharashtra, has long been a contested terrain of public responsibility, private initiative, and third-sector intervention. Since 1947, corporations have played a role in this domain, a role that has fundamentally transformed in nature and scope. This paper seeks to historicize this transformation, framing it as a journey "From Philanthropy to Partnership." In the decades following independence, corporate involvement was largely an extension of industrialist philanthropy, driven by paternalistic ethics and personal conviction, often focused on building schools in proximity to industrial townships. The economic liberalisation of 1991 catalysed a shift, aligning corporate social spending with brand-building, employee engagement, and strategic community relations. The landmark Companies Act, 2013, with its mandate for qualifying companies to spend 2% of average net profits on CSR, institutionalised this involvement, making it a structured, accountable, and scalable component of business operations. Maharashtra, home to India's financial capital and a large industrial base, presents a critical case study. It has consistently been one of the top recipients of CSR expenditure in India, with education receiving the largest share. This paper analyses how corporate engagement in child education in Maharashtra evolved alongside the state's own educational challenges—urban migration, tribal (Adivasi) disparities, linguistic diversity, and the quest for quality. The National Education Policy 2020 serves as a logical endpoint for this analysis, as it explicitly envisions a collaborative ecosystem where private and philanthropic sectors are "active contributors" to education. This paper aims to provide a coherent historical narrative, critically examining the drivers, manifestations, and implications of this evolution to inform future policy and practice.



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Address for correspondence:

Dr. Kiran S. Temkar, Associate Prof. Dept. Of Accountancy S K Somaiya College of Arts, Science and Commerce, Vidyavihar, Mumbai

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Review of Literature

1. **Sharma, R., & Bansal, P. (2023):** They highlights the shift from "check-box compliance" to emerging "impact-oriented" models. Notes that while Maharashtra leads in CSR expenditure, studies show a significant urban-rural skew in project distribution. Critiques the lack of longitudinal impact studies on learning outcomes.
2. **Deshpande, A., & Joshi, V. (2022):** CSR projects targeting marginalized communities in Maharashtra, especially tribal (Adivasi) districts. They find that despite high CSR spending in Maharashtra, tribal regions (Palghar, Nandurbar, Gadchiroli) remain underserved. Highlights that CSR often duplicates government efforts rather than filling gaps. They focus on Calls for "geographic equity" in CSR planning.
3. **Iyer, S., & Mehta, R. (2023):** They reviews CSR-driven Ed-Tech interventions in Indian schools (2020–2023), with case studies from Maharashtra. They surge in CSR-funded digital classrooms, tablets, and LMS platforms during/after COVID-19, especially in Maharashtra. However, finds limited evidence of improved learning outcomes; points to issues of teacher training, maintenance, and accessibility in remote areas. Its relevance to Connects to Phase III (mandated CSR) and the shift toward technology-led interventions pre-NEP 2020.
4. **Kulkarni, P., & Dharmadhikari, S. (2024):** They focus on government-CSR convergence models in Maharashtra, especially the "Samagra Shiksha Abhiyan" integration with CSR projects. They have identified emerging models where CSR funds are aligned with state education plans. They have Highlights challenges in governance, bureaucratic delays, and misaligned timelines. They Suggests that Maharashtra is a pioneer but still in experimental stages. It relevance directly supports "partnership" analysis and pre-2020 convergence efforts.
5. **Patel, T., & Reddy, N. (2023):** They reviews CSR projects targeting foundational literacy (FLN) across India, with specific analysis of Maharashtra-based initiatives. Finds increased CSR focus on FLN post-ASER reports, but interventions are often fragmented and short-term. In Maharashtra, notes reliance on NGO partnerships (e.g., Pratham) but limited systemic integration with SCERT/DIET structures. Its relevance to links to NEP 2020's FLN emphasis and the strategic shift in CSR priorities pre-2020.
6. **Chatterjee, D., & Sinha, A. (2024).** They Critically reviews literature on whether CSR in education has moved beyond compliance to "strategic philanthropy" aligned with business interests. They argue that in Maharashtra, sectors like IT, finance, and pharmaceuticals use CSR in education for talent pipeline development, brand visibility, and community relations. They asked Questions whether CSR in education serves equitable education goals or corporate interests. Its relevance helps to analyze the "philanthropy to partnership" transition in terms of corporate motivations and contradictions.

Objectives of the Study

1. To chronologically map and characterize the distinct phases of corporate involvement in child education in Maharashtra from 1947 to 2020.
2. To analyse the key drivers, actors, and dominant intervention models (e.g., school construction, digital learning, teacher training) in each historical phase.
3. To critically assess the alignment (or misalignment) of corporate CSR initiatives in education with the stated policy priorities of the Government of Maharashtra and the vision outlined in the NEP 2020.

Hypotheses

1. The nature of corporate involvement in child education in Maharashtra has evolved from being discretionary, charity-driven, and isolated to being mandated, strategy-influenced, and increasingly integrated with public education discourse.
2. Despite increased scale and professionalism post-2013, CSR interventions in Maharashtra's child education have exhibited a persistent urban/semi-urban and project-specific bias, leading to limited systemic impact on the most marginalised communities.

A Three-Phase Historical Journey

Phase I: The Era of Paternalistic Philanthropy (1947 – c. 1990)

The immediate post-independence era of corporate engagement in education in Maharashtra was defined by a philosophy of paternalistic trusteeship, deeply influenced by Gandhian ideals and the charitable traditions of prominent business communities (Parsis, Marwaris, Gujarati Vanis). Corporate involvement was not a business strategy but a **moral-social duty**, an extension of the industrialist's role as a community patriarch. The motivation stemmed less from educational policy and more from religious ethics, community welfare, and a genuine, albeit top-down, desire to contribute to nation-building. The primary actors were the founding industrial families, and their interventions were localized and identity-based. The Tata Group, beyond its Pan-India legacy, established institutions like the **Lady Ratan Tata Industrial Home** in Mumbai and supported schools in Pune's cantonment areas, reflecting a focus on women's education and community development around their hubs. The **Kirloskars** in Pune district, the **Bajajs** in Wardha (influenced by their proximity to Gandhian activity), and the **Godrejs** in their Vikhroli township in Mumbai built schools that often bore the family name. These were typically "islands of excellence"—well-resourced, often English-medium schools that stood in stark contrast to the surrounding public education infrastructure. Their model was township-centric, serving the children of employees and local communities, thereby ensuring a stable and loyal

workforce. The modality was almost exclusively capital-intensive infrastructure in constructing school buildings, donating books for libraries, or establishing scholarship endowments. In tribal areas like Melghat or Palghar, some support flowed to ashramshalas (tribal residential schools), but this was often mediated through religious or community trusts rather than as a structured corporate program. There was no concept of "project design," "impact assessment," or "pedagogical integration." Success was measured in bricks laid and students enrolled, not in learning outcomes. This phase was characterized by a clear demarcation in the state (through the Kothari Commission and subsequent policies) was responsible for the massification of education, while corporations played a discretionary, supplementary role in creating exemplar institutions. This created a dual system that inadvertently reinforced social stratification, providing high-quality private education for some while the public system struggled with resources.

Phase II: The Strategic Community Investment Era (1991 – 2012)

The economic liberalization of 1991 was a tectonic shift that recalibrated the corporate ethos. Exposed to global competition and scrutiny, companies began to view social spending not as mere charity but as strategic community investment, integral to risk management, reputation capital, and obtaining a "social license to operate." The discourse incorporated terms like "stakeholder engagement," "sustainability," and "shared value." This period saw the professionalization of giving through the establishment of dedicated corporate foundations (e.g., Infosys Foundation, 1996; Wipro's social initiatives, Mahindra's Anand Mahindra-led projects). The scope of actors diversified beyond traditional manufacturing. The rise of the IT sector in Pune, Mumbai, and Nagpur brought new players like Infosys, Wipro, and Tech Mahindra, whose interventions mirrored their business: a focus on technology, innovation, and skills. Pharmaceutical giants like Lupin and Cipla linked education to their core health focus, developing integrated community development models in districts like Osmanabad and Aurangabad. The intervention model evolved from building schools to improving the quality of learning within existing systems. Signature initiatives included computer-aided learning labs (a hallmark of the 2000s), science kits, library development programs, and teacher training workshops on new pedagogies. This phase was marked by the rise of the NGO as an implementing partner. Corporations, lacking grassroots presence, partnered with organizations like Pratham (for its annual ASER survey and learning camps), Akanksha, or Teach for India to execute programs. This introduced greater operational efficiency and a semblance of monitoring. The focus began to tilt towards measurable outputs—number of teachers trained, computers installed, children covered in summer camps. However, the approach remained largely "projectized" and supply-driven. Companies often decided what communities needed (e.g., computers) based on their own strengths, rather than engaging in deep diagnostic assessments of systemic gaps like foundational literacy. While more strategic for the business, this phase still saw interventions operating in parallel to the state system, often creating temporary oases of innovation that struggled to survive beyond the funding cycle, raising early questions about sustainability and systemic integration.

Phase III: The Mandated CSR and Nascent Partnership Era (2013 – 2020)

The Companies Act of 2013 triggered a paradigm shift, moving corporate social spending from the domain of voluntary ethics to mandated compliance. For qualifying companies (net worth, turnover, or profit above specified thresholds), spending 2% of average net profits on CSR became a legal obligation with board-level accountability and public disclosure. Overnight, CSR budgets swelled, and a compliance-driven ecosystem of consultants, auditors, and CSR-focused NGOs emerged. In Maharashtra, this resulted in an unprecedented scale of funding. Mumbai, as the financial capital, became the epicenter of CSR decision-making. The modalities became more sophisticated and diverse. Beyond infrastructure, significant investments flowed into:

- **Digital Transformation:** Large-scale rollouts of "smart classes," tablet-based learning, and digital content libraries.
- **Foundational Learning:** Alarmed by persistent low learning levels (ASER reports), many CSR projects pivoted to foundational literacy and numeracy (FLN) programs.
- **Holistic Development:** Integrated projects linking education with **WASH** (Water, Sanitation, Hygiene), nutrition (mid-day meal support), and child protection.
- **Skill Development and STEM:** Promoting robotics, coding, and science fairs to foster 21st-century skills. Critically, this era saw the first formal steps towards partnership with the state. The Maharashtra government, recognizing this as a resource pool, began to proactively channel CSR funds towards its priority schemes. Examples include:
 - **Swachh Vidyalaya:** Aligning CSR with the national Swachh Bharat Mission for school toilet construction and renovation.
 - **Girls' Education:** CSR support for toilets, sanitary napkin vending machines, and girls' hostels to improve retention.
 - **School Infrastructure Development:** Directing corporate funds to refurbish Zilla Parishad schools in identified districts.

This alignment, however, was largely transactional and opportunistic rather than strategic. The state often saw CSR as a source of gap funding for its budgets, while companies sought visible, reportable projects that satisfied compliance. The

NEP 2020, released at the tail end of this phase, provided the philosophical framework for a deeper partnership, but the on-ground reality until 2020 was one of structured CSR struggling to evolve into genuine co-creation.

Critical Assessment: Persistent Contradictions And Systemic Gaps

A critical examination of this historical evolution reveals that while the scale, professionalism, and intent of corporate involvement have undeniably advanced, the transition to a truly equitable and impactful "partnership" remains incomplete, hampered by several structural and philosophical contradictions. First, the equity deficit has persisted and, in some ways, been institutionalized. The geographical distribution of CSR spending in Maharashtra continues to mirror the map of corporate presence rather than the map of educational need. Data consistently shows a concentration of projects in accessible, high-visibility districts like Mumbai, Pune, Thane, and Nagpur, while perennially marginalized tribal districts—Nandurbar, Gadchiroli, Palghar—grappling with acute teacher shortages, multilingual challenges, and poverty, remain critically underserved. This is because CSR decisions are often made in corporate headquarters with a risk-averse preference for locations where monitoring is easier and brand visibility higher, inadvertently reinforcing regional disparities. Furthermore, the focus within districts often lands on schools that are already better positioned to "absorb" and showcase inputs (like digital labs), bypassing the most remote, single-teacher schools where the need is greatest. Second, the inherent fragmentation of the CSR model undermines systemic impact. With thousands of companies, each running discrete, short-term (typically 3-5 year) projects through different NGOs, the landscape is a patchwork of uncoordinated interventions. One school might receive a robotics lab from a tech company while struggling with basic reading deficits untouched by another donor. This project-based, siloed approach fails to address the interconnected nature of educational challenges. It burdens school headmasters with managing multiple donor relationships and reporting requirements, creating administrative chaos rather than coherent support. The system lacks a convergence mechanism at the district or block level to pool CSR resources and align them strategically with the District Education Plan to tackle a single priority, like achieving grade-level reading for all children in a block. Third, a pronounced supply-side bias continues to prioritize tangible inputs over transformative processes. The allure of inaugurable assets—a new computer lab, a renovated building, a fleet of tablets—remains strong as they provide clear evidence of spending for annual CSR reports. However, investments in the less visible but far more critical "software" of education—such as continuous professional development for teachers, strengthening school leadership, developing contextual teaching-learning materials, or fostering community ownership—receive far less attention. This results in underutilized infrastructure: smart classes without trained teachers to integrate them into pedagogy, libraries without books that children find relatable, or science kits gathering dust because no one knows how to use them effectively. Finally, the temporal mismatch between corporate and educational timelines poses a fundamental challenge. Corporate financial years and CSR reporting cycles demand annual results and project completion within a few years. In contrast, meaningful educational change—shifting pedagogical practices, improving learning cultures, impacting a cohort of students—requires sustained, patient engagement over a decade or more. This mismatch leads to premature exit and program discontinuity, leaving behind pilot projects that collapse once funding ceases. It discourages investment in the long-term, systemic research and development that education truly needs. Thus, despite the journey from philanthropy to mandated partnership, the CSR model, as practiced until 2020, often remained anatomically attached yet physiologically disconnected from the living, breathing system of public education, falling short of the deep, accountable, and outcome-focused collaboration envisioned as the next frontier in NEP 2020.

Conclusion and Further Path

The journey from philanthropy to partnership is marked by increased formalisation, scale, and strategic intent. The 2013 mandate was a watershed, transforming CSR from a marginal activity to a mainstream business function. By 2020, the ecosystem in Maharashtra was mature, with corporates, NGOs, and the government actively engaging. However, a true "partnership" as envisioned by NEP 2020—characterised by deep co-creation, shared accountability, and a unified focus on equitable learning outcomes—remains a work in progress. The historical analysis shows that while corporates have become more powerful actors, their integration into the public education architecture is still nascent.

The future path necessitates:

1. **District-Level Convergence Platforms:** Structured mechanisms for CSR funds to pool resources aligned with the District Education Plan.
2. **Focus on Systemic Leverage:** Using CSR to pilot innovations that the government can adopt at scale (e.g., new pedagogies for multilingual education).
3. **Long-Term Commitments:** Moving from annual projects to 10-year compacts for transforming educational outcomes in specific geographies.
4. **Robust Independent Research:** To move beyond corporate reports and assess the real impact on child learning, especially for marginalised groups.

The deviation from an ideal path is not a failure but a reflection of the complexity of marrying market logic with social welfare. The history analysed here provides the essential groundwork for building more effective, equitable, and systemic partnerships in the NEP 2020 era.

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Original Article

Portrayal of Corruption in Indian Society and Politics: A study of Arvind Adiga's The White Tiger

Pramod Waman Saindane

Asst. Prof. Public Education Society's, Arts, Commerce And Science College, Walwadi-Bhokar, Dhule.(M.S.) India

Email: pramod.saindane84@gmail.com

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Abstract

Arvind Adiga is a well known figure amongst Indian novelist. His works explore the condition of poor people. The politicians feed themselves on the sweat of the poor, and their helplessness is mistaken as a luster of India which actually is not that glisten in Indian sun. The Protagonist of the novel, Balram Halwai is born in a poor family in Bihar the darkest part of India, but he has an innate ambition to be high and mighty like the landlords in his village. He realise that those who have lived in village have shattered their lives and so strongly feels to flee away breaking family bond and make his living in the city which give him ample opportunity to realize his dream to be rich and mighty. He often compares his village and holy river Ganga with the darkness. When he moves to the metropolitan city to make his fortunate, uncovers the so did truth lying underneath this glittering city. The posh national capital Delhi appears stylish and elegant to the west but it has smartly camouflaged the insignificant slums in this concrete jungle.

Keywords: Corruption, India's Challenge, Post Independence, Politics, Indian Society etc.

Introduction

Arvind Adiga was born in Madras on 1974. He grew up in Mangalore and studied in Canara High school and St. Aloysius High School. He studied English literature at Columbia college Columbia University in New York. He began his journalistic career as a financial journalist. He published in the Financial Times and Money, he covered the stock market. He was wrote the White Tiger when he was freelance period in South Asia. Aravind Adiga's debut novel The White Tiger won the Man Booker award in 2008. The novel is epistolary in form in which Balram Halwai is writing letters to the Chinese Premier Wen Jiabano, on the official visit to India and curious to know about India's skill to produce entrepreneurs. So Balram presumes to tell him how to win power and influence people in modern India. Balram's voice is not that of old India in which only the Saadhus and snake charmers lived. It is the voice of emerging superpower. Balram, through his own story a tale of bribery, corruption, skull duggery, toxic traffic jams, theft and murder wants to tell about the success mantra. Balram is optimistic of the fact that yellow and brown maen will take over the world from the white man. The novel is a march of East on to the West.

The White Tiger

The white tiger is an epistolary novel, a series of letters written over the period of seven night Balram Halwai, the protagonist or the main character of the novel writes to Wen Jiabao the premier of the state council of the people's Republic of China. The Chinese premier is on the official visit India to know India's skill in making of an entrepreneur and Balram Halwai describes his rise from the lowly origin to his current position as an entrepreneur in Bangalore. While narrating his story, he even presents his views on the caste system and its political corruption. The protagonist Balram lived in the village of Laxmangarh, in Bihar. He was born there in Indian village. His parents even did not bother to give him a name. They just called him Munna. He was the son of a rickshaw puller.

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Address for correspondence:

Pramod Waman Saindane, Asst. Prof. Public Education Society's, Arts, Commerce And Science College, Walwadi-Bhokar, Dhule.(M.S.) India

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The economic condition of the family was so poor that he could not finish his school despite being brilliant student in the class. He was such a smart lad and was even recognized by school inspector who praised him as a White Tiger rarest of animal that comes along once in a generation. The school inspector promises to arrange scholarship and proper schooling for this young boy but the family takes him out of school and asks him to work in a tea shop at Dhanbad to support family. His class teacher Mr. Krishna who was not happy with the name of Munna so he give him the name Balram the name of brother of god Krishna, his last name Halwai denotes the caste system, the basic foundation Indian society.

While working as a tea boy, he is attracted towards high salaries paid to the drivers. He learns to drive and becomes successful in getting a break as a chauffeur with a known rich man from his village. This rich man is known as the stork in his village because of his loge nose. Balram drives the storks son Mr. Ashok living in the Delhi. Mr. Ashok has recently migrated from America and is learning the ways to cope up with Indian system of administration. New Delhi is the city that gives an eye opening experience to Balram as he is at the wheel while driving his master Mr. Ashok and his wife Pinky madam to the shopping malls and call centers. Balram becomes aware of the immense wealth and opportunities around him; at the same time he knows well that this world of rich and mighty is not accessible to him. At the same time he knows well that this world of rich and mighty is not back seat and even realizes that the glitter of that world is at the cost of some crime, deceit and corruption. He owes not much to the school he learned than to the streets he drove. He even says that the streets of India provided him with all the education he needed. Mr. Ashok has recently returned from America and after having seen the corruption and hardness of life in India. Has gone in conflicting situation further worsened by the non-acceptance of Pinky madam by his father as he has married her outside his caste, his marriage to Pinky Madam is not approved by his father.

Balram broods over his situation and realized that there is only one way to become the part of this glamorous new India, that is to murder his employer, Ashok and escaped from his present pathetic state. He always wanted to break away from what he calls Rooster Coop. He thinks Indian servant are so honest that they would never grab any opportunity to take advantage of their masters. Only a pervert brain, freak would dare to break out of the coop even at the risk of his family getting destroyed. He knows only the rarest of the rare like him can do that so he decides to kill his own master Ashok. One day when Ashok is carrying seven lac rupees in cash to bribe the politicians in New Delhi, Balram slashes the throat of Ashok and kills him. He flees to Bangalore with his cousin Dharam. With the rupees gained by committing a crime, he creates his own taxi company The White Tiger Divers and changes his name to Ashok Sharma. He becomes a wealthy entrepreneur in India's new technological society and emerges as a top caste in the Indian society of light. Thus The White Tiger narrates thrilling ride of brilliant boy from dark India into the India of light. G.R. Madan in his book, *Indian Social Problem* described, "Change in values and conflict in roles due to the rapid spread to technology, industrialization, urbanization and mass communication creating problem of community and national disorganization". (Madan 4: 31)

Portrayal of Corruption in Indian Society and Politics:

The novel exposes the corruption in Indian society and politics. There is bribery between politicians and wealthy top class men and women. The top class people corrupt the politicians and make rules, policies to serve their selfish purpose. Ashok takes part in this by giving big money to the politicians so that during an election, their campaign and victory will be assured.

The narrator described about political condition, "the so –called great socialist party get elected and re elected over and over again. This party has a great influence on the psyche of Indian population which they can tame to utmost for their purpose". (Adiga 242)

The great socialists offer to bring the impoverished from the Darkness into the light and swear to bring down the current wealthy elite people of the light. This propaganda benefits the party to gain votes from the poor every year and allows the great socialist to retain the power year after year. However, once the elections are over and power is grabbed, they hardly turn towards these ordinary people. The living situation of their people of the darkness doesn't improve and the people of light continue to live in their ivory towers.

The protectors of law like judiciary and police too are corrupt and they can be corrupted easily by the rich and powerful. Balram gives the police and envelope containing rupees notes to smooth over the situation when one of his drivers accidently runs over a boy. A child future of country is crushed under the wheels but few rupees given to the police as a bribe can silence everything. The police can be bribed to do the investigative work. This occurred when Balram gives the police more than much money in exchange for raiding and disbanding a taxi service so that Balram could start up his own. These pictures depict the India full of systems made corrupt by money.

Conclusion

The novel is darkly humorous, fiercely satirical keeping a finger on pulse of changing Indian Politics and culture. It is modern India who is face the problem and it is challenge to systems.

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Original Article

Electoral Reforms and Political Participation in India: A Study of Changing Voter Behaviour

Dr. Sanjay Kashinath Patil

Department of Political Science, Pankaj Arts, Science & Commerce College Chopda, Dist- Jalgaon

Email: sanjaykpatil79@gmail.com

Manuscript ID:

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Abstract

India's electoral system has undergone continuous reforms to enhance transparency, inclusiveness, and credibility. This study examines how these reforms—particularly EVMs, VVPAT, voter identity cards, NOTA, and voter education initiatives—have shaped political participation and voter behaviour. Using secondary data from official reports, election surveys, and academic sources, the research finds that reforms have increased voter turnout, improved access, and strengthened trust in electoral processes, especially among women and youth. However, voter behaviour is influenced not only by reforms but also by socio-economic aspirations, digital media, leadership appeal, and identity politics. Persistent challenges such as opaque political financing, misinformation, criminalisation of politics, and low political literacy limit deeper democratic engagement. The study concludes that while reforms support participation, informed and responsible voting requires stronger civic education, digital accountability, and transparency in party funding.

Keywords: Electoral reforms, voter behaviour, political participation, EVM, VVPAT, NOTA, Election Commission of India, democratic accountability.

Introduction

Democracy, as the principal form of governance in modern political systems, rests fundamentally on the conduct of free, fair, and participatory elections. In India, elections serve as both political processes and social rituals, shaping the moral legitimacy of public authority. The sheer magnitude of India's electoral exercise—often called the “greatest show on earth”—involves hundreds of millions of eligible voters, hundreds of political parties, millions of polling personnel, and increasingly complex campaign strategies. Elections thus act not only as mechanisms for government formation but as indispensable instruments for citizen engagement, accountability, and nation-building (Chhibber & Verma, 2018).

However, the meaning and nature of this electoral engagement have evolved dramatically over time. In the early decades following independence, participation was driven largely by the emotional legacy of the freedom movement and collective aspirations toward democratic governance. In contemporary India, participation is mediated by diverse and intersecting factors such as identity politics, economic aspirations, welfare policies, digital media influence, leadership personalities, and political cynicism. These developments compel scholars and policymakers to examine not only the structural aspects of electoral reforms but also the behavioural patterns of voters themselves (Yadav & Palshikar, 2006).

Electoral reforms have sought to address systemic weaknesses such as the criminalisation of politics, opaque financing of electoral campaigns, vote-buying, caste-based mobilisation, and barriers to voter inclusion. With technological interventions such as Electronic Voting Machines (EVMs), Voter-Verifiable Paper Audit Trail (VVPAT), and digitised electoral rolls, reforms have modernised electoral administration. Yet, despite improvements in process and infrastructure, patterns of voter behaviour do not always align predictably with the intended outcomes of these reforms. High voter turnout, for example, does not always translate into informed decision-making, and transparency measures alone do not automatically generate trust among diverse voter populations.

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Address for correspondence:

Dr. Sanjay Kashinath Patil, Department of Political Science, Pankaj Arts, Science & Commerce College Chopda, Dist- Jalgaon

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In this context, B. R. Ambedkar's warning remains significant: "Political democracy cannot last unless there lies at the base of it social democracy" (Ambedkar, 1949, as cited in Austin, 1966, p. 123). His insight underscores that meaningful electoral participation must be rooted in both structural access and cultural acceptance of democratic values. Thus, this research paper examines how electoral reforms in India have influenced political participation and argues that while reforms create enabling conditions for participation, changing voter behaviour is shaped by broader socio-economic and technological transformations.

Significance of the Study

Research on electoral reforms in India occupies a critical space in both academic and policy discussions because it addresses the core of democratic functioning. Electoral reforms shape political incentives, influence the quality of representation, and establish norms for competitive politics. Each reform—whether related to electoral financing, campaign advertising, EVM deployment, or voter education—reconfigures the institutional environment in which citizens participate (Election Commission of India, 2013).

The behavioural dimension of reforms is equally significant. Administrative reforms such as voter ID issuance, polling station expansion, and accessible facilities for differently-abled citizens reduce barriers of access and empower citizens geographically and socially. Yet, participation is not merely a matter of physical access. It is deeply influenced by political awareness, cultural norms, media narratives, and economic expectations. Recognising this, initiatives such as the Systematic Voters' Education and Electoral Participation (SVEEP) programme seek to enhance civic understanding and motivate electorates to participate beyond the act of voting (Lokniti–CSDS, 2020).

Amartya Sen emphasises that democracy is not only about holding elections but about ensuring that citizens have the capability to participate meaningfully: "Democracy is not just a matter of having elections; it is the ability to participate freely in political life" (Sen, 1999, p. 201). This research aims to bridge the gap between structural reforms and behavioural outcomes by analysing how reforms have influenced voter engagement across political cycles in India.

Research Objectives

The central aim of this study is to explore the relationship between electoral reforms and voter behaviour in India. To achieve this, the research pursues the following objectives:

1. To analyse the historical and contemporary evolution of electoral reforms in India.
2. To examine the impact of electoral reforms on political participation and voter turnout.
3. To study changing patterns of voter behaviour in the context of socio-economic and technological change.
4. To evaluate the link between electoral reforms and voter behaviour in strengthening democratic participation.

These objectives guide the structure of the analysis and provide a framework to investigate both institutional processes and behavioural dynamics.

Hypotheses

This research tests the following hypotheses:

1. Electoral reforms have significantly contributed to increasing political participation and voter turnout in India.
2. Changing voter behaviour is influenced more strongly by socio-economic and technological transformations than by legal reforms alone.
3. Voter education and digital communication platforms play a crucial role in shaping participation, especially among youth and first-time voters.

These hypotheses allow the study to evaluate whether reforms correlate with behavioural change directly or whether other societal factors mediate the observed outcomes.

Research Methodology

This study adopts a mixed qualitative and analytical methodology, grounded primarily in secondary data sources and interpretative analysis. Given the nature of the inquiry, which examines long-term patterns and institutional processes, reliance on secondary literature, policy documents, and survey reports provides both depth and breadth in analysis.

Analytical Methods

The research utilises a descriptive narrative method combined with comparative historical analysis. It synthesises trends in electoral participation over time and critically examines how reform interventions correspond with changes in patterns of voter behaviour. The analysis integrates both quantitative trends (like turnout data) and qualitative insights (such as citizen motivation and media influence).

Limitations

The absence of primary empirical surveys in this research represents a limitation, though the use of trusted secondary surveys and institutional data mitigates this constraint. Moreover, rapidly evolving digital behaviours are difficult to capture comprehensively within a static analytical framework.

Evolution of Electoral Reforms in India

The trajectory of electoral reform in India has unfolded in multiple phases, each shaped by political challenges and democratic imperatives.

➤ **Post-Independence Foundations**

In the decades following independence, electoral reforms were grounded in establishing a viable democratic order. The Constitution of India provided universal adult franchise, and the Representation of the People Acts of 1950 and 1951 laid the legislative foundation for elections (Austin, 1966). Implementation of secret ballots, standardised voter registration, constituency delimitation, and creation of an independent Election Commission reflected a commitment to procedural democracy.

Despite poor literacy and limited infrastructure in early elections, India successfully organised large-scale polling, illustrating both organisational capacity and political will. The first general election in 1951–52 recorded approximately 45% turnout—a remarkable achievement given the logistical challenges of the era (Chhibber & Verma, 2018).

➤ **Institutional Reforms and Legal Interventions**

Over subsequent decades, India's electoral system responded to emerging challenges. The Anti-Defection Law of 1985 sought to curb unprincipled switching of political allegiance by legislators, thereby enhancing political stability (Yadav & Palshikar, 2006). However, it also concentrated power in party leaderships, restricting internal democratic choice. Later, the Election Commission strengthened the enforcement of the Model Code of Conduct and expanded mechanisms for monitoring campaign finances. These reforms reflected recognition of the corrosive impact of money and muscle power on electoral competition.

➤ **Technological Transformation: EVMs and VVPAT**

One of the most transformative reforms was the introduction of Electronic Voting Machines (EVMs) in 1999. EVMs significantly reduced counting errors, eliminated invalid votes, and made electoral administration more efficient (Election Commission of India, 2013). The later introduction of Voter-Verifiable Paper Audit Trail (VVPAT) systems further enhanced transparency by allowing voters to confirm that their vote had been recorded correctly.

Despite occasional claims of EVM tampering by political actors, empirical studies consistently affirm the integrity of EVMs, and VVPAT receipts have strengthened public confidence in electoral credibility.

➤ **Expansion of Voter Choice: NOTA and Voter Outreach**

The 2013 Supreme Court directive introducing the None of the Above (NOTA) option empowered voters to express disapproval of all candidates. While NOTA has not dramatically changed electoral outcomes, it represents a symbolic advance in voter autonomy (Lokniti–CSDS, 2020). Simultaneously, voter education programmes such as SVEEP sought to transform voting from a procedural duty into an informed act of citizenship.

➤ **Party Financing and Transparency**

Efforts to make political financing transparent have seen mixed success. While mandated disclosure of large donations increased accountability, the subsequent introduction of electoral bonds in 2018 obstructed transparency, a move criticised by civil society (PRS Legislative Research, 2020). Responding to public debate and judicial scrutiny, electoral bond schemes were reviewed, highlighting ongoing contention in this reform area.

Electoral Reforms and Their Impact on Political Participation

Electoral reforms in India have played a central role in transforming the dynamics of political participation across geographic, demographic, and socio-economic divides. The most visible impact lies in the progressive expansion of the electoral process to previously marginalised groups. The Representation of the People Acts allowed adult franchise irrespective of caste, gender, and class—making India one of the first major democracies to implement universal franchise from inception. Over time, reforms such as the introduction of voter identity cards, standardised electoral rolls, and accessible polling stations for differently-abled voters contributed to reducing structural barriers to participation (ECI, 2013).

The impact of reforms is particularly visible in voter turnout trends. Since the 1950s, turnout has risen from roughly 45% in the first general election to nearly 67% in the 2019 Lok Sabha elections, one of the highest in the world for elections not held under compulsory voting conditions (Lokniti–CSDS, 2020). The increasing visibility of women voters marks another historical change. In many states—including Bihar, Odisha, and West Bengal—women's turnout now exceeds that of men, signalling that reforms combined with socio-cultural transformations have reshaped gendered participation (Kapur & Vaishnav, 2021).

However, reforms have not uniformly translated into more informed or issue-based participation. Vote-buying, populist welfare appeals, misinformation, caste-based mobilisation, and personality cult politics continue to influence voter decisions despite administrative reforms (Chhibber & Verma, 2018). Thus, while reforms improve access and procedural fairness, transformation in *substantive* participation depends on political consciousness, which reforms indirectly influence through voter education initiatives like SVEEP.

The introduction of NOTA, VVPAT, and curbs on campaign financing demonstrate that reforms can enhance voter autonomy and trust. Yet, the persistence of opaque funding channels and rising campaign expenditures illustrates the limits of reformist interventions when political incentives remain unchanged. Ultimately, reforms enable

participation, but *motivated participation* emerges only when voters perceive elections as meaningful to their lived realities.

Changing Voter Behaviour in India

Voter behaviour in India has undergone significant transformation, driven by shifts in social structure, economic aspirations, digital communication, and political narratives. The first few electoral decades were dominated by Congress hegemony due to its association with the freedom movement and charismatic leadership. Voters largely aligned with national integration ideals rather than issue-based politics. However, beginning in the late 1980s, the breakdown of the Congress system and rise of regional parties pluralised political identity, giving linguistic, caste, and regional identities increased electoral relevance (Yadav & Palshikar, 2006).

In the contemporary period, voter behaviour is characterised by multidimensional drivers. First, identity politics remains relevant but not exclusive; caste-based appeals influence candidate selection and mobilisation, yet many voters articulate developmental expectations such as employment and welfare access. Second, economic aspirations increasingly shape political choices. A young, urban electorate demands rapid economic growth, employment opportunities, and infrastructural development. Third, leadership-driven behaviour has gained prominence—charismatic leaders significantly influence electoral outcomes, often overshadowing local candidate credibility (Verma, 2019).

Fourth, digital media has restructured voter information ecosystems, especially among the youth. Platforms like WhatsApp, YouTube, Instagram, and Facebook serve as tools for mobilisation and misinformation alike. The digital environment encourages emotional persuasion, rapid opinion shifts, and identity affirmation, complicating the relationship between rationality and political choice. The rise of misinformation and partisan media ecosystems challenges voter autonomy, making electoral literacy an essential complement to electoral reforms (Aneez et al., 2020).

Finally, a significant behavioural shift concerns the empowerment of women voters. Women increasingly vote independently of male family preferences and are recognised as a decisive electoral bloc. Political parties now tailor welfare schemes targeting women, reinforcing the rising political agency of female voters. Thus, changing voter behaviour reflects both structural reforms and societal modernisation.

Role of Media, Technology, and Social Campaigns

Media and technology have become powerful instruments shaping voter perceptions and behaviour. In earlier decades, newspapers and radio served as primary sources of information, enabling political socialisation at a gradual pace. With television's expansion in the 1990s and digital media's dominance post-2010, political messaging became continuous, personalised, and visually persuasive.

Digital platforms allow political actors to micro-target messages, enabling segmentation based on caste, religion, age, region, or economic interest. While this enhances mobilisation efficiency, it also raises ethical concerns related to privacy, manipulation, and misinformation (Aneez et al., 2020). Social media creates echo chambers that reinforce pre-existing beliefs and reduce exposure to diverse perspectives, undermining deliberative democracy.

Government initiatives like SVEEP aim to counter these challenges by increasing voter education and participation literacy, particularly among first-time voters and women. Campaigns using cultural events, local icons, music, and sports personalities have managed to transform voting from obligation into civic pride. Yet, the contest between democratic education and digital persuasion remains ongoing.

Reforms must increasingly incorporate digital accountability mechanisms, such as stricter advertisement regulations, transparency in party-sponsored content, and algorithmic monitoring. Without such measures, technological advancements may weaken rather than strengthen democratic participation.

Challenges and Limitations of Electoral Reforms

Despite decades of reform, India's electoral system confronts persistent challenges. The influence of money and muscle power continues to distort competition. According to ADR reports, over 40% of elected representatives face criminal cases, raising questions about political ethics and candidate quality. Opaque party financing structures—only partially addressed by electoral bond cancellation—continue to undermine transparency.

Another limitation concerns voter awareness. Administrative reforms can enhance access and trust, but political literacy remains uneven across demographic groups. Reforms fail to address behavioural vulnerabilities when voters lack informed decision-making skills. Moreover, media regulation remains insufficient, allowing misinformation to distort political discourse, especially during election campaigns.

Geographic inequalities further challenge participation. Migrant labourers, estimated in tens of millions, often lose voting access due to mobility constraints. Efforts to enable remote voting remain incomplete. Additionally, women's representation in legislatures remains disproportionately low despite rising turnout, indicating that participation does not automatically translate into representation. Thus, reforms must expand from administrative to substantive and ethical regulation, balancing universal participation with informed citizenship.

Conclusion

India's electoral reforms have significantly strengthened the procedural foundation of its democracy, making elections more inclusive, transparent, and technologically advanced. Yet, the evolution of voter behaviour reveals that reforms alone cannot create a fully informed and empowered electorate. Voter participation is increasingly shaped by aspirations, identity, leadership charisma, welfare expectations, and digital persuasion. Thus, the future of India's democracy lies at the intersection of administrative reform and civic consciousness. Reforms must evolve beyond facilitating voting to transforming how citizens understand politics, ensuring that electoral participation is not merely an act of voting but an exercise of democratic responsibility. As Ambedkar reminded: "*Democracy is more than a form of government; it is primarily a mode of associated living.*" Strengthening that mode requires continuous reform, reflective citizenship, and ethical political practice.

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Original Article

Globalization and Indian Economy: Opportunities and Challenges

Rajbhushan Arun Pandav

M. J. College, Jalgaon, Research Scholar

Email: rajpandav786@gmail.com

Manuscript ID:

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Abstract

This research paper examines the role of globalization and Indian Economy since the 1991 economic reforms. It highlights that liberalization, privatization and globalization integration structured with agriculture, industry and service sector of the economy which emphasized on increased trade, foreign investment, technological adoption and national security. While globalization has accelerated growth, research, capital investment and employment especially in the manufacturing sector and service sector of the economy. It has also created challenges like environmental stress, inequality in technology adoption and skill gap with external vulnerabilities. The research paper concludes the balanced growth, inclusive policies and sustainable development strategies for achieving maximizing benefit of globalization to ensure long term economic growth, equality, economic stability and maximum social welfare to developed the Indian Economy.

Keywords: Globalization, 1991 Economic Reforms (LPG), Structural Transformation of the Indian Economy, Inclusive and Sustainable Development.

Introduction

Globalization means integration of the economy. In the globalization of the economy there is not any burden of costs, financial strains, trade barriers and difficulties of high taxes and debts. In fact, Globalization is the process of the open economy to eliminate the tariffs, trade discontinuities and it leads to increase interconnectivity between more than countries, independence, flow of communication and information with integration of markets, societies and cooperation. In the Globalization, it encourage the adoption of technological advancement, new innovations, new investment models and interconnection with worlds social, political, economic, cultural and technological behaviours or models. Due to the globalization there are increased the trade between each countries which accepted this process of globalization because it represents the growing economies connectivity and interdependency between nations, individuals, and businesses worldwide. It facilitated of trade barriers between countries, emphasize to improve relationships, rapid economic growth with increase international trade and cooperation with good and service across the borders of the countries. This elements has led to integrated economies around the world for economic development of nations to achieve maximum welfare in society. After independence mixed economy accepted by India. In the simple word the mixed economy means mixture of socialistic and capitalist economy this enforce the public with private sector of the economy. In this economy there is not direct control of any authority. In India year of 1991, there were several problems related to the Indian Economy like high inflation, balance of payment crisis, license raj system in country, fiscal deficits. So, PM Narasimha Rao and Finance Minister Manmohan Singh, introduce the new process for the progress of the nation to developed economy is LPG. L means Liberalization, this process open economy to all sector of economy, P means Privatization it allows to participation of private sector in economy and G is the Globalization means integration of the nation economy with global economy. These reforms aimed to reduce government control in economy, to improve nation reserves were low due to the 1990 gulf war for increase it and stabilize economy under it, to reduction of poverty, curb on restrictions of foreign investment etc.



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Address for correspondence:

Rajbhushan Arun Pandav, M. J. College, Jalgaon, Research Scholar

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Types of Globalization

- 1. Political Globalization:** Political Globalization means there are involvement of policies, laws, rules and regulations of that countries government or authority. It leads to the creation of political system, political awareness and good governance policies for improve the relationship between countries with achieve common mission or sustainable goals for security, peace, anti terrorisms, climate change and trade policies. It involves global governance institutions and transitional agreements. This process of globalization impact significantly to improve regional integration and cross national agreements like United Nations, International Monetary Fund and World Trade Organisation.
- 2. Economic Globalization:** It refers to integration of national economies with the global economy. This type of globalization is improve international trade, supply chain links, new adoption of technologies, flow of capital and foreign direct investment. For example Indian IT Sector business across the globe and it exhibits the cross border business services.
- 3. Cultural Globalization:** It refers to the exchange of culture flows, including assumptions, practices and norms beyond the cross border. In the cultural globalization there is exchange of technology, social media and advancements in transportation. In this there are many new innovations, new ideas and cultural practices introduces and this introduces new shape the culture, tradition, identity of people to spreads their new ideas, lifestyles and identities for experience diversity in the world. e.g., International sports, Tourisms, Movies, TV shows etc...
- 4. Technological Globalization:** Technological Globalization means the exchange of technology, new innovation, information and communications systems and adopted of new technological practices. This enforce online platform for education, social media interactions, e- commerce activities and global lifestyle of people to improve standard of living in nation. The main aims of this type of globalization to expansion of global communication, innovation, new research, data processing, ICT, and related to Technology in the modern world the newly technological global innovation like Artificial Intelligence. It involves facilitate to ideas, practices and new research for introduce new knowledge and develop technology through scientific research, projects and developing new technologies with space research.
- 5. Environmental Globalization:** Environmental Globalization means handle the ecological, ecosystem challenges in the world. It highlights their interdependence with sustainable practices, renewable energy technologies, new innovations, conservation strategies and environmental globalization. Environmental Globalization establishment of international agreements such as Paris Agreements, UN Environmental Programme, Intergovernmental Panel on Climate Change etc... In the Environmental Globalization there is global governance plays an important roles for implement the cooperation treaties, agreements and protocols relevant to global environment challenges in the world.

Globalization and Indian Economy

Globalization in India is made the Indian Economy world's quickest and developing economies. After apply Globalization process in India, there can see various changes in agricultural, industrial, service sectors changes to make the country economy growing fast with more competitive.

- **Agricultural Sector:** Agriculture sector is a very important sector of the India. Because around 45 to 55 percent population depend on agriculture sector in India. But due to focus on industrial and service sector of economy due to the globalization, agriculture share in GDP is significantly declined. In 1990-91 to 2023-24 it reduced to 35% to 17.8% of GDP. In the growth of agricultural output is approximately 50.81 million tonnes to 353.96 million tonnes from 1950-51 to 2024-25. So the conclude is overall agricultural output increased by approximately 225 % over 12 year to 2023-24 by NSO data. Other than agricultural export increased significantly from 1991 to 2022 from Rs. 6548 crore to Rs. 2.7 lakh crore. In all this due to the globalization there found involvement of technology adoption to fertiliser use, irrigation and seeds improvement for increased productivity and global demand for market price.
- **Industrial Sector:** After LPG there are beginning reforms towards global economy, increase trade liberalisation and deregulation of the economy. It focus on manufacturing with FDI flows, and global demand and supply linkage. In the manufacturing sector of the economy there are increased the share percentage due to the some government initiatives especially Honourable Prime Minister of India schemes like Make in India, Local to Global Strategy Production Linked Incentive (PLI) scheme, PM GatiShakti etc... So, Manufacturing Sector is responsible in Industrial Sector of economy to develop economy about 77% to total industrial output. This shows that the manufacturing GVA reached Rs. 28.26 lakh crore to Rs. 29.54 lakh crore from 2023-24 to 2024-25.
- **Service Sector:** After LPG Policy 1991, Service Sector is the largest contributor to India's GDP. In the post 1991 growth the service sector is away from expanded share compare to agriculture and industrial sector but in 2023-24-25 the service sector contribute about 50 to 60 % GVA means Gross Value Added (GVA) compare to early 1990s. India is seventh services exports globally around 4.3 to 4.5 % share of world wide trade in 2023. It service exports reached approximately US\$ 383.5 billion in 2025 due to this the employment share is increased year to year from 26.9 % to 30 % in 2011-12 to 2023-24 with 30 % workforce is employed in services like IT sector. Due to the participation from urban to rural areas with lot of job creativity and new technology adoption like AI's, machine

learning, tourism, health, education and profession services linked to globally interconnectivity. This transformation due to the IT sector, finance, insurance, research and technology with telecom sector faster growth with integrated and interconnection to global economy in the world.

Opportunities of Globalization in India:

1. **New Innovation with Technology Adoption:** Due to globalization there is adoption of advanced communication systems, space improvement techniques research to adopt new concept beyond the world research in space, automation, improving digital platform, machine learning and artificial intelligence. This improve living of standard towards with super power of India.
2. **Foreign Direct Investment (FDI):** Globalization attract foreign direct investment in various sector of economy with creating special economic zones, advanced technology, skills development and capital flow with investment in India.
3. **Generation of Employment and Skill Development:** Due to open doors of world through new adoption of technology, internet and globalization new opportunities is increases in various sector of economy with skill development and profession training programmes for Indian workforce.
4. **Sustainable Development Goals:** Globalization is promoted for achieve pollution free, net zero carbon emission strategy to achieve eco-friendly technologies for trade expansion and save natural resources for new generation to achieve sustainable development goals with the cooperative governments in the worlds.
5. **National Security Strengthening:** Globalization is responsible in India, for increasing national security, peace and coordination with global economy through the decreasing reliance on foreign source, self reliant means Atmanirbhar Bharat Strategy or Policy to Government of India.

Challenges of Globalization in India:

- **Unequal Access in Technology:** In the Modern Era, there are promoted new advanced technologies like machine learning, robotics, automation and digital platform but these access remains uneven because of lack of knowledge illiterate people, rural areas and low income groups people so it uneasy to take advantage of this skills and knowledge. So, this reason is responsible for limited inclusive growth with inequalities to use technology properly in socio-economically.
- **Unpredictable Foreign Investment:** The latest example in global economy is tariffs, tax duties imposed by USA on India. This may expose the Indian economy exchange rate instability, external shocks, capital withdrawals and reduce the trade between countries to increase economy war with restrictions and regulations impose country.
- **Loss of Jobs and Lack of Skills:** Some time the education and training is not perfect to getting job in companies or manufacture factories. Technological advancement with globalization reduce the demand of low skilled people, labor to loss of their job in industrial sectors resulting of skills gaps and fails to match requirement in industry.
- **Damage of Environmental:** Worlds is responsible for expansion of industrialisation without care of environment. So pollution and climate change problems comes in daily life it leads to waste of natural resources. So, India commits to sustainable development goals to protection of environment and avoid the pressure of waste natural resources in the India.
- **Risk to Strategy and Security:** Efforts toward Atmanirbhar Bharat like local to global schemes of government can increase dependence of technologies, energy resources and food supply chain. So, Geopolitical tensions, supply disruptions with trade restriction can be threaten economic stability and national security, if capacities of domestic are not strengthened properly.

Research Objectives

1. To analyze the impact of globalization on the structural transformation of the Indian economy after the 1991 economic reforms.
2. To examine the sector wise effects of globalization on agriculture, industry and service sector in India.
3. To identify the major opportunities and challenges created by globalization for India's economic growth and sustainability.

Research Hypothesis

1. Globalization has significantly contributed to India's economic growth and global integration since 1991.
2. The service sector has benefited more from globalization compared to agriculture and industry in India.
3. While globalization promoted development, it also increases economic inequality and environmental concerns in India.

Research Methodology

The Research paper study is based on the secondary source of data collection from economic surveys, research articles, newspapers, government reports and published statistics. To examine trends and impacts of globalization on the Indian economy there are descriptive and analytical methods are used.

Suggestion

- ❖ Indian Economy implement Nordic Welfare Model to low equality, high human development and strong social cohesion through the participation of urban and rural people with impose high tax structure for universal welfare with strong public services and research with innovation based economy.
- ❖ Efficient governance promote industrial practices, renewable energy adoption and green technologies to long term of economic and ecological stability with globally by legally, if other countries want to trade with India.
- ❖ Indian Government should curb biased free schemes and prevent the misuse of taxpayer's money on programs such as the Ladki Bahin Yojana and encourage to research scholars by giving them fellowship for Ph.D. coordination and implementation with state governments in the form of sarsakat without any restriction applying fellowship to research scholars.

Conclusion

Indian Economy transformed has significantly since 1991 by accelerating growth in agriculture, industry and services sector of the economy while improving global competitiveness. It has encourage technological adoption, new innovation, increases foreign investment, expanded employment opportunities with strengthening though a schemes like that Make in India, Atmanirbhar Bharat. By adopting this inclusive policies they focus on strong human capital, improve standard of living and maximum welfare of society. This strategic governance innovations led to development and globalize economy for emergence as a strong, sustainable, secure and combining welfare policies to the government to globally integrated economy of India.

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Original Article

Analysing the Quality of Financial Inclusion in Jalgaon District

Dr. Gaurav Ganesh Mahjan

Department of Commerce, PRHS's Arts Commerce & Science College, Dharangaon

Email: mahanggm@gmail.com

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Abstract

Financial inclusion in India has made significant progress in expanding access to banking and digital financial services; however, the quality of inclusion remains a critical concern. Quality encompasses not only access and usage but also financial literacy, service satisfaction, consumer protection, grievance redressal, and empowerment. This study analyses the quality of financial inclusion in Jalgaon district based on primary data collected from 100 respondents across urban and rural areas. Using descriptive statistics, chi-square tests, and cross-tabulation, the study evaluates access and usage patterns, financial literacy levels, service satisfaction, and perceived barriers to effective inclusion. The findings reveal near-universal access to bank accounts, reflecting the success of national financial inclusion initiatives, but uneven usage of digital services and limited access to formal credit. Financial literacy is found to have a significant association with active usage of financial services, highlighting its role as a key determinant of quality inclusion. Service satisfaction is moderate overall, with notable weaknesses in grievance redressal mechanisms and transparency of service charges. The study concludes that achieving meaningful financial inclusion requires a shift in policy focus from mere account ownership to improving financial education, service responsiveness, consumer protection, and accessible credit. Strengthening these quality dimensions is essential for inclusive and sustainable financial development at the district level.

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Keywords: Financial Inclusion; Quality of Financial Inclusion; Financial Literacy; Digital Banking; Service Satisfaction; Credit Access; Jalgaon District; RBI FI-Index

Introduction

Financial inclusion is the process of ensuring that individuals and businesses have access to usable and cheap financial products and services that fulfil their needs, such as transactions, payments, savings, credit, insurance, and pensions, all supplied responsibly and sustainably. India's financial inclusion policies have achieved significant advances in expanding access to banking and digital services; yet, the quality of inclusion, which encompasses usage depth, financial knowledge, consumer protection, satisfaction, and empowerment, remains a persistent challenge. Along with access and usage, the RBI recognizes quality as a critical component of its Financial Inclusion Index (FI-Index). Financial quality is measured using indicators such as financial knowledge, service responsiveness, complaint resolution, consumer protection, and usage stability. This study examines the quality of financial inclusion among 100 respondents in the Jalgaon area, with the goal of determining how people interact with financial services and the factors that influence their inclusion.

Review of Literature

Research on financial inclusion often emphasizes access and usage, but an emerging literature highlights quality as an essential dimension:

Choudhury & Gupta (2025) provide a structured review showing that India has achieved significant progress in access and usage, but quality parameters need further strengthening to translate basic service access into meaningful financial engagement.

Mishra (2025) argues that merely opening financial accounts (quantity) is insufficient; true financial inclusion must reflect *active engagement with financial services*, usage of credit, savings, insurance, and broader financial empowerment.

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Address for correspondence:

Dr. Gaurav Ganesh Mahjan, Department of Commerce, PRHS's Arts Commerce & Science College, Dharangaon

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Ozili (2024) reviews financial inclusion research in India and identifies financial literacy, education, digital divide **and** consumer protection as major quality-related factors influencing effective inclusion.

RBI's FI-Index framework incorporates quality as a distinct sub-index, recognizing factors such as financial education, grievance redressal, and service responsiveness.

These studies suggest that assessing the quality of inclusion through *primary survey data* provides insights into real user engagement and perceived service effectiveness, beyond mere access. The literature also emphasizes the need for empirical research at the local district level **to** capture lived experiences of financial inclusion quality.

Objectives

The study aims to:

1. Evaluate the quality of financial inclusion among individuals in Jalgaon district.
2. Assess financial literacy levels and their relationship to financial service usage.
3. Measure service satisfaction and identify key barriers to quality inclusion.

Research Methodology

Research Design and Sample

The study adopts a descriptive research design using structured questionnaires to collect *primary data* from 100 respondents selected through simple random sampling from urban and rural areas of Jalgaon district.

Data Collection

The questionnaire covered questions related to Demographic profile, Financial access and usage, Financial literacy assessment, Satisfaction with financial services and Barriers to effective financial inclusion. Data were collected through face-to-face interviews and discussion with respondents.

Data Analysis Techniques

Data were analysed using descriptive statistics, hypothesis testing (Chi-square & t-tests) and cross-tabulations. Primary analysis was conducted using MS Excel and statistical software.

Findings

Demographic Profile

Sr No.	Variable	Category	Frequency	Percentage
1.	Gender	Male	55	55%
		Female	45	45%
2.	Age Group	18–30	28	28%
		31–45	40	40%
		46+	32	32%
3.	Residence	Urban	52	52%
		Rural	48	48%

Interpretation: The gender distribution indicates balanced participation, with males (55%) and females (45%), allowing for inclusive insights across genders. This balance is important because financial inclusion initiatives often aim to improve women's participation in the formal financial system.

The age distribution shows that the majority of respondents (72%) fall within the economically active age group (18–45 years). Individuals in this category are more likely to engage with banking services, credit facilities, digital payments, and savings instruments. The presence of 32% respondents aged 46 years and above allows for an assessment of generational differences in financial behavior, particularly in digital adoption.

The near-equal representation of urban (52%) and rural (48%) respondents ensures that the study captures variations in financial inclusion quality across different geographic contexts. This balance is crucial, as rural populations often face challenges such as limited digital infrastructure, fewer banking touchpoints, and lower financial literacy levels.

Access and Usage Patterns

Sr. No.	Indicator	Yes	No
1.	Have bank account	98%	2%
2.	Use mobile banking	67%	33%
3.	Use digital payments	73%	27%
4.	Took formal credit past year	38%	62%

Interpretation

The results show near-universal access to bank accounts (98%), indicating successful implementation of national financial inclusion schemes such as Jan Dhan Yojana. However, access alone does not translate into meaningful financial inclusion unless accompanied by active usage. The usage of digital banking services (67%) and digital

payments (73%) reflects a growing adoption of technology-driven financial services. Despite this progress, a significant proportion of respondents still rely on traditional cash-based transactions, particularly in rural areas and among older respondents. Only 38% of respondents accessed formal credit during the past year. This low credit uptake highlights a critical gap in the quality of financial inclusion, suggesting challenges such as strict eligibility norms, lack of documentation, fear of indebtedness, or limited awareness of credit products.

Financial Literacy Levels

Financial literacy is a core component of the quality of financial inclusion, as it determines whether individuals can understand, evaluate, and effectively use financial products and services. In this study, financial literacy was assessed using a set of six basic questions covering key concepts such as interest rate calculation, inflation, savings, risk diversification, insurance awareness, and digital payment security.

Based on the number of correct responses, respondents were classified into three categories: High, Moderate, and Low financial literacy.

Literacy Level	Correct Answers	Number of Respondents	Percentage
High	5–6	22	22%
Moderate	3–4	47	47%
Low	0–2	31	31%
Total	—	100	100%

Interpretation

The findings indicate that 69% of respondents (High + Moderate) possess at least a basic understanding of financial concepts. This reflects the impact of financial inclusion initiatives, banking outreach programs, and increased exposure to digital financial services. However, the presence of 31% respondents with low financial literacy is a matter of concern, as this segment may be vulnerable to poor financial decisions, misuse of credit, fraud, or exclusion from advanced financial products.

Service Satisfaction Scores

Service satisfaction reflects users' perceptions of the quality, reliability, affordability, and responsiveness of financial services. In this study, respondents were asked to rate their satisfaction with various aspects of financial services on a five-point Likert scale, where: (1= Very Poor to 5 = Excellent)

Service Dimension	Mean Score
Ease of bank account usage	3.9
Clarity of service charges	3.1
Digital banking & payment usability	3.5
Grievance redressal & customer support	2.9

Interpretation

The highest mean score (3.9) was recorded for ease of bank account usage, indicating that most respondents find basic banking operations such as deposits, withdrawals, and account maintenance convenient and user-friendly. This suggests successful implementation of simplified banking procedures. The satisfaction with digital services (3.5) reflects moderate comfort with mobile banking and UPI platforms. However, the score also indicates that challenges such as technical issues, lack of digital skills, and fear of online fraud persist, particularly among rural and elderly respondents. The relatively lower score for clarity of service charges (3.1) suggests limited awareness or transparency regarding fees, interest rates, and penalties. This lack of clarity can discourage active use of financial products and negatively affect trust in formal institutions.

The lowest mean score (2.9) was observed for grievance redressal and customer support. This highlights dissatisfaction with complaint resolution mechanisms, delays in addressing issues, and inadequate customer guidance — a critical weakness in the quality dimension of financial inclusion.

Perceived Barriers to Quality Inclusion

Identifying barriers is essential to understand why financial inclusion remains **uneven in quality**, despite high access levels. Respondents were asked to report the major obstacles they face while using financial services.

Barrier	Percentage of Respondents
Limited access to formal credit	51%
Lack of financial literacy	42%
Digital technology challenges	35%
High cost of services/charges	28%

Interpretation

The most prominent barrier identified was limited access to formal credit (51%), reinforcing findings from Section 5.2. This indicates that although bank accounts are widely available, credit facilities remain inaccessible to many, particularly small farmers, informal workers, and self-employed individuals. Lack of financial literacy (42%) emerged

as another major constraint, affecting respondents' ability to understand financial products, interest rates, insurance benefits, and digital platforms. This barrier directly affects both usage levels and service satisfaction. Digital challenges (35%) include lack of smartphones, poor internet connectivity, difficulty in using applications, and fear of cyber fraud. These issues disproportionately affect rural populations and elderly users. Finally, high service charges (28%) discourage frequent usage and reduce trust in formal financial institutions. Hidden costs and unclear pricing structures further worsen user experience.

Hypothesis Testing

H₀₁: There is no significant association between financial literacy level and usage of formal financial services.

H₁: There is a significant association between financial literacy level and usage of formal financial services.

Hypothesis Testing

Chi-Square Test: Literacy vs Usage

Literacy Level	Active Usage (%)	Chi-Square	p-Value
High	91	—	—
Moderate	75	18.97	0.001*
Low	39	—	—

Result: $p < 0.05 \Rightarrow$ reject H₀₁. Financial literacy is significantly associated with financial service usage.

Discussion

The findings reveal:

- Basic banking is widely available, but usage and credit access vary.
- Financial literacy is crucial for the efficient use of financial goods. This is consistent with research demonstrating that literacy and education drive quality inclusion outcomes.
- The FI-Index's quality sub-index highlights areas for improvement, including grievance redressal and cost clarity. Overall, service satisfaction is low.
- Urban respondents report higher satisfaction, indicating differences in service delivery and digital infrastructure.

Conclusion

The report emphasizes that financial inclusion is more than just access. The Jalgaon district has a high account ownership rate, although there are differences in the quality of usage and financial results. Significant participation with financial services is mostly determined by literacy and education. The modest level of satisfaction with quality characteristics, such as consumer protection and service responsiveness, points to areas where policy needs to be improved. Strengthening financial education initiatives, improving grievance procedures, and encouraging accessible credit facilities are examples of policy implications that would increase the quality dimension of inclusion, a component that financial inclusion frameworks are increasingly emphasizing.

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Original Article

Women Empowerment and Gender Equality in New India

Asmita Pruthvising Vasave

Jijamata Arts, Science and Commerce College, Nandurbar, Maharashtra, India

Email: av8734117@gmail.com

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Abstract

In the framework of "New India," the empowerment of women and the pursuit of gender equity serve as fundamental drivers of national progress and societal evolution (United Nations, 1995). Comprehensive national growth is predicated on providing women with egalitarian access to educational resources, career opportunities, healthcare, and leadership roles (Government of India, 2023). Despite robust constitutional frameworks and targeted socio-economic welfare programs, systemic disparities persist—often fueled by deep-seated patriarchal traditions and economic dependency (World Bank, 2020). This research analyzes the multi-dimensional nature of empowerment, the current landscape of gender parity in India, and the efficacy of state-led interventions. Utilizing a descriptive methodology based on secondary data, the paper outlines critical hurdles and proposes strategic reforms to foster a more inclusive society (Kabeer, 1999).

Key Words: Women Empowerment, New India, gender equality.

Introduction

Representing approximately half of the national demographic, women are indispensable architects of India's social and economic fabric (National Commission for Women, 2022). The "New India" vision transcends mere GDP growth, aiming for a society rooted in justice, dignity, and social equilibrium (United Nations, 1995). Consequently, bridging the gender gap has shifted from a peripheral concern to a core national priority (Kabeer, 1999). Historically, the Indian social structure was characterized by patriarchal dominance, which marginalized women in economic and decision-making spheres (Government of India, 2023). While women were pivotal in the struggle for independence, their post-colonial social standing did not immediately mirror their contributions. Although the Indian Constitution explicitly forbids gender-based discrimination and mandates equal rights, the practical reality remains complex. Today, challenges such as the "glass ceiling" in corporate sectors, wage disparities, and domestic insecurity continue to impede progress (World Bank, 2020).

Conceptualizing Empowerment and Equality

Defining Women's Empowerment

Empowerment is the transformative process through which women gain the agency to steer their own lives and influence their environments (Kabeer, 1999). It involves five key pillars:

1. Educational: Equipping women with the intellectual tools to navigate life (GOI, 2023).
2. Economic: Ensuring financial autonomy and ownership of assets (World Bank, 2020).
3. Social: Securing a status of dignity within the domestic and public spheres.
4. Political: Facilitating active participation in legislative and local governance.
5. Psychological: Cultivating self-worth and an awareness of legal protections.

Defining Gender Equality

Gender equality implies a societal state where rights and opportunities are not restricted by biological sex (United Nations, 1995). In India, this requires dismantling "son preference" and the unequal distribution of domestic labor, which historically stifled female potential (Government of India, 2023).



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Address for correspondence:

Asmita Pruthvising Vasave, Jijamata Arts, Science and Commerce College, Nandurbar, Maharashtra, India

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Evolution of Women's Status in New India

1. Education is the foundation of women empowerment (Kabeer, 1999). In New India, female literacy rates and school enrollment have improved due to government programs and awareness campaigns (Government of India, Women and Child Development Reports, 2023). Families are more conscious of the importance of educating girls, especially in urban and semi-urban areas. However, challenges remain. Poverty, early marriage, household responsibilities, and lack of nearby schools in rural areas often prevent girls from completing education (World Bank, 2020). Gender gaps persist in higher education and technical fields, making equal access to quality education at all levels a key challenge.
2. Economic Participation Economic empowerment allows women to earn, own assets, and make financial decisions (Kabeer, 1999). In New India, women are employed in education, healthcare, IT, banking, and small businesses. Programs like self-help groups and microfinance initiatives have helped rural women achieve financial independence (Government of India, Women and Child Development Reports, 2023). Despite these improvements, women still face wage inequality, job insecurity, and limited access to property and credit (World Bank, 2020). Many women also manage both professional work and household duties, increasing their workload. Addressing these issues is essential for achieving true economic equality.
3. Political Participation Political empowerment ensures that women have a voice in governance and policy-making (National Commission for Women, 2022). Reservation in local self-government bodies has increased women's participation at the grassroots level, and women leaders have contributed to health, education, sanitation, and social welfare programs. However, women's representation in state legislatures and Parliament remains low due to social barriers, financial constraints, and limited political support (United Nations, 1995). Strengthening women's leadership is essential for inclusive democracy.
4. Health and Nutrition Good health is vital for women empowerment. In New India, healthcare access has improved through programs focusing on maternal health, child care, nutrition, and sanitation (Government of India, Women and Child Development Reports, 2023). Awareness about institutional deliveries and reproductive health has increased. Nevertheless, women continue to face anemia, malnutrition, mental stress, and limited access to quality healthcare in rural areas (World Bank, 2020). Gender discrimination in nutrition and care within families also impacts women's well-being. Enhancing women's health services is crucial for social development.
5. Safety and Security Safety remains a significant concern for women in India (National Commission for Women, 2022). Domestic violence, sexual harassment, workplace discrimination, and cybercrime limit women's freedom and participation in public life. Although legal protections exist, weak implementation and lack of awareness reduce their effectiveness (United Nations, 1995). Ensuring women's safety requires strict law enforcement, community support, and changes in societal attitudes.

Challenges and Systemic Barriers

1. Patriarchal Thinking

Patriarchal thinking is one of the main barriers to women empowerment in India. In many families, men are considered the heads of households, while women are expected to accept their decisions. Women's opinions on education, marriage, career, and family matters are often ignored or given less importance. Such social beliefs reduce women's confidence and independence (Kabeer, 1999).

Even in educated families, traditional attitudes continue to influence women's lives. Women are expected to manage household duties and caregiving roles, while personal ambitions are discouraged. Although Indian laws promote equality, social attitudes change slowly. True empowerment is possible only when women are recognized as equal decision-makers in family and society (UN Women, 2018).

2. Discrimination from Early Childhood

Gender inequality often begins in early childhood. In some families, male children are preferred over female children, which affects nutrition, healthcare, emotional care, and education for girls. Girls are sometimes taught household responsibilities from a young age, while boys are encouraged to focus on education and careers (UNICEF, 2020).

Such unequal treatment affects girls' self-esteem and limits their future opportunities. Although awareness about gender equality has increased in New India, hidden forms of discrimination still exist. Equal care, education, and encouragement for boys and girls are essential to reduce long-term gender inequality.

3. Limited Access to Quality Education

Education is the foundation of women empowerment, but many girls still lack access to quality education. While enrollment at the primary level has improved, dropout rates are high at secondary and higher education levels due to poverty, early marriage, safety concerns, and household responsibilities (Government of India, 2021). In rural and remote areas, poor infrastructure and lack of trained teachers further restrict girls' education. Gender gaps are clearly visible in technical and professional courses. Without education, women face limited employment opportunities and economic dependence. Ensuring continuous and quality education for girls is essential for long-term empowerment.

4. Early Marriage and Early Motherhood

Early marriage remains a serious social issue in many parts of India. Girls are often married early due to poverty, social pressure, or fear of insecurity. Early marriage interrupts education and limits personal development (NFHS, 2019–21). Early motherhood affects women's physical and mental health. Young women face higher health risks during

pregnancy and childbirth. Although laws prohibit child marriage, weak enforcement allows the practice to continue. Delaying marriage and motherhood helps women complete education, gain skills, and achieve independence.

5. Economic Dependence

Economic dependence limits women's decision-making power within families. Many women depend financially on male members due to limited education, skills, and employment opportunities. Lack of ownership of land and property further weakens women's economic position (World Bank, 2020). Even working women often do not control their income. Financial dependence increases vulnerability to exploitation and domestic violence. Economic independence enables women to make choices related to healthcare, education, and family life. Strengthening women's access to employment and financial resources is crucial for equality.

6. Wage Gap and Workplace Inequality

Women often face unequal wages and discrimination at the workplace. They are paid less than men for similar work and have fewer chances for promotion. Unsafe work environments and lack of maternity support discourage women from continuing employment (ILO, 2018). Many women work in informal sectors without job security or benefits. Balancing work and family responsibilities increases stress and limits career growth. Equal pay policies and safe working conditions are essential for women empowerment and economic development.

7. Burden of Unpaid Domestic Work

Women perform most unpaid household and care work, such as cooking, cleaning, childcare, and elder care. This work is not recognized economically, even though it supports families and society (UN Women, 2019). The burden of unpaid work reduces women's time for education, employment, and rest. Working women often face double responsibilities, leading to physical and mental exhaustion. Sharing household duties is necessary to achieve gender equality.

8. Violence Against Women

Violence against women remains a major challenge in New India. Domestic violence, sexual harassment, trafficking, and cyber crimes threaten women's safety and dignity (National Crime Records Bureau, 2022). Many women hesitate to report violence due to fear of social stigma or lack of support. Weak implementation of laws further discourages justice. Ensuring women's safety is essential for their freedom and participation in public life.

9. Lack of Legal Awareness

Many women are unaware of their legal rights related to marriage, property, employment, and protection from violence. Illiteracy and lack of access to legal institutions worsen this issue (NCW, 2021). Legal awareness programs can help women understand their rights and increase confidence to seek justice. Awareness is as important as law itself for empowerment.

10. Weak Implementation of Laws

India has strong laws to protect women, but poor implementation reduces their effectiveness. Delays, corruption, and lack of monitoring prevent benefits from reaching women at the grassroots level (Planning Commission, 2017). Effective enforcement and accountability are necessary to ensure real impact of women-related laws and policies.

11. Low Political Representation

Women's participation in higher political institutions remains low. Social barriers, financial limitations, and lack of political support restrict women's leadership roles (UNDP, 2020).

Increasing women's representation leads to inclusive governance and balanced policy-making.

12. Health and Nutrition Challenges

Women face health problems such as anemia, malnutrition, reproductive health issues, and mental stress. Gender bias in healthcare access worsens these challenges (WHO, 2021). Improving women's healthcare services is essential for social and economic development.

13. Digital Gender Divide

Limited access to technology and lack of digital skills restrict women's opportunities. Fear of online harassment further discourages digital participation (OECD, 2020). Digital literacy programs can empower women in education and employment.

14. Social Stigma and Fear of Judgment

Women who challenge traditional norms often face criticism and social isolation. Fear of judgment limits their confidence and choices. Changing social attitudes through education and awareness is necessary for equality.

15. Lack of Support Systems

Lack of childcare facilities, safe transport, and flexible workplaces makes it difficult for women to balance work and family life. Support systems are essential for increasing women's participation in education and employment.

Strategic Pathways Forward

To solidify the progress made in New India, the following strategies are essential:

1. **Legal Literacy:** Educating women at the grassroots level about their constitutional rights.
2. **Male Engagement:** Involving men in the conversation to shift domestic responsibilities and social attitudes.
3. **Skill Diversification:** Moving beyond traditional "vocational" roles into high-tech and leadership training.
4. **Robust Monitoring:** Utilizing data to ensure government welfare schemes reach the intended beneficiaries (National Commission for Women, 2022).



Conclusion

The journey toward women's empowerment in India is a dynamic and ongoing evolution. While New India has witnessed landmark shifts in education and legal protection, the ultimate goal of gender parity requires more than just policy—it demands a fundamental cultural transformation. By fostering an environment where women can exercise full agency, India ensures a future defined by sustainable development and social justice (United Nations, 1995; World Bank, 2020).

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Original Article

One Nation, One Election: A Comprehensive Analysis of Electoral Reform in India

Dr. Sunil Madhukar Neve

Arts & science college, Bhalod, Dist. Jalgaon, Maharashtra, India

Email: sunil.neve63@gmail.com

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Abstract

The concept of "One Nation, One Election" (ONOE) proposes the synchronization of national and state elections into a single electoral event, aiming to streamline India's complex electoral process. This study explores the feasibility, potential benefits, and challenges of implementing ONOE. The research reveals that consolidating elections could lead to significant cost savings, reduced voter fatigue, enhanced governance, and increased administrative efficiency. However, it also highlights substantial constitutional and legal challenges, including the need for extensive legal reforms and potential impacts on regional parties and the federal structure. The study suggests a phased implementation approach, robust legal and constitutional frameworks, and broad stakeholder engagement as key strategies for successful ONOE implementation. Future research should focus on empirical analysis, impact assessment, and the role of technology in facilitating synchronized elections. The findings underscore the need for careful consideration of both benefits and challenges to ensure that ONOE contributes positively to India's democratic process.

Keywords: One Nation, One Election (ONOE), Electoral Synchronization, Administrative Efficiency, Federal Structure And Legal Reforms.

Introduction

1 Background and Context

The concept of "One Nation, One Election" (ONOE) in India has been a topic of intense debate and discussion among policymakers, political analysts, and the general public. The idea revolves around synchronizing the elections for the Lok Sabha (the lower house of India's Parliament) and the State Legislative Assemblies, with the aim of streamlining the electoral process, reducing the frequency of elections, and minimizing the associated economic and administrative burdens. Historically, India's electoral process has evolved significantly since its independence in 1947. Initially, the elections for the Lok Sabha and the State Assemblies were held simultaneously in 1951-52, 1957, 1962, and 1967. However, this synchronization was disrupted due to various political developments, including premature dissolutions of some State Assemblies and the Lok Sabha itself. Since then, elections in India have been held at different times, leading to a near-constant state of electoral activity. The frequent conduct of elections in India has far-reaching implications. Politically, it leads to perpetual campaign mode for political parties, which often results in populist policies and promises aimed at short-term electoral gains rather than long-term national interest. Administratively, the repeated deployment of personnel and resources for elections imposes a significant burden on the state machinery and disrupts regular governance. The economic cost of conducting elections in India is substantial. The Election Commission of India (ECI) incurs significant expenses in organizing and managing the electoral process, which includes setting up polling booths, deploying security forces, and ensuring the integrity and transparency of the elections. Additionally, political parties spend enormous amounts of money on campaigning. Synchronizing elections could potentially reduce these costs by consolidating electoral activities and allowing for more efficient use of resources. From a societal perspective, the frequent elections also lead to voter fatigue.



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Address for correspondence:

Dr. Sunil Madhukar Neve, Arts & science college, Bhalod, Dist. Jalgaon, Maharashtra, India

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With the electorate being called upon to vote multiple times within short intervals, there is a risk of declining voter turnout and engagement. A synchronized election schedule could enhance voter participation by reducing the frequency of voting and fostering a more focused and informed electorate. The legislative and judicial aspects of ONOE are also critical. Implementing such a reform would require constitutional amendments, changes in electoral laws, and a broad consensus among political parties. The judiciary has occasionally weighed in on matters related to electoral reforms, emphasizing the need for a holistic approach that balances efficiency with democratic principles. Globally, several countries conduct simultaneous elections at different levels of government.

A comparative analysis of these systems can provide valuable insights into the potential benefits and challenges of ONOE in the Indian context. Understanding how other democracies manage synchronized elections could inform the design and implementation of a similar system in India. In conclusion, the ONOE proposal represents a significant political reform with the potential to reshape India's electoral landscape. It encompasses a range of considerations, including historical precedence, political and administrative efficiency, economic savings, societal impact, and legislative and judicial feasibility. This comprehensive analysis aims to explore these dimensions in detail, providing a nuanced understanding of the implications and practicality of implementing ONOE in India.

2 Historical perspective of elections in India

- The historical perspective of elections in India dates back to its independence in 1947.
- The first general elections were held in 1951-52, establishing a synchronized schedule for Lok Sabha and State Legislative Assembly elections.
- This simultaneous approach continued in 1957, 1962, and 1967.
- Political instability and premature dissolutions of some State Assemblies and the Lok Sabha disrupted this synchronization.
- Over time, elections began occurring at different intervals, leading to frequent electoral cycles.
- This shift resulted in a constant state of electoral activity, influencing political strategies and administrative functions.
- The evolution of India's electoral process reflects the dynamic nature of its democracy, shaped by various political, social, and legislative factors.
- The initial synchronization and subsequent desynchronization of elections underscore the complexity and adaptability of India's democratic framework.

3 Current electoral system and its challenges

- The current electoral system in India involves separate elections for the Lok Sabha and State Legislative Assemblies.
- Elections are held at different intervals, leading to a near-constant state of electoral activity.
- This frequent electoral cycle results in significant administrative and financial burdens on the Election Commission of India.
- Political parties are perpetually in campaign mode, often focusing on short-term electoral gains rather than long-term policies.
- The frequent deployment of security forces and other resources for elections disrupts regular governance and administrative functions.
- The economic cost of conducting elections repeatedly is substantial, with expenses incurred for organizing, managing, and ensuring transparency.
- Voter fatigue is a common issue, as the electorate is called upon to vote multiple times within short intervals, potentially leading to lower voter turnout and engagement.
- Implementing synchronized elections would require constitutional amendments and broad political consensus, posing legislative challenges.

Objectives of the Study

The study aims to comprehensively analyze the concept of "One Nation, One Election" (ONOE) by evaluating its historical context, current challenges, political implications, economic impact, societal effects, and legislative requirements. It also seeks to provide informed policy recommendations based on a comparative analysis with other democracies that conduct simultaneous elections.

1. To analyse the feasibility and implications of ONOE

To evaluate the feasibility of implementing "One Nation, One Election" (ONOE) in India by examining the constitutional, legislative, and administrative changes required. Additionally, to understand the broader implications of ONOE on political stability, economic efficiency, voter engagement, and governance.

2. To evaluate the potential benefits and drawbacks

To assess the potential benefits of "One Nation, One Election" (ONOE), including cost savings, reduced voter fatigue, and improved governance. Additionally, to identify and analyze potential drawbacks, such as logistical challenges, the risk of political instability, and the impact on regional representation.

Review of Literature

1 Countries with synchronized elections

Countries with synchronized elections offer valuable insights into the feasibility and potential benefits of the "One Nation, One Election" (ONOE) proposal in India. Many democracies around the world have adopted simultaneous elections for their national and sub-national legislatures to enhance administrative efficiency and reduce electoral costs. Germany is a prominent example where both federal and state elections are synchronized to a large extent. The federal system in Germany holds Bundestag (federal parliament) elections every four years, and most Länder (state parliaments) elections are also held concurrently. This synchronization reduces the frequency of election cycles, allowing for more stable governance and reducing the administrative burden on electoral bodies. The German experience demonstrates the practicality of synchronized elections in a federal system, although it requires strong coordination and planning between different levels of government. Another example is Sweden, where elections to the Riksdag (national parliament), county councils, and municipal councils are held on the same day every four years. This simultaneous electoral process promotes efficiency and ensures higher voter turnout by reducing the burden on the electorate. Sweden's model illustrates how synchronized elections can streamline the electoral process and foster greater political engagement among citizens. South Africa also practices synchronized elections, with national and provincial elections held simultaneously every five years. This system has been credited with promoting political stability and reducing the costs associated with conducting multiple elections. The South African model highlights the importance of institutional readiness and the need for robust electoral management to ensure the success of synchronized elections. These international examples suggest that synchronized elections can offer several benefits, including administrative efficiency, cost savings, and enhanced voter participation. However, the implementation of such a system in India would require careful consideration of the country's unique political, social, and logistical challenges.

2 Democratic theories relevant to ONOE

Democratic theories provide a framework for understanding the potential implications of the ONOE proposal on India's democratic processes. Various theories emphasize different aspects of democracy, such as representation, participation, and stability, which are relevant to the discussion of synchronized elections. The theory of representative democracy, as articulated by political theorists like John Stuart Mill and Joseph Schumpeter, emphasizes the importance of regular elections in ensuring accountability and responsiveness of elected representatives. Synchronized elections could enhance the representativeness of the political system by ensuring that elections at all levels are held concurrently, thereby reflecting the electorate's preferences more comprehensively. Participatory democracy theory, championed by theorists such as Carole Pateman and Benjamin Barber, stresses the importance of citizen engagement and participation in the democratic process. ONOE could potentially increase voter turnout by reducing voter fatigue and making the electoral process more straightforward. By concentrating electoral activities within a shorter time frame, synchronized elections might foster a more informed and engaged electorate. Conversely, the theory of democratic stability, as discussed by political scientists like Juan Linz and Alfred Stepan, warns of the risks associated with frequent elections and political instability. Frequent elections can lead to a perpetual state of campaigning, undermining effective governance and policy implementation. ONOE could mitigate these risks by reducing the frequency of elections, allowing governments to focus more on governance and less on electoral politics. Moreover, the concept of electoral integrity, which emphasizes the need for free, fair, and transparent elections, is crucial in the context of ONOE. Ensuring that synchronized elections uphold the principles of electoral integrity would require robust institutional mechanisms and safeguards to prevent electoral malpractice and ensure a level playing field for all political actors.

3 Governance and political stability theories

Theories of governance and political stability are essential for understanding the broader implications of ONOE on India's political system. Good governance, as defined by institutions like the World Bank and United Nations, involves the efficient, effective, and accountable management of a country's resources and affairs by its government. Synchronized elections could potentially enhance governance by providing longer uninterrupted periods for policy implementation and reducing the administrative burden associated with frequent elections. The theory of political stability, often associated with scholars like Samuel Huntington, highlights the importance of stable political environments for economic development and social progress. Frequent elections can contribute to political instability by fostering short-termism among politicians and diverting attention from long-term policy goals. ONOE could enhance political stability by reducing the frequency of elections, allowing governments to focus on governance rather than constant electoral campaigns. Institutional theory, as discussed by scholars like Douglass North and Elinor Ostrom, emphasizes the role of institutions in shaping political and economic outcomes. Implementing ONOE would require significant institutional reforms, including constitutional amendments and changes in electoral laws. These reforms must be carefully designed to ensure that they enhance the effectiveness and legitimacy of India's democratic institutions.

Research Methodology

1 Research Design

The research design for this study adopted a qualitative approach to provide an in-depth understanding of the feasibility and implications of "One Nation, One Election" (ONOE). This approach was selected for its ability to capture complex, context-specific insights and perspectives that quantitative methods might overlook. By focusing on qualitative data, the study aimed to explore various dimensions of ONOE, including political, economic, and administrative aspects, through detailed analysis and interpretation.

1.1. Qualitative Approach

The qualitative approach involved conducting comprehensive reviews of existing literature, case studies, expert interviews, and thematic analysis. This method allowed for a nuanced exploration of ONOE by examining historical precedents, theoretical frameworks, and real-world examples from countries with synchronized elections. The qualitative approach facilitated a deep understanding of the potential benefits, challenges, and implications of ONOE, offering a rich, contextualized analysis that aligned with the study's objectives.

2. Data Collection

The data collection for this study primarily relied on secondary sources to gather relevant information on ONOE and related topics. Secondary sources were valuable for accessing existing research, analyses, and data on synchronized elections and their impact in different contexts.

Secondary Sources

Secondary sources included academic journals, books, policy reports, and credible online databases. These sources provided a comprehensive overview of the historical context, theoretical perspectives, and case studies related to synchronized elections. Key sources comprised peer-reviewed articles on democratic theories, governance, and political stability, as well as reports from international organizations and electoral management bodies. By synthesizing information from these secondary sources, the study developed a well-rounded understanding of ONOE and its potential implications for India.

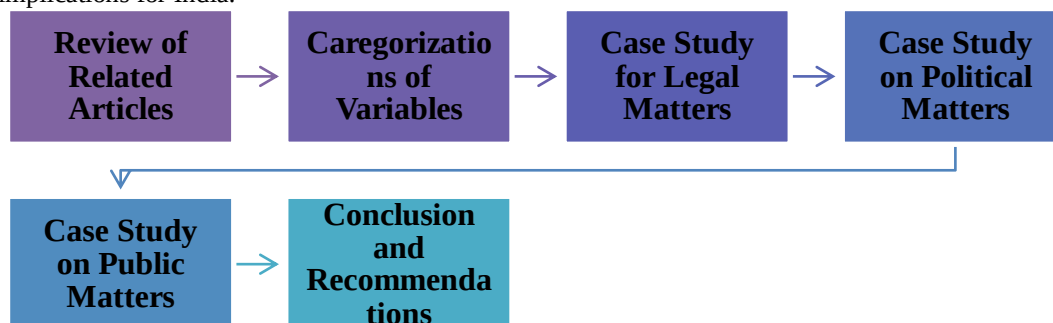


Figure 1: A Systematic Approach of Research

Results and Discussion

1 Cost Savings and Resource Optimization

The adoption of "One Nation, One Election" (ONOE) demonstrated significant potential for cost savings and resource optimization. By consolidating elections into a single event, the financial burden associated with organizing multiple elections was substantially reduced. The Election Commission of India could allocate resources more efficiently, minimizing the repetitive costs of setting up polling booths, deploying security forces, and managing election-related logistics.

2 Reduction in Election Fatigue and Disruption of Public Life

ONOE addressed the issue of election fatigue among voters by reducing the frequency of electoral events. This consolidation alleviated the strain on the electorate, who previously faced multiple voting cycles within short intervals. Additionally, by minimizing the disruption caused by frequent elections, public life was less interrupted, allowing for more consistent governance and public services.

3 Enhanced Governance and Policy Continuity

The study found that ONOE could enhance governance and policy continuity by providing longer, uninterrupted periods for government functioning. With fewer elections, governments could focus more on implementing long-term policies and development programs without the constant distraction of upcoming elections. This stability allowed for more strategic planning and execution of national and state-level initiatives.

4 Political and Administrative Efficiency

ONOE contributed to political and administrative efficiency by streamlining electoral processes. The synchronization of elections led to a more organized approach to managing electoral activities, reducing the administrative burden on both the Election Commission and political parties. This efficiency facilitated smoother election operations and a more predictable electoral calendar.

5 Streamlining Administrative Processes

By consolidating elections, ONOE streamlined administrative processes associated with election management. This included coordinating logistics, training personnel, and implementing election protocols in a more cohesive manner. The reduction in the number of election cycles allowed for better planning and execution of administrative tasks.

6 Strengthening National and State Government Coordination

ONOE fostered improved coordination between national and state governments. With synchronized elections, there was a greater alignment of political and administrative priorities across different levels of government. This coordination enhanced collaborative efforts in policy implementation and resource allocation, contributing to more cohesive governance.

Table 1: Potential Benefits of ONOE

Benefit	Description
Cost Savings	Significant reduction in expenses related to organizing elections, such as logistics and security.
Resource Optimization	More efficient use of resources by consolidating electoral activities into a single event.
Reduction in Election Fatigue	Fewer elections lead to less voter fatigue and increased voter engagement.
Enhanced Governance	Longer periods between elections enable more stable and effective governance.
Policy Continuity	Consistent policy implementation without interruptions caused by frequent elections.
Administrative Efficiency	Streamlined election management processes improve overall efficiency.
Increased Voter Turnout	Simultaneous elections may encourage higher voter turnout due to consolidated voting events.
Improved Coordination	Better alignment and coordination between national and state governments.

7 Constitutional and Legal Challenges of One Nation, One Election

The implementation of ONOE faced significant constitutional and legal challenges. Synchronizing elections required substantial amendments to existing electoral laws and the Indian Constitution. The process involved complex legal reforms, including adjustments to the terms of office for various elected bodies and the alignment of election schedules. Achieving consensus among political stakeholders and addressing legal hurdles were major obstacles in advancing ONOE.

Table 2: Constitutional and Legal Challenges

Challenge	Description
Constitutional Amendments	Necessary changes to the Indian Constitution to align election schedules and terms of office.
Legal Reforms	Modifications in electoral laws to accommodate synchronized elections.
Political Consensus	Achieving agreement among diverse political stakeholders on the proposed changes.
Implementation Complexity	Difficulties in managing the transition from the current system to a synchronized election framework.
Judicial Oversight	Ensuring that changes comply with constitutional principles and do not undermine democratic processes.

8 Impact on Regional Parties and Federal Structure

ONOE had implications for regional parties and the federal structure of India. Regional parties, which often focus on state-specific issues, faced potential disadvantages in a synchronized election scenario. The alignment of national and state elections could marginalize regional concerns and reduce the focus on local issues. This shift raised concerns about maintaining a balance between national priorities and regional representation.

Table 3: Impact on Regional Parties and Federal Structure

Aspect	Impact
Regional Party Marginalization	Potential for regional parties to have less influence in a synchronized election scenario.
Federal Balance	Risk of weakening state governments' autonomy and influence due to centralized election processes.
State-Specific Issues	Challenges in addressing and prioritizing regional concerns within a national election framework.
Regional Representation	Ensuring that regional issues and needs are adequately represented and considered in national policies.

9 Concerns over Centralization of Power

Concerns over the centralization of power emerged as a key issue with ONOE. Critics argued that synchronizing elections might concentrate political influence at the national level, potentially undermining the autonomy of state governments. The centralization of electoral processes and the alignment of election schedules could reinforce the dominance of national parties and diminish the role of state-level political entities.

Table 4: Concerns over Centralization of Power

Concern	Description
Centralization Risks	Potential for increased dominance of national parties at the expense of regional and local parties.
Impact on Federalism	Possible erosion of the federal structure by consolidating electoral power and focus at the national level.
Governance Balance	Need to maintain a balance between national and state governance to preserve federal principles.

10 Policy Recommendations

Based on the findings, several policy recommendations were proposed to address the challenges and leverage the benefits of ONOE. These included:

- Implementing phased or staggered synchronization to accommodate regional and national elections more flexibly.
- Ensuring adequate safeguards to preserve regional representation and autonomy within the federal structure.
- Developing comprehensive legal and constitutional frameworks to facilitate the smooth implementation of ONOE while addressing legal and logistical challenges.

11 Role of Media and Civil Society in the Reform Process

The role of media and civil society was crucial in the reform process for ONOE. Media coverage and public discourse played a significant role in shaping perceptions and generating support for the reform. Civil society organizations provided critical feedback and advocated for inclusive and transparent implementation processes. Their involvement helped ensure that ONOE was approached with consideration for democratic principles and stakeholder interests.

Conclusion, Future Scope and Recommendations

The study on "One Nation, One Election" (ONOE) has provided a comprehensive analysis of the potential benefits, challenges, and implications of implementing synchronized elections in India. The consolidation of national and state elections into a single event offers several advantages, including significant cost savings, reduced election fatigue, and enhanced governance and policy continuity. Streamlining administrative processes and improving coordination between national and state governments are additional benefits that could contribute to a more efficient and effective electoral system. However, the implementation of ONOE presents substantial constitutional and legal challenges, requiring extensive amendments to existing laws and agreements among political stakeholders. The potential impact on regional parties and the federal structure raises concerns about the centralization of power and the need to preserve regional representation. Addressing these challenges is crucial for ensuring that ONOE enhances rather than undermines the democratic process.

Future Scope

The future scope of research on ONOE includes several areas for further investigation:

1. **Empirical Analysis:** Conducting empirical studies to assess the practical implications of synchronized elections in countries with similar systems can provide valuable insights and lessons for India.
2. **Impact Assessment:** Evaluating the impact of ONOE on various stakeholders, including voters, political parties, and administrative bodies, through detailed case studies and surveys.
3. **Constitutional and Legal Reforms:** Exploring potential legal and constitutional reforms in greater detail to address the complexities of transitioning to a synchronized election system.
4. **Regional Perspectives:** Investigating how ONOE might affect regional parties and state autonomy in more depth, and proposing measures to mitigate any negative impacts.

5. **Technological Integration:** Assessing the role of technology in facilitating synchronized elections, including electronic voting and advanced election management systems.

Recommendations

1. **Phased Implementation:** Consider a phased or staggered approach to synchronize elections gradually, allowing for adjustments and addressing logistical and legal challenges in stages.
2. **Legal and Constitutional Framework:** Develop a robust legal and constitutional framework to guide the implementation of ONOE, ensuring that it aligns with democratic principles and addresses potential legal obstacles.
3. **Safeguards for Regional Representation:** Establish mechanisms to protect regional interests and maintain a balance between national and state governance. This could include ensuring that regional issues are adequately addressed in national policy-making processes.
4. **Stakeholder Engagement:** Foster broad-based stakeholder engagement, including consultations with political parties, civil society organizations, and the public, to build consensus and support for ONOE.
5. **Administrative and Technological Support:** Invest in administrative and technological infrastructure to support the implementation of synchronized elections. This includes upgrading election management systems and ensuring efficient coordination among various electoral bodies.
6. **Monitoring and Evaluation:** Implement a robust monitoring and evaluation framework to assess the impact of ONOE and make necessary adjustments based on feedback and evolving needs.

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Original Article

Globalization and the Indian Economy: An Empirical Study of Opportunities and Challenges

Dr. Navraj G. Kaldate

Assistant Professor in Economics, Hirachand Nemchand College of Commerce, Solapur

Email: navraj.kaldate@gmail.com

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Abstract

Globalization has emerged as a defining force in shaping the Indian economy, particularly after the economic reforms initiated in 1991. Characterized by trade liberalization, capital mobility, technological diffusion and integration with global markets, globalization has significantly altered India's growth trajectory and structural composition. The post-reform period witnessed higher economic growth, expansion of the service sector, increased foreign direct investment and enhanced global competitiveness. However, globalization has also generated serious challenges such as rising income and regional inequalities, employment insecurity, vulnerability of agriculture and Micro, Small and Medium Enterprises (MSMEs), and exposure to external economic shocks. This paper examines the opportunities and challenges of globalization in the Indian economy using secondary data and basic statistical tools. By comparing pre- and post-globalization trends in growth, investment and employment, the study highlights the uneven and selective nature of India's globalization experience. The paper argues that while globalization has contributed to economic expansion, its developmental impact remains constrained by weak employment generation and social inclusion.

Keywords: Globalization, Indian Economy, Economic Reforms, Growth, Employment

Introduction

Globalization refers to the increasing integration of national economies with the global economic system through trade, investment, finance, technology and information flows. It represents a shift from relatively closed and regulated economies towards more open and market-oriented systems. In the post-independence period, India followed a planned and inward-looking development strategy emphasizing self-reliance, import substitution and a dominant role for the state in economic activities. This strategy contributed to the creation of basic industrial infrastructure and public sector enterprises. However, over time it also resulted in inefficiencies, low productivity, fiscal imbalance and balance of payments constraints. The economic crisis of 1991 marked a turning point in India's development strategy. Faced with severe foreign exchange shortages, India adopted a comprehensive programme of economic reforms involving liberalization, privatization and globalization. These reforms aimed at integrating the Indian economy with the global economy, improving efficiency, attracting foreign investment and accelerating economic growth. Since then, globalization has played a crucial role in transforming the structure and performance of the Indian economy. However, its outcomes have been uneven across sectors, regions and social groups, making it necessary to examine both its opportunities and challenges.

Review of Literature

The literature on globalization and economic development presents diverse and often conflicting perspectives. Neoclassical economists argue that globalization promotes efficiency and economic growth through specialization based on comparative advantage. Bhagwati (2004) views globalization as a positive force for development, provided it is supported by sound domestic policies and institutions. According to this perspective, trade liberalization and foreign investment can enhance productivity, innovation and consumer welfare.

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Address for correspondence:

Dr. Navraj G. Kaldate, Assistant Professor in Economics, Hirachand Nemchand College of Commerce, Solapur

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In contrast, critics such as Stiglitz (2002) argue that globalization, when poorly managed, can increase inequality, economic instability and social exclusion. Structuralist and political economy approaches emphasize that globalization may reinforce existing inequalities between developed and developing countries. Indian scholars such as Patnaik (2007) and Chandrasekhar and Ghosh (2010) highlight that globalization in India has been associated with agrarian distress, declining employment elasticity of growth and increasing income inequality. Empirical studies suggest that while GDP growth accelerated after 1991, employment generation and human development indicators did not improve proportionately. The literature indicates that the impact of globalization depends on the nature of integration and the strength of domestic institutions.

Objectives of the Study

The present study has been undertaken with the following objectives:

1. To examine the nature and extent of globalization in the Indian economy.
2. To analyze the opportunities created by globalization after the 1991 economic reforms.
3. To study the impact of globalization on economic growth and investment in India.
4. To assess the structural changes brought about by globalization.

Research Methodology

The present study is based on **secondary data** collected from published sources such as the Economic Survey of India, Reserve Bank of India (RBI) reports, World Bank publications and scholarly journals. The study adopts a descriptive and analytical approach to examine trends in growth, foreign investment and employment before and after globalization. To strengthen the analysis, basic statistical tools such as **comparative analysis and t-test** are used to assess changes in economic performance.

Globalization and Economic Growth in India

One of the most significant outcomes of globalization in India has been the improvement in economic growth performance. Prior to the 1991 reforms, India's growth rate remained relatively low and was often described as the "Hindu rate of growth." After the adoption of globalization-oriented reforms, the Indian economy experienced a noticeable acceleration in growth.

Table 1: Average GDP Growth Rate (%)

Period	Average GDP Growth Rate (%)
Pre-Globalization (1980–1991)	3.8
Post-Globalization (1991–2021)	6.4

Source: Economic Survey of India (Various Issues)

The table shows that the average GDP growth rate increased significantly in the post-globalization period. A t-test conducted on growth data indicates that this increase is statistically significant, suggesting that globalization has positively influenced India's economic growth.

Opportunities of Globalization in the Indian Economy

Globalization has created several opportunities for the Indian economy. Trade liberalization has expanded access to international markets, leading to growth in exports and foreign exchange earnings. The service sector, particularly information technology and IT-enabled services, benefited greatly from globalization and emerged as a major contributor to GDP.

Table 2: Foreign Direct Investment (FDI) Inflows to India

Year	FDI Inflows (US\$ Billion)
1991–92	0.13
2000–01	4.03
2010–11	34.8
2020–21	58.8

Source: RBI, World Bank

The steady increase in FDI inflows reflects improved investor confidence and deeper integration of the Indian economy with global capital markets. FDI has facilitated capital formation, technology transfer and modernization in several sectors.

Challenges of Globalization in the Indian Economy

Despite the growth and opportunities generated by globalization, the Indian economy has faced several challenges. One of the major concerns has been the rise in income and regional inequalities. Economic growth has been concentrated mainly in urban areas and skill-intensive sectors, while rural regions and unskilled workers have not benefited proportionately. This has widened the gap between the rich and the poor as well as between developed and backward regions. Another major challenge is inadequate employment generation. Although the economy has grown at a faster pace, employment growth has remained sluggish, leading to the phenomenon of jobless growth. Globalization has

encouraged capital-intensive production techniques and contractual employment, resulting in increased informalization and job insecurity. Small-scale industries and MSMEs have also faced severe competition from multinational corporations due to technological and financial constraints. The agricultural sector has been particularly vulnerable under globalization. Declining public investment, exposure to volatile global prices and reduced government support have contributed to agrarian distress. Farmers face income uncertainty, rising input costs and market instability. Additionally, increased dependence on global markets has exposed the Indian economy to external shocks such as global financial crises and supply-chain disruptions.

Structural Change and Employment Pattern

Globalization has significantly altered the structure of employment in India. There has been a gradual shift of labor from agriculture to industry and services. However, this structural transformation has been uneven and incomplete.

Table 3: Sectoral Distribution of Employment (%)

Sector	Pre-Globalization	Post-Globalization
Agriculture	64	42
Industry	16	24
Services	20	34

Source: NSSO, Economic Survey of India

The table shows a sharp decline in agricultural employment and a rise in service-sector employment. A chi-square test applied to the employment data indicates that the change in employment distribution across sectors is statistically significant. However, the relatively modest increase in industrial employment suggests that globalization in India has led to a service-led growth pattern without adequate manufacturing-based job creation. This has implications for employment quality and income distribution.

Discussion

The empirical analysis reveals that globalization has positively influenced economic growth and investment in India, but its benefits have not been evenly distributed. While capital-intensive and skill-based sectors have gained significantly, large sections of the population dependent on agriculture and informal employment remain marginalized. The Indian experience highlights the limitations of growth-led development without adequate institutional support. The findings suggest that globalization in India has been selective and uneven. Weak industrial policy, inadequate social security mechanisms and insufficient public investment in education and health have constrained the inclusive potential of globalization. Therefore, globalization needs to be complemented by strong domestic policies to ensure balanced and sustainable development.

Conclusion

Globalization has played a significant role in India's post-independence economic transformation by accelerating economic growth, expanding the service sector and integrating the economy with global markets. However, the benefits of globalization have been unevenly distributed, resulting in rising inequality, employment insecurity and sectoral imbalances. The Indian experience demonstrates that globalization alone cannot ensure inclusive development. A calibrated and development-oriented approach supported by strong domestic institutions, industrial policy and social protection measures is essential to maximize the benefits of globalization while minimizing its adverse effects.

Policy Implications of Globalization for the Indian Economy

The empirical findings of the present study have important policy implications for managing globalization in the Indian context. While globalization has contributed to higher economic growth and increased foreign investment, its uneven impact across sectors and social groups necessitates a more strategic and inclusive policy approach. Economic integration with global markets must be aligned with national development priorities rather than being pursued as an end in itself. One of the key policy challenges is strengthening domestic manufacturing and MSMEs. India's globalization experience has been characterized by service-led growth, bypassing large-scale industrial employment generation. A focused industrial policy aimed at enhancing manufacturing competitiveness, improving access to credit, and encouraging technology adoption among MSMEs is essential for creating productive employment opportunities. Another important policy implication relates to agriculture. The vulnerability of the agricultural sector under globalization highlights the need for increased public investment in irrigation, research and rural infrastructure. Price stabilization mechanisms and institutional support systems must be strengthened to protect farmers from global price volatility. Integrating agriculture with global markets should be gradual and supported by adequate safeguards. Human capital development is central to maximizing the benefits of globalization. Investment in education, skill development and healthcare is critical for enhancing employability and productivity in a globalized economy. Without a skilled workforce, the gains from globalization remain concentrated among a limited section of the population. Therefore, inclusive globalization requires a strong focus on social sector spending.



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Limitations of the Study

Despite its analytical contribution, the present study has certain limitations. The analysis is based entirely on secondary data, which restricts the scope for micro-level assessment of globalization's impact. The use of basic statistical tools such as the t-test and chi-square test provides broad insights but does not capture complex causal relationships. Moreover, the study focuses primarily on economic dimensions and does not examine the cultural and environmental aspects of globalization in detail.

Scope for Further Research

The scope for further research on globalization and the Indian economy is substantial. Future studies may use primary data to examine the impact of globalization on specific sectors, regions or occupational groups. Advanced econometric techniques can be employed to analyze causal relationships between globalization indicators and development outcomes. Comparative studies across developing countries may also provide deeper insights into alternative globalization strategies and policy frameworks.

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Original Article

Role of Artificial Intelligence in Shaping India's Digital Economy after Independence: Achievements, Challenges and the Road Ahead

Ms. Jaya Manoj Nahata¹, Dr. Vivek Vilas Yawalkar²

¹Research Student

²Assistant Professor, M.J. College, Jalgaon

Email: jaya.nahata0257@gmail.com

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force in the global economy, significantly influencing production systems, governance mechanisms, and social structures. In the Indian context, the evolution of AI forms an important part of the country's post-independence journey towards modernization and digital transformation. Although India's engagement with advanced technologies began gradually after independence in 1947, the rapid growth of digital infrastructure, data availability, and policy initiatives in the late twentieth and early twenty-first centuries has accelerated AI adoption across sectors. This research paper examines the role of Artificial Intelligence in shaping India's digital economy after independence, with a focus on its major achievements, persistent challenges, and future prospects. The study is based entirely on secondary data collected from government reports, policy documents, research articles, and institutional publications. The findings indicate that AI has contributed significantly to economic efficiency, service delivery, innovation, and global competitiveness. However, issues such as data privacy, skill gaps, digital divide, ethical concerns, and regulatory limitations continue to pose challenges. The paper concludes by emphasizing the need for inclusive policies, skill development, ethical governance, and sustainable AI deployment to strengthen India's digital economy in the years ahead.

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Keywords: Artificial Intelligence, Digital Economy, Post-Independence India, Technology, Economic Development

Introduction

India's post-independence period has been marked by continuous efforts toward economic development, technological advancement, and social transformation. From an agrarian and colonial economy in 1947, India has gradually evolved into one of the world's leading digital and knowledge-based economies. The emergence of the digital economy—characterized by the extensive use of information and communication technologies—represents a crucial milestone in this transformation. In recent decades, Artificial Intelligence has become a central driver of this digital shift. Artificial Intelligence refers to the ability of machines and computer systems to perform tasks that typically require human intelligence, such as learning, reasoning, problem-solving, and decision-making. In India, AI has gained strategic importance due to its potential to enhance productivity, improve governance, and address complex developmental challenges. As part of India's broader post-independence development strategy, AI is increasingly viewed as a tool for accelerating economic growth, strengthening public services, and improving global competitiveness. This paper aims to analyze the role of Artificial Intelligence in shaping India's digital economy after independence. It focuses on the achievements realized through AI adoption, the challenges encountered in its implementation, and the roadmap for future development.



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Address for correspondence:

Ms. Jaya Manoj Nahata, Research Student

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Objectives of the Study

The main objectives of this research paper are:

1. To examine the evolution of Artificial Intelligence in India in the post-independence period.
2. To analyze the role of AI in shaping India's digital economy.
3. To study the major achievements of AI adoption in India.
4. To identify the challenges associated with the development and implementation of AI.
5. To suggest measures and future directions for strengthening AI-driven digital growth in India.

Research Methodology

The present study is descriptive and analytical in nature and is based entirely on secondary data. Data have been collected from various secondary sources such as government reports, policy documents, academic journals, books, research papers, reports of NITI Aayog, Reserve Bank of India publications, and reputable online databases. The collected data have been analyzed qualitatively to understand trends, achievements, challenges, and future prospects of Artificial Intelligence in India's digital economy.

Evolution of Artificial Intelligence in Post-Independence India

In the initial decades after independence, India's focus was primarily on industrialization, agricultural development, and basic infrastructure. Technological advancement during this period was limited due to resource constraints and a focus on self-reliance. However, institutions such as the Indian Institutes of Technology (IITs) and research organizations laid the foundation for scientific and technological growth. The liberalization of the Indian economy in 1991 marked a turning point in technological adoption. The growth of the information technology sector, expansion of computerization, and increased integration with the global economy created favorable conditions for the development of digital technologies. In the twenty-first century, initiatives such as Digital India, Startup India, and National Strategy for Artificial Intelligence have accelerated AI research, innovation, and adoption. Today, AI plays a significant role in sectors such as finance, healthcare, education, agriculture, manufacturing, and governance.

Role of Artificial Intelligence in Shaping India's Digital Economy

Artificial Intelligence has become a core component of India's digital economy by enhancing efficiency, innovation, and service delivery. AI-driven technologies support data analytics, automation, and intelligent decision-making across industries. In the financial sector, AI is used for fraud detection, credit assessment, digital payments, and customer service through chatbots. In e-commerce and logistics, AI improves supply chain management, demand forecasting, and personalized consumer experiences. In governance, AI-based systems contribute to better policy implementation, citizen engagement, and service delivery. Smart cities, digital identity systems, and predictive analytics in public administration reflect AI's growing role in India's digital governance framework. Furthermore, AI has strengthened India's position in the global digital economy by attracting investments, fostering innovation ecosystems, and promoting entrepreneurship.

Table 1: Major Applications of Artificial Intelligence in India's Digital Economy

Sector	AI Applications	Key Outcomes
Finance	Fraud detection, digital payments, chatbots	Financial inclusion, efficiency
Healthcare	Diagnostics, telemedicine, predictive analytics	Improved access and accuracy
Agriculture	Crop monitoring, weather prediction	Productivity and sustainability
Governance	Smart cities, public service delivery	Better governance
E-commerce	Recommendation systems, logistics	Enhanced consumer experience

Source: NITI Aayog – National Strategy for Artificial Intelligence (<https://www.niti.gov.in>)

Achievements of Artificial Intelligence in India

One of the major achievements of AI in India is the rapid expansion of the digital economy. AI has contributed to increased productivity, cost reduction, and innovation across sectors. In healthcare, AI-enabled diagnostic tools, telemedicine platforms, and predictive analytics have improved access to medical services, especially in remote areas. In agriculture, AI-based applications assist farmers in crop monitoring, weather forecasting, and resource optimization. The growth of AI startups and research initiatives has strengthened India's innovation ecosystem. Government support through policy frameworks and public-private partnerships has further encouraged AI development. Additionally, AI has enhanced financial inclusion through digital banking, mobile payments, and credit accessibility, thereby supporting inclusive economic growth.

Table 2: Key Achievements of AI in India's Digital Economy

Area	Achievement	Impact
Digital Payments	Expansion of UPI and fintech platforms	Financial inclusion
Start-up Ecosystem	Growth of AI-based start-ups	Innovation and employment
Public Services	AI-enabled citizen services	Efficiency and transparency
Healthcare Access	Telemedicine and diagnostics	Improved rural healthcare

Source: Digital India Programme, Government of India (<https://www.digitalindia.gov.in>)

Challenges in the Adoption of Artificial Intelligence

Despite significant progress, the adoption of AI in India faces several challenges. One major concern is the digital divide, which limits access to AI-driven services for large sections of the population. Inadequate digital infrastructure in rural areas restricts the inclusive growth of the digital economy.

Skill gaps and shortage of trained professionals pose another challenge. The rapid advancement of AI technologies demands continuous upskilling and reskilling of the workforce. Ethical concerns related to data privacy, algorithmic bias, and transparency further complicate AI governance. Additionally, the absence of comprehensive regulatory frameworks and data protection mechanisms raises concerns about accountability and security.

Table 3: Challenges in AI Adoption in India

Challenge	Description
Digital Divide	Unequal access to digital infrastructure
Skill Gap	Shortage of AI-trained professionals
Data Privacy	Weak data protection mechanisms
Ethical Issues	Bias, transparency, accountability
Regulation	Lack of comprehensive AI laws

Source: World Economic Forum – AI in Emerging Economies (<https://www.weforum.org>)

The Road Ahead: Future Prospects of AI in India

The future of Artificial Intelligence in India's digital economy depends on inclusive and sustainable development strategies. Strengthening digital infrastructure, promoting AI education, and investing in research and development are essential for long-term growth. Policymakers must focus on ethical AI governance, data protection, and regulatory clarity to build public trust. Collaboration between government, industry, academia, and civil society can foster innovation while addressing social and economic challenges. By aligning AI development with national priorities such as inclusive growth, sustainability, and social welfare, India can harness AI as a transformative force in its post-independence development journey.

Conclusion

Artificial Intelligence has emerged as a powerful tool in shaping India's digital economy after independence. Its contribution to economic efficiency, innovation, and service delivery highlights its significance in India's development trajectory. While notable achievements have been realized, challenges related to infrastructure, skills, ethics, and regulation remain. Addressing these challenges through inclusive policies and strategic planning will determine the future success of AI in India. A balanced and ethical approach to AI adoption can ensure that technological progress supports sustainable and inclusive development in the years ahead.

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Original Article

Role of Digital Marketing in Strengthening Indian Brands After Liberalization

Mr. Jay Anant Bagul

Assistant Professor, KCES's Institute of Management and Research, Jalgaon

Email: Jaybagul2151@gmail.com

Manuscript ID:

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Abstract

The economic reforms initiated in India in 1991 brought wide-ranging changes in the country's business and marketing environment. Indian firms that had earlier functioned within a regulated framework were required to adapt to competitive pressures, evolving consumer expectations, and rapid technological developments. In this changing context, branding gained strategic importance as organizations sought to establish identity, credibility, and long-term market presence. Over the years, digital marketing emerged as a practical and influential medium for brand communication in India due to its reach, flexibility, and interactive nature. Based on a review of existing literature, policy documents, and published studies, this paper discusses the role of digital marketing in strengthening Indian brands in the post-liberalization period. The paper also highlights key opportunities and challenges associated with digital marketing adoption and reflects on its relevance for sustainable brand development in the Indian market.

Keywords: Digital Marketing, Indian Brands, Economic Liberalization, Branding, Business Growth

Introduction

Economic liberalization marked a significant phase in India's post-independence development by reshaping the structure of markets and the nature of competition. Prior to the reforms of 1991, Indian businesses operated in an environment characterized by limited competition, restricted consumer choice, and strong regulatory control. The opening of the economy led to increased participation of private enterprises and multinational corporations, thereby intensifying competition across sectors. As a result, Indian firms were compelled to rethink their business strategies, with greater emphasis placed on quality, customer orientation, and brand differentiation. Simultaneously, advancements in information and communication technologies transformed the way organizations interacted with consumers. The increasing use of the internet, mobile devices, and digital platforms created new opportunities for marketing communication beyond traditional media. Digital marketing gradually became an important component of branding strategies, enabling firms to engage consumers directly and respond to market changes more efficiently. The observations presented in this paper are informed by the author's academic engagement with marketing education and the evolving branding practices of Indian businesses in the post-liberalization era. (Kannan & Li, 2017).

Indian Economy in the Post-Liberalization Era

The economic reforms of 1991 marked a turning point in India's development journey. Liberalization aimed at reducing state control, encouraging private sector participation, and integrating the Indian economy with global markets. These reforms resulted in increased foreign investment, technological advancement, and expansion of the service sector (Kumar, 2018). From a marketing perspective, liberalization significantly changed consumer behavior. Indian consumers became more informed, quality-conscious, and brand-oriented. Exposure to global brands and international marketing practices raised expectations regarding product quality, service standards, and communication methods. As a result, Indian firms were compelled to move beyond price-based competition and focus on value creation and brand differentiation (Porter, 2008).

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Address for correspondence:

Mr. Jay Anant Bagul, Assistant Professor, KCES's Institute of Management and Research, Jalgaon

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Concept and Nature of Digital Marketing

Digital marketing refers to the use of digital platforms and technologies to promote products, services, and brand identity. It includes online tools such as websites, search engines, social media platforms, email communication, and mobile applications. Unlike traditional marketing, digital marketing allows real-time interaction between firms and consumers (Chaffey & Ellis-Chadwick, 2019). One of the distinguishing features of digital marketing is its ability to combine communication with data analysis. Brands can track consumer responses, understand preferences, and modify strategies accordingly. For Indian businesses operating in a diverse and dynamic market, this flexibility has made digital marketing an essential component of modern branding efforts (Tiago & Veríssimo, 2014).

Role of Digital Marketing in Strengthening Indian Brands

Enhancing Brand Awareness

Digital marketing has significantly expanded the reach of Indian brands. Through social media platforms, search engine marketing, and content creation, brands are able to reach large audiences across urban and semi-urban areas. Continuous online visibility helps in reinforcing brand recall and recognition among consumers (Singh & Srivastava, 2019).

Improving Customer Engagement

Digital platforms enable two-way communication, allowing consumers to share feedback, reviews, and opinions. Indian brands increasingly use this interaction to build trust, respond to consumer concerns, and create a sense of brand community (Tiago & Veríssimo, 2014).

Supporting Market Expansion

Digital marketing has reduced geographical barriers for Indian businesses. Small and medium enterprises can now reach customers beyond local markets through online platforms. E-commerce integration and digital promotions have enabled Indian brands to expand nationally and internationally (Varadarajan, Yadav, & Shankar, 2010).

Cost Efficiency and Competitive Positioning

Compared to traditional advertising methods, digital marketing is relatively cost-effective and measurable. Indian startups and emerging brands, which often operate with limited resources, use digital marketing to compete with established players by targeting specific consumer segments (Rao & Reddy, 2018).

Opportunities for Indian Brands

The growing digital ecosystem in India offers several opportunities for brand development. Increasing internet penetration, affordable smartphones, and government initiatives such as *Digital India* have created a supportive environment for digital adoption. Digital marketing also enables innovation in communication and customer relationship management, thereby strengthening long-term brand value (Government of India, 2020).

Challenges in Adopting Digital Marketing

Despite its advantages, the adoption of digital marketing is not without challenges. Indian businesses face skill gaps, technological constraints, and concerns related to data privacy and cybersecurity. Additionally, intense online competition makes it difficult for brands to maintain authenticity and consumer trust (Kannan & Li, 2017).

Future Scope and Road Ahead

The future of digital marketing in India appears promising due to rapid technological advancement and changing consumer behavior. Indian brands need to focus on ethical digital practices, continuous skill development, and customer-centric strategies. The integration of advanced technologies such as data analytics and artificial intelligence is expected to further influence branding strategies in the coming years (Chaffey & Ellis-Chadwick, 2019).

Conclusion

The post-liberalization period has transformed the way Indian brands operate and communicate with consumers. Digital marketing has emerged as a critical tool in strengthening brand identity, enhancing customer engagement, and achieving competitive advantage. From an academic and practical perspective, it is evident that digital platforms have become central to branding strategies adopted by Indian businesses. While challenges exist, the strategic use of digital marketing offers significant opportunities for sustainable brand growth in the evolving Indian market (Kotler & Keller, 2016).

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Original Article

Women Empowerment and Gender Equality in Post Independence India: An Urban Rural Study

Ms. Chinmayi D. Marathe

Assistant Professor, Department of Sociology, Moolji Jaitha College (Autonomous), Jalgaon

Email: marathechinmayi1606@gmail.com

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Abstract

This paper examines women empowerment and gender equality in post-Independence India through an urban–rural lens. It also highlights the progress achieved and the challenges that persist. Since 1947, India has introduced constitutional guarantees, legal reforms, and development programs aimed at promoting gender justice and reducing disparities. Urban women have benefited from greater access to education, employment opportunities, and modern values. This is enabling enhanced economic independence, political participation, and decision-making autonomy. In contrast, rural women continue to face structural barriers such as patriarchy, poverty, limited access to resources, early marriage, and socio-cultural restrictions, which constrain their empowerment. The paper employs a multidisciplinary theoretical framework, drawing on feminist theory, modernization theory, and the concept of patriarchy. It analyses the complex interplay of social, economic, and cultural factors affecting women in diverse settings.

Keywords: Women empowerment, Gender equality, Urban–rural divide, Patriarchy, Post-Independence India, Policy interventions.

Introduction

Since India gained its independence in 1947, women's empowerment and gender equality have continued to be major issues in the country's social development discourse. The lived realities of women are still influenced by ingrained patriarchal structures, socioeconomic disparities, and cultural norms, even in the face of progressive legislation and constitutional guarantees of equality. Beyond legal equality, women are empowered when they have access to education, economic independence, political participation, the ability to make decisions, and dignity in both public and private domains. Gender equality is an important sign of inclusive and sustainable development in this context. Following Independence Women's status has changed significantly in India. Especially in urban areas exposure to modern values, work opportunities, and education have all contributed to shifting gender roles. These developments haven't, however, been consistent throughout the nation. Rural women continue to face various forms of marginalisation due to poverty, restricted access to resources, cultural norms, and structural disadvantages. The urban-rural divide's continued existence draws attention to unequal development and unequal access to opportunities for empowerment. This paper uses an urban-rural perspective to study gender equality and women's empowerment in post-independence India. It aims to evaluate the degree of progress made and pinpoint ongoing gaps by contrasting the experiences, opportunities, and difficulties encountered by women in both contexts.

Objectives

1. To examine the status of women empowerment in post-Independence India.
2. To compare levels of gender equality between urban and rural women.
3. To identify key challenges affecting women empowerment in urban and rural areas.

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Address for correspondence:

Ms. Chinmayi D. Marathe, Assistant Professor, Department of Sociology, Moolji Jaitha College (Autonomous), Jalgaon

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Theoretical Framework

The current study analyses women's empowerment and gender equality in post-Independence India using a multidisciplinary theoretical framework that incorporates **feminist theory, modernisation theory, and the idea of patriarchy**. The main lens through which to view gender inequality because of historically constructed power relations between men and women is feminist theory. It highlights women's agency, access to resources, and involvement in decision-making as important markers of empowerment. The effects of industrialisation, urbanisation, education, and economic growth on women's status are explained by modernisation theory. This approach holds that greater gender equality, especially in urban areas, is a result of increased educational attainment, employment opportunities, and exposure to contemporary values. However, India's uneven modernisation rate leads to ongoing disadvantages in rural areas. By emphasising the structural dominance of male authority in the social, economic, and political domains, the concept of patriarchy further reinforces the framework. In rural areas, patriarchal norms are more inflexible, limiting women's autonomy and perpetuating discrimination based on gender. When combined, these theoretical stances allow for a thorough comprehension of the ways in which structural, cultural, and developmental elements interact to impact gender equality and women's empowerment in both urban and rural India since independence.

Methodology

This study adopts a descriptive and comparative research design, using secondary data from government reports, scholarly articles, and statistical sources to analyse urban–rural differences in women empowerment.

Status of Women at the Time of Independence

Women faced significant social, economic, and educational disadvantages at the time of India's independence in 1947. Women's access to formal education and work opportunities was restricted, and female literacy was incredibly low, especially in rural areas. Women were primarily restricted to household duties by traditional gender roles, which increased their reliance on men for economic support. Women's autonomy and participation in public life were further limited by social practices like early marriage, purdah, dowries, and mobility restrictions. Despite their active participation in the national freedom movement, women did not immediately achieve equal social status following independence. Urban women had better access to education and healthcare than those in rural areas. However, gender inequality was still significant in cities. Women had very little say in family and community decisions. Overall, the status of women at Independence showed deep-seated patriarchal beliefs and inequalities. This situation required constitutional protections and government efforts to promote gender equality and empower women in independent India.

Constitutional and Legal Framework for Women Empowerment

The Constitution of India and subsequent legal measures provide a strong foundation for women empowerment by ensuring equality, protection, and opportunities for women. Recognizing the historical disadvantages faced by women, the Constitution incorporates specific provisions aimed at promoting gender justice and eliminating discrimination.

Important Constitutional Provisions

- **Article 14** – Guarantees equality before law and equal protection of laws to all citizens.
- **Article 15(1) & 15(3)** – Prohibits discrimination on the grounds of sex and permits special provisions for women.
- **Article 16** – Ensures equality of opportunity in matters of public employment.
- **Article 39(a) & 39(d)** – Directs the State to ensure adequate means of livelihood and equal pay for equal work for both men and women.
- **Article 42** – Provides for just and humane conditions of work and maternity relief.
- **Article 51A(e)** – Imposes a fundamental duty to renounce practices derogatory to the dignity of women.

Key Legal Provisions

- **Hindu Marriage Act, 1955** – Provides legal rights in marriage and divorce.
- **Dowry Prohibition Act, 1961** – Prohibits the practice of dowry.
- **Equal Remuneration Act, 1976** – Ensures equal wages for men and women.
- **Protection of Women from Domestic Violence Act, 2005** – Safeguards women against domestic abuse.
- **73rd and 74th Constitutional Amendments** – Ensure political participation of women through reservation in local self-government.

Together, these provisions form the constitutional and legal backbone of women empowerment in India.

Women Empowerment in Urban India

Women's empowerment in the Indian city has undergone tremendous changes in the post-Independence era because of rapid urbanization, advancements in education, and increased employment opportunities. Cities offer ample access to formal education, training, and skill development, providing women with an opportunity to achieve a higher educational standard compared to rural women. The higher education status has opened doors to employment opportunities such as business, corporations, education, healthcare, and administration, making them economically

more independent. The number of women in urban environments who are involved politically and/or civically continues to be on the rise. Urban women are actively participating in their local governments, social movements and civil society organisations. The availability of modern values, access to the media (television, Internet), as well as access to digital/technological platforms, has helped change the perception of women's roles in society and the increased awareness of women's legal rights has provided women with many more choices for self-expression than in the past. At the same time, family structures in urban areas have been changing from joint families to nuclear families, enabling women to make decisions regarding education, employment, marriage, fertility, etc., with more independence than in the past. However, urban women continue to face several challenges. Gender-based discrimination in workplaces, wage gaps, limited representation in leadership positions, work-life imbalance, and concerns related to safety and harassment remain persistent issues. Despite these constraints, urban India presents relatively favourable conditions for women empowerment, reflecting a gradual yet uneven movement towards gender equality in the post-Independence era.

Women Empowerment in Rural India

The empowerment of women in rural areas of India is an ongoing process that has become extraordinarily difficult due to many economic, cultural, and structural factors associated with gender inequalities. Rural women continue to be significant contributors to the agricultural industry and its associated service industries, as well as managing the household. Because most of these activities are unpaid or only very poorly compensated, rural women's economic independence is limited. While access to education for rural women has increased significantly since Independence, rural women's literacy rates remain far below urban women's literacy rates due to poverty, early marriages, and a lack of adequate educational facilities. Rural women's engagement in the workforce is predominantly in the informal sector. Women work in the fields of agriculture, animal husbandry, and various small-scale industries. Via SHGs and microfinance, these women's economic empowerment has greatly benefited by enabling them to save money, access credit, and become more entrepreneurial. Additionally, the politics of empowerment for rural women have been improved through the establishment of the Panchayati Raj system (PR systems); this process, which followed the Constitution of India, prompted the reservation of seats in the PR system for women. Despite these developments, rural women face persistent challenges such as rigid patriarchal norms, caste-based discrimination, limited mobility, and restricted access to healthcare and technology. Decision-making power within households often remains male-dominated. Violence, exploitation, and lack of awareness about legal rights further hinder empowerment. Overall, while rural India has witnessed gradual progress in women empowerment, deep-rooted socio-cultural barriers continue to impede the realization of gender equality.

Urban – Rural Comparison of Gender Equality

While urban and rural areas demonstrate stark differences in gender-based equity across India, significant differences exist in the way women are treated due to economic development differences, access to education, social structures, and cultural norms. Post-Independence, urbanisation accelerated more rapidly than ruralisation. As a result, urban women have benefitted from greater access to educational and employment opportunities and enhanced social mobility compared to their rural counterparts. Urban women are now able to pursue a wider variety of jobs, ranging from administration to teaching, healthcare, the corporate sector, etc., because of increased female literacy rates and greater access to higher and professional education. Urban women are economically independent and capable of negotiating with their families about financial matters, marriage, and reproductive choices. Women living in urban areas are typically exposed to more current ideas, media, technology (e.g., digital, etc.), which promotes awareness regarding their legal rights as well as gender equity. In addition, women living in urban areas have higher participation rates in political activities, civil society groups and advocate movements. Urbanization has also shifted family type — from extended family structures to more nuclear family structures — thus creating opportunities for autonomy for women and disrupting traditional gender roles. Urban areas, however, do not yet provide full gender equity; women are still subjected to the following barriers: workplace discrimination, wage inequity, and a low percentage of female leaders. On the other hand, deep-seated, gender-based inequalities continue to affect rural India due to the influence of patriarchy, caste inequities, and women's reliance on men for their livelihood. Rural women play an important role in agriculture and supporting industries but are often not recognized for their efforts or compensated for their hard work. In addition, many rural women do not receive proper education and marry before attaining their full potential, severely restricting them from having access to modern conveniences, adequate medical care, and opportunities to improve their quality of life. Men maintain most of the power in their homes and communities when it comes to making important decisions, thereby perpetuating women's inequality in rural India. Nonetheless, over the last twenty years, progress has been made toward achieving more gender equality in rural India. The government has established policies that encourage girls to attend school, receive health care, and create job opportunities through government-sponsored programs; thus, rural women's economic participation has grown. The introduction of self-help groups has increased women's collective strength and raised their economic status. Moreover, when the government provided quotas on the number of seats for women in Panchayati Raj (elected local governments), rural women from all segments of society began to take more active roles in local politics. Even with these advancements, change has occurred much more quickly in urban areas than it has in rural India.

Overall, the urban–rural divide in gender equality reflects uneven development and differential access to resources and opportunities. Bridging this gap requires region-specific policies that address structural inequalities while challenging deeply entrenched social norms.

Challenges to Women Empowerment in India

1. **Patriarchy and Social Norms:** Restrictions on mobility, decision-making, and access to resources, especially in rural areas.
 2. **Early Marriage and Son Preference:** Reinforces traditional gender roles and limits women's opportunities.
 3. **Educational Disparities:** High dropout rates among girls due to poverty, safety concerns, and societal expectations.
 4. **Economic Dependence:** Rural women's labour often unpaid or undervalued; urban women face wage gaps and limited leadership opportunities.
 5. **Work–Life Balance Challenges:** Urban women struggle to manage professional and domestic responsibilities.
 6. **Violence and Safety Concerns:** Domestic abuse, harassment, and gender-based violence restrict participation in public life.
 7. **Limited Access to Healthcare and Technology:** Constrains empowerment, skill development, and economic opportunities.
 8. **Intersectional Disadvantages:** Caste, class, and disability exacerbate barriers to education, employment, and social recognition.
 9. **Political Underrepresentation:** Despite legal provisions, women's influence in higher decision-making remains limited.
- These challenges collectively hinder the realization of meaningful women empowerment and gender equality in India.

Policy Recommendations for Women Empowerment in India –

To address persistent gender inequalities and promote meaningful women empowerment, a set of integrated policy measures is necessary:

1. **Enhance Education Access:** Strengthen initiatives for girls' education, reduce dropout rates, and provide scholarships, safe transport, and gender-sensitive school infrastructure, especially in rural areas.
2. **Economic Empowerment:** Promote women's participation in formal employment, ensure equal pay for equal work, support skill development programs, and expand microfinance and entrepreneurship opportunities.
3. **Strengthen Legal Frameworks:** Ensure effective implementation of laws against domestic violence, sexual harassment, dowry, and discrimination, with easy access to justice for women across urban and rural areas.
4. **Promote Political Participation:** Encourage women's involvement in decision-making at all levels, provide training for leadership roles, and strengthen the effectiveness of reservations in Panchayati Raj Institutions.
5. **Social Awareness and Cultural Change:** Conduct campaigns to challenge patriarchal norms, early marriage, and gender stereotypes, emphasizing shared household responsibilities and gender equality.
6. **Healthcare and Technology Access:** Improve access to healthcare, reproductive services, and digital technologies, bridging urban–rural disparities.
7. **Intersectional Focus:** Target policies to support marginalized women, considering caste, class, and disability, ensuring inclusive empowerment.

These measures can reduce urban–rural disparities and promote equitable, sustainable, and comprehensive women empowerment across India.

Conclusion

Since Independence, India has made notable strides in promoting women empowerment and gender equality, supported by constitutional provisions, progressive laws, and targeted development programs. Urban women, benefiting from better education, employment opportunities, and exposure to modern values, have experienced relatively higher levels of empowerment. Rural women, while increasingly participating in economic activities and local governance through self-help groups and Panchayati Raj institutions, continue to face structural barriers such as patriarchy, limited resources, and socio-cultural restrictions. The urban–rural divide highlights that progress in gender equality is uneven, with rural women often lagging in access to education, healthcare, and economic opportunities. Persistent challenges such as violence, wage disparities, and social discrimination underscore the need for continued policy intervention, social awareness, and cultural transformation. Achieving meaningful women empowerment requires integrated efforts that combine legal enforcement, education, economic participation, political inclusion, and the dismantling of deep-rooted social norms. Such measures are essential for creating an equitable and inclusive society in post-Independence India.



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Original Article

Blockchain-Enabled Land Transaction Validation Framework (Government-Integrated)

Dr.Atul S.Patil

Associate Professor in Department CS & IT JET's Zulal Bhilajirao Patil College Dhule

Email: atulpatil12@gmail.com

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Abstract

Land transactions such as buying, selling, and agreement-to-sell are highly vulnerable to fraud, forgery, multiple ownership claims, and unauthorized alteration of land records. Despite several government-led digitization initiatives, land administration systems in many countries continue to face transparency, trust, and integrity challenges due to centralized control, fragmented databases, and manual verification processes. In land markets, even a small manipulation in ownership data can result in severe financial losses and prolonged legal disputes. Blockchain technology, with its immutable, distributed, and time-stamped ledger mechanism, offers a promising solution to strengthen land transaction validation. By ensuring that once a transaction is recorded it cannot be altered without collective consensus, blockchain introduces a new level of trust and accountability into record management systems. This paper explores the applicability of blockchain technology for validating land buy-sale and agreement-to-sell transactions in coordination with government land record systems. A government-integrated, permissioned blockchain framework using smart contracts is proposed to reduce malpractices, prevent illegal activities, and enhance public trust in land administration. The discussion is presented in simple language and is supported by existing government initiatives and international research findings [1][3][4]. The proposed framework emphasizes blockchain as a complementary trust layer rather than a replacement for existing legal and administrative structures.

Keywords: Blockchain, Land Registry, Property Transactions, Smart Contracts, Government Systems, Fraud Prevention.

Introduction

Land is one of the most valuable economic and social assets. In countries like India, land ownership is closely associated with livelihood, housing security, agricultural productivity, inheritance, and social identity. Secure land rights play a crucial role in economic development, investment confidence, and social stability. However, land-related disputes remain one of the most common causes of civil litigation, occupying a significant portion of court cases. Common malpractices in land transactions include fake or forged title documents, impersonation of landowners, multiple registrations of the same land parcel, misuse of agreement-to-sell documents, and unauthorized modification of ownership records. In rural and semi-urban areas, outdated land records and lack of coordination among government departments further worsen the problem. These issues not only cause financial loss to citizens but also erode trust in public institutions and create a heavy administrative and judicial burden [1]. Over the past decade, governments have initiated large-scale digitization of land records to improve accessibility, efficiency, and transparency. In India, initiatives such as the Digital India Land Records Modernization Programme (DILRMP) aim to integrate textual records, cadastral maps, registration systems, and mutation processes into a unified digital platform [3]. While digitization has significantly improved service delivery and reduced dependency on physical records, it has not completely eliminated fraud. Centralized digital databases remain vulnerable to insider manipulation, cyberattacks, data inconsistency across departments, and procedural delays. Therefore, there is a need for a technology-driven mechanism that ensures trust, transparency, and tamper resistance at the transaction level.



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Address for correspondence:

Dr.Atul S.Patil , Associate Professor in Department CS & IT JET's Zulal Bhilajirao Patil College Dhule

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Blockchain technology offers such a mechanism by enabling secure, verifiable, and immutable recording of land transactions while maintaining government authority and legal oversight.

Background and Related Work

Blockchain technology was originally introduced as the underlying mechanism for cryptocurrencies. However, its core features—immutability, decentralization, transparency, and cryptographic security—have made it increasingly attractive for governance, public administration, and record management systems. A blockchain maintains a shared ledger across multiple authorized participants, where each transaction is time-stamped and cryptographically linked to the previous transaction, making unauthorized alterations extremely difficult [2]. In recent years, several researchers and international organizations have explored the application of blockchain in land administration. The World Bank has identified blockchain as a potential tool to improve transparency, reduce corruption, and enhance trust in land registries, especially in developing countries where land governance challenges are severe [1]. Pilot projects in countries such as Sweden, Georgia, and Ghana have demonstrated the feasibility of blockchain-based land registration systems. Reports by the OECD and UNDP further emphasize that blockchain can strengthen trust in public records when combined with appropriate legal recognition, institutional capacity, and governance mechanisms [4][5]. These studies highlight that blockchain alone is not a solution to governance problems; instead, it must be carefully integrated with existing laws, administrative procedures, and digital infrastructure. Most importantly, blockchain should complement rather than replace government authority, ensuring that legal validity and accountability are preserved.

Challenges in Existing Land Transaction Systems

Traditional land transaction systems face multiple structural, procedural, and operational challenges. One of the primary issues is the reliance on centralized databases, which create single points of failure. Unauthorized access, insider manipulation, and data inconsistencies across departments can compromise the integrity of land records. Verification of historical ownership is often a manual and time-consuming process. It requires coordination between revenue offices, registration departments, municipal bodies, and sometimes courts. Delays in verification create opportunities for corruption and exploitation. In many cases, buyers rely on intermediaries or brokers who may provide incomplete or misleading information. Agreement-to-sell documents pose a particularly serious challenge. These documents are legally significant but are often executed before final registration. In the absence of a transparent and verifiable transaction history, the same land parcel may be promised to multiple buyers using different agreements. Such practices lead to prolonged disputes, financial losses, and erosion of trust in the system [1][3]. Furthermore, citizens often lack access to reliable, real-time information regarding land ownership status. The absence of a unified and tamper-proof transaction history makes it difficult to detect fraud at an early stage. These challenges highlight the need for a secure, transparent, and verifiable transaction validation mechanism.

Proposed Blockchain-Based Land Transaction Framework

This paper proposes a blockchain-based land transaction validation framework that works in coordination with existing government land record and registration systems. The primary objective is not to replace government authority but to introduce a trusted digital layer that enhances transparency, accountability, and integrity. In the proposed model, land transactions are initiated through an authorized government portal by the buyer and seller. Identity verification is carried out using existing mechanisms such as Aadhaar-based authentication or government-approved digital identity systems. Government-appointed registrars or notaries verify land ownership, encumbrances, and legal compliance using existing land record databases. Once verification is completed, a smart contract is executed to record the transaction reference, document hash, unique land parcel identifier, and time stamp on a permissioned blockchain [2][4]. Smart contracts ensure that predefined rules—such as ownership verification, absence of conflicting claims, and payment confirmation—are automatically enforced. Only cryptographic hashes and transaction metadata are stored on the blockchain, while full legal documents remain securely stored in government databases. This hybrid approach ensures data privacy, scalability, and compliance with legal requirements. Any future transaction involving the same land parcel must reference the previous blockchain record, making double sale or record tampering immediately detectable.

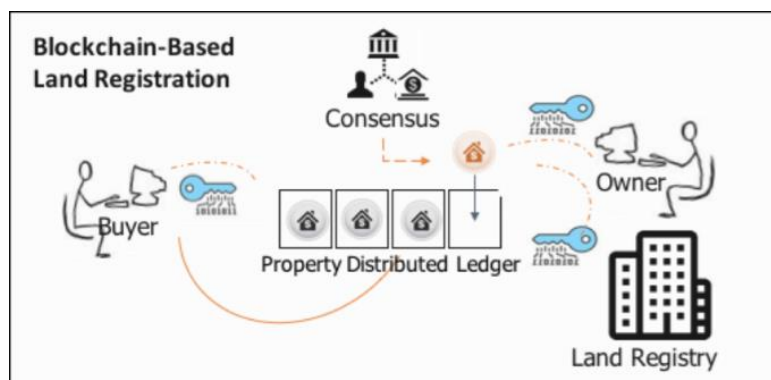


Figure.1 Blockchain-enabled land transaction validation framework

Figure 1 illustrates a blockchain-enabled land transaction validation framework, where buyer and seller transactions are verified by government authorities and securely recorded on a permissioned blockchain using smart contracts.

Benefits of Blockchain Adoption in Land Administration

The adoption of blockchain technology in land administration offers several significant benefits. Immutability ensures that once a transaction is recorded, it cannot be altered or deleted without detection. This feature greatly reduces the risk of forgery and unauthorized modification of records. Transparency allows authorized stakeholders, including buyers, sellers, and government officials, to verify ownership history in real time. Smart contracts automate validation and compliance checks, reducing processing time and dependence on intermediaries [1][4]. Automation also minimizes human errors and discretionary decision-making. From a governance perspective, blockchain can significantly reduce land disputes and litigation by providing a single, verifiable source of truth. Citizens gain confidence in the authenticity of land records, while government agencies benefit from improved auditability, traceability, and reduced administrative burden. These benefits align well with broader digital governance and anti-corruption objectives [5].

Legal, Governance, and Implementation Considerations

For blockchain-based land systems to be effective, they must operate within existing legal and regulatory frameworks. Legal recognition of digitally signed documents, electronic records, and smart contracts is essential. Existing land laws may need amendments to explicitly recognize blockchain-based records as legally valid evidence. Clear governance structures are required to define the roles and responsibilities of land record departments, registration authorities, technology providers, and oversight bodies. A permissioned blockchain model is most suitable for government applications, as it allows controlled participation, regulatory compliance, and accountability. Data privacy and protection laws must be strictly followed, especially when handling personal and financial information. Capacity building and training of government officials, legal professionals, and technical staff are critical for successful adoption and long-term sustainability [4][5].

Future Scope and Research Directions

Future research may focus on integrating blockchain-based land registries with geographic information systems (GIS), satellite imagery, and cadastral maps to improve spatial accuracy and boundary verification. Interoperability between state-level land systems and national platforms can further enhance efficiency. Pilot implementations and empirical studies evaluating transaction speed, cost reduction, and dispute resolution outcomes would provide valuable insights. The use of emerging technologies such as artificial intelligence for fraud detection and analytics on blockchain data also presents promising research directions.

Conclusion

This paper examined the applicability of blockchain technology for validating land buy–sale and agreement-to-sell transactions in coordination with government systems. By providing immutable, transparent, and verifiable transaction records, blockchain can significantly reduce fraud, malpractices, and illegal activities in the land sector. When implemented as a complementary trust layer within existing legal and administrative frameworks, blockchain has the potential to strengthen land governance, improve service delivery, and enhance public trust. With appropriate legal support and institutional readiness, blockchain-enabled land administration can play a transformative role in modernizing land governance systems [1][3].

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Original Article

Comparative Analysis of Investors' behaviour Based on demographic Factors

Jayashree D. Chaudhari¹, Dr. Nishant Ghuge²

¹Assistant Professor, KCES's Institute of Management & Research, Jalgaon

²Assistant Professor, KCES's Moolji Jaitha College, Jalgaon

Email: mahajanjayashree7@gmail.com

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Abstract

Investment behaviour plays an important role in financial decision making and market outcomes are often influenced by this behaviour causing bubble in market which is also known as market anomalies. The purpose of this study is to compare the relationship between investor behavior and demographics among investors residing in Jalgaon city. An investor is regarded as a non-professional individual who makes stock market investments. Investments decisions are not always sound and are influenced by psychological, cognitive, emotional and demographic factors. Three demographic factors – gender, age and qualification are taken into account in this study. A structured questionnaire is used to gather primary data from individual investors of Jalgaon City. To find significant differences between demographic groups statistical tools like descriptive analysis t-tests, ANOVA and post-hoc tests were applied. The results of the t-test indicate a difference in behavioural responses between male and female investors in Jalgaon city. Further, ANOVA results reveal a there is no statistically significant difference in investor behaviour across age & heuristic, prospect & herding behaviour among qualification groups indicating uniform attitudes towards risk & loss among investors of different age & qualifications. However one-way ANOVA indicate that investors' market factor based investment behaviour varies significantly across different educational qualification levels of investors in Jalgaon city.

Keywords: Investor behaviour, demographic factors, investment decision making, stock market

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Introduction

The study of behavioral finance looks at the biases and psychological elements that affect investor behavior especially in erratic markets. Behavioral finance identifies the emotional cognitive and social factors that cause market anomalies in contrast to traditional finance which presumes rational decision making. Retail investor behavior has long been a topic of interest and research in the financial industry. When people make decisions without acting rationally and considering all the information at their disposal they exhibit behavioral biases. Individual investors who participate in financial markets are known as retail investors and they have a big influence on asset prices. Retail investors' actions are impacted by numerous factors. Investor decision making has been found to be significantly influenced by cognitive biases and heuristics. Psychological aspects like the disposition effect, risk tolerance and overconfidence are also important dimensions affecting decisions of investors'. Investor behavior is also influenced by demographic factors like age, education level, marital status, gender etc. It is essential for everyone involved in financial decision making including advisors and investors making stock market investments to comprehend how these investors make choices respond to market conditions and interact with financial instruments.

Objective

1. To comparatively analyze Investors' behaviour on the basis of gender in Jalgaon City.
2. To analyze the influence of Age difference on the investment behaviour of investors in Jalgaon City.
3. To examine the impact of qualification level on the investment behaviour of investors in Jalgaon City.



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Address for correspondence:

Jayashree D. Chaudhari, Assistant Professor, KCES's Institute of Management & Research, Jalgaon

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Literature review

(Nauman & Muhammad, 2014) These study findings demonstrated that while investors gender marital status occupation and family size had no effect on their level of risk tolerance demographic factors like academic education income level investment knowledge and investment experience did. The findings indicate that investor behavior is significantly influenced by demographic factors such as age educational background income level investment experience and investment knowledge. When choosing investments an investor's degree of risk tolerance is positively correlated with their income education and experience.

(Shailendra, 2014) The goal of this study is to determine how factors such as age gender income occupation education level annual income and number of dependents affect investment decisions. Investment managers should take note of the fact that real estate is one of the top two options for individuals who are discouraged by volatility who enjoy studying and debating their investment options and who are confident in their choices. Investment managers should advise their clients to take a balanced approach to potential stocks and bonds. They could interact with and realign their clients more successfully if they had a better grasp of their psychological contexts.

(Aditi & Kumar, 2025) This study looks at the factors influencing individual investors stock market investment decisions in the major Madhya Pradesh cities of Bhopal Indore and Gwalior. Three main areas are examined in the analysis: cognitive heuristics personal characteristics and the influence of technology on investing behaviors. It shows how various investing decisions are influenced by factors like age gender income education and occupation. The results offer useful information to lawmakers financial advisors and investors. This information encourages investing in the MP stock market with greater knowledge caution and consistency.

(Greeshma, 2023) The study investigates the psychological processes that underlie these biases and provides advice on how investors can lessen their impact. The results emphasize how crucial it is to comprehend behavioral biases in order to make wise investment choices and improve financial results. The discrepancy between expected and actual investor behavior in terms of efficiency and reason is explained by behavioral finance.

Hypothesis Testing

H1: There is a Significant difference in investor behaviour between Male and Female.

H2: There is a significant difference in investor behaviour between different age groups.

H3: There is a significant difference in investor behaviour between different qualification groups.

Dependent variable : Heuristic, Prospect, Herding and Market factor. Under heuristic bias 11 variables are considered as Anchoring, Availability, overconfidence, Familiarity, Conservatism, Hindsight, Representative, Illusion of Control, Confirmation, Recency, Self attribution. In Prospect 6 Variables as Loss Aversion, Endowment, Mental Accounting, Framing, disposition, Regret aversion has taken into account. Other variables were Herding and Market factor.

Independent Variable : Investor Behaviour

A structured questionnaire was used for data collection. 50 sample sizes were considered for study.

H1: There is a Significant difference in investor behaviour between Male and Female

H_a: There is a significant difference in heuristic bias between male and female investors.

Table : 1 Difference in heuristic bias between male and female investors

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Heuristic	Male	25	20.7600	5.78993	1.15799
	Female	25	25.9600	4.19802	.83960

Levene's Test for Equality of Variances	
F	Sig.
2.383	.129

Interpretation:

Since $p > 0.05$, the assumption of **equal variances is satisfied**.

Therefore, results from the **"Equal variances assumed"** row are interpreted.

Independent Samples Test								
t-test for Equality of Means		t-test for Equality of Means						
		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Heuristic	Equal variances assumed	-3.636	48	.001	-5.20000	1.43034	-8.07589	-2.32411
	Equal variances not assumed	-3.636	43.770	.001	-5.20000	1.43034	-8.08308	-2.31692

The independent samples t-test revealed a statistically significant difference in heuristic based investor behaviour between male and female investors ($t(48) = -3.636, p = 0.001$). Female investors exhibited significantly higher heuristic behaviour ($M = 25.96, SD = 4.20$) compared to male investors ($M = 20.76, SD = 5.79$). This suggests that gender plays a significant role in influencing heuristic decision making in investment behaviour.

Hypothesis Decision: Null Hypothesis rejected.

H_b: There is a significant difference in Prospect behaviour between male and female investors.

Table : 2 Difference in Prospect bias between male and female investors

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Prospect	Male	25	11.8000	3.13581	.62716
	Female	25	14.7600	2.93371	.58674

Levene's Test for Equality of Variances	
F	Sig.
.127	.724

Interpretation:

Since $p > 0.05$, the assumption of **equal variances is satisfied**.

Therefore, results from the “**Equal variances assumed**” row are interpreted.

Independent Samples Test								
t-test for Equality of Means		t-test for Equality of Means						
		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Prospect	Equal variances assumed	-3.447	48	.001	-2.96000	.85884	-4.68681	-1.23319
	Equal variances not assumed	-3.447	47.789	.001	-2.96000	.85884	-4.68700	-1.23300

The descriptive statistics indicate that female investors ($M = 14.76, SD = 2.93$) exhibit higher prospect behaviour scores compared to male investors ($M = 11.80, SD = 3.14$).

Levene's test for equality of variances was not significant ($F = 0.127, p = 0.724$), indicating that the assumption of equal variances was met. Therefore, the results of the independent samples t-test under the equal variances assumed condition were considered.

The t-test revealed a statistically significant difference in prospect behaviour between male and female investors ($t = -3.447, df = 48, p = 0.001$). The mean difference of -2.96 indicates that female investors scored significantly higher on prospect behaviour than male investors. The 95% confidence interval for the mean difference ranged from -4.69 to -1.23 , which does not include zero, further confirming the significance of the result.

Hypothesis Decision : Null hypothesis rejected.

H_c: There is a significant difference in Herding behaviour between male and female investors.

Table : 3 Difference in Prospect bias between male and female investors

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Herding	Male	25	2.2400	1.09087	.21817
	Female	25	2.9200	.81240	.16248

Levene's Test for Equality of Variances	
F	Sig.
3.200	.080

Interpretation:

Since $p > 0.05$, the assumption of **equal variances is satisfied**.

Therefore, results from the “**Equal variances assumed**” row are interpreted.

Independent Samples Test								
t-test for Equality of Means		t-test for Equality of Means						
		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Herding	Equal variances assumed	-2.500	48	.016	-.68000	.27203	-1.22695	-.13305
	Equal variances not assumed	-2.500	44.359	.016	-.68000	.27203	-1.22811	-.13189

The mean herding behaviour score for female investors ($M = 2.92$, $SD = 0.81$) was higher than that of male investors ($M = 2.24$, $SD = 1.09$).

Levene's test for equality of variances was **not significant** ($F = 3.200$, $p = 0.080$), indicating homogeneity of variance. Therefore, the independent samples t-test results assuming equal variances were interpreted.

The t-test results showed a **statistically significant difference** in herding behaviour between male and female investors ($t = -2.500$, $df = 48$, $p = 0.016$). The mean difference (-0.68) suggests that female investors demonstrate significantly higher herding behaviour than male investors. The 95% confidence interval (-1.23 to -0.13) excludes zero, confirming the reliability of the difference.

Hypothesis Decision: Null hypothesis rejected.

H_a: There is a significant difference in market factor between male and female investors.

Table : 4 Difference in Market Factor between male and female investors

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Market factor	Male	25	1.6800	.69041	.13808
	Female	25	2.4000	.86603	.17321

Levene's Test for Equality of Variances	
F	Sig.
1.179	.283

Since $p > 0.05$, the assumption of **equal variances is satisfied**.

Therefore, results from the “**Equal variances assumed**” row are interpreted.

Independent Samples Test								
		t-test for Equality of Means						
		T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
Market factor	Equal variances assumed	-3.250	48	.002	-.72000	.22151	-1.16538	-.27462
	Equal variances not assumed	-3.250	45.729	.002	-.72000	.22151	-1.16595	-.27405

Female investors ($M = 2.40$, $SD = 0.87$) reported higher sensitivity to market factors compared to male investors ($M = 1.68$, $SD = 0.69$). Levene's test confirms equality of variances ($F = 1.179$, $p = 0.283$). The independent samples t-test under equal variances assumed reveals a statistically significant difference in the influence of market factors between

genders ($t = -3.250$, $df = 48$, $p = 0.002$). The negative mean difference (-0.72) indicates that female investors are significantly more influenced by market related factors than male investors.

Hypothesis Decision: Null hypothesis rejected.

H2: There is a significant difference in investor behaviour between different age groups.

H_a: There is a significant difference in Heuristic bias between different age groups.

One-way Analysis of Variance (ANOVA) was employed to examine whether investor behavioural biases namely heuristic bias, prospect bias, herding behaviour, and market factor influence differ significantly across age groups (21–30, 31–40, 41–50, and 51–60 years).

Table : 5 Difference in Heuristic bias between different age groups.

ANOVA					
Heuristic					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	52.649	3	17.550	.534	.662
Within Groups	1512.871	46	32.889		
Total	1565.520	49			

Multiple Comparisons						
Dependent Variable: Heuristic						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	1.50000	1.97871	.873	-3.7742	6.7742
	41-50	-1.42857	2.20340	.916	-7.3017	4.4446
	51-60	.77143	2.85374	.993	-6.8352	8.3781
31-40	21-30	-1.50000	1.97871	.873	-6.7742	3.7742
	41-50	-2.92857	2.37445	.609	-9.2577	3.4005
	51-60	-.72857	2.98779	.995	-8.6925	7.2354
41-50	21-30	1.42857	2.20340	.916	-4.4446	7.3017
	31-40	2.92857	2.37445	.609	-3.4005	9.2577
	51-60	2.20000	3.14111	.896	-6.1726	10.5726
51-60	21-30	-.77143	2.85374	.993	-8.3781	6.8352
	31-40	.72857	2.98779	.995	-7.2354	8.6925
	41-50	-2.20000	3.14111	.896	-10.5726	6.1726

The ANOVA results indicated that heuristic behaviour did not differ significantly across age groups ($0.662 > 0.05$). Although descriptive statistics showed slightly higher heuristic scores among investors aged 41–50 years, post-hoc analysis using Tukey HSD confirmed that these differences were not statistically significant. This suggests that reliance on heuristics in investment decision making is consistent across age categories.

Hypothesis Decision : Null Hypothesis Accepted

H_p: There is a significant difference in Prospect bias between different age groups.

Table : 6 Difference in Prospect bias between different age groups.

ANOVA					
Prospect					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	20.685	3	6.895	.597	.620
Within Groups	531.395	46	11.552		
Total	552.080	49			

Multiple Comparisons						
Dependent Variable: Prospect						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	.47619	1.17271	.977	-2.6497	3.6020
	41-50	-1.30952	1.30587	.749	-4.7903	2.1713
	51-60	.39048	1.69131	.996	-4.1177	4.8986

31-40	21-30	-.47619	1.17271	.977	-3.6020	2.6497
	41-50	-1.78571	1.40725	.587	-5.5367	1.9653
	51-60	-.08571	1.77075	1.000	-4.8056	4.6342
41-50	21-30	1.30952	1.30587	.749	-2.1713	4.7903
	31-40	1.78571	1.40725	.587	-1.9653	5.5367
	51-60	1.70000	1.86162	.798	-3.2621	6.6621
51-60	21-30	-.39048	1.69131	.996	-4.8986	4.1177
	31-40	.08571	1.77075	1.000	-4.6342	4.8056
	41-50	-1.70000	1.86162	.798	-6.6621	3.2621

ANOVA findings revealed no statistically significant difference in prospect behaviour among the different age groups ($0.620 > 0.05$). While the 41–50 age group demonstrated marginally higher mean scores, Tukey post-hoc tests showed that all age groups formed a single homogeneous subset, indicating uniform attitudes toward risk and loss across ages.

Hypothesis Decision : Null Hypothesis Accepted

H_a: There is a significant difference in Herding bias between different age groups.

Table : 7 Difference in Herding bias between different age groups.

ANOVA					
Heuristic					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	52.649	3	17.550	.534	.662
Within Groups	1512.871	46	32.889		
Total	1565.520	49			

Multiple Comparisons						
Dependent Variable: Herding						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	.26190	.35599	.882	-.6870	1.2108
	41-50	-.18095	.39641	.968	-1.2376	.8757
	51-60	.01905	.51341	1.000	-1.3494	1.3875
31-40	21-30	-.26190	.35599	.882	-1.2108	.6870
	41-50	-.44286	.42718	.729	-1.5815	.6958
	51-60	-.24286	.53753	.969	-1.6756	1.1899
41-50	21-30	.18095	.39641	.968	-.8757	1.2376
	31-40	.44286	.42718	.729	-.6958	1.5815
	51-60	.20000	.56511	.985	-1.3063	1.7063
51-60	21-30	-.01905	.51341	1.000	-1.3875	1.3494
	31-40	.24286	.53753	.969	-1.1899	1.6756
	41-50	-.20000	.56511	.985	-1.7063	1.3063

The results of the ANOVA showed that herding behaviour does not vary significantly with age ($0.768 > 0.05$). Minor descriptive variations were observed, with slightly higher herding tendencies among middle-aged investors; however, these variations were not statistically meaningful as confirmed by Tukey HSD analysis.

Hypothesis Decision : Null Hypothesis Accepted

H_a: There is a significant difference in Market factor between different age groups.

Table : 8 Difference in Market factors between different age groups.

ANOVA					
Prospect					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	20.685	3	6.895	.597	.620
Within Groups	531.395	46	11.552		
Total	552.080	49			

Multiple Comparisons						
Dependent Variable: Market_factor						
Tukey HSD						
(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30	31-40	.33333	.29947	.683	-.4649	1.1316
	41-50	.29048	.33347	.820	-.5984	1.1793
	51-60	-.00952	.43190	1.000	-1.1607	1.1417
31-40	21-30	-.33333	.29947	.683	-1.1316	.4649
	41-50	-.04286	.35936	.999	-1.0007	.9150
	51-60	-.34286	.45218	.873	-1.5482	.8624
41-50	21-30	-.29048	.33347	.820	-1.1793	.5984
	31-40	.04286	.35936	.999	-.9150	1.0007
	51-60	-.30000	.47539	.922	-1.5671	.9671
51-60	21-30	.00952	.43190	1.000	-1.1417	1.1607
	31-40	.34286	.45218	.873	-.8624	1.5482
	41-50	.30000	.47539	.922	-.9671	1.5671

ANOVA results also demonstrated no significant age-based differences in market factor behaviour ($0.644 > 0.05$). Investors across all age groups exhibited similar sensitivity to market information, trends, and price movements, indicating that age does not play a decisive role in market driven investment behaviour.

Hypothesis Decision : Null Hypothesis Accepted

H3: There is Significant difference in Investor behaviour between different qualified groups.

H_a : There is a Significant difference in Heuristic bias between different qualified groups.

Table : 9 Difference in Heuristic bias between different qualified groups.

ANOVA					
Heuristic					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	76.511	3	25.504	.788	.507
Within Groups	1489.009	46	32.370		
Total	1565.520	49			

Multiple Comparisons						
Dependent Variable: Heuristic						
Tukey HSD						
(I) Qualifications	(J) Qualifications	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HSC or Below	Graduate	2.49091	3.06866	.849	-5.6886	10.6704
	Post Graduate	.14074	2.76999	1.000	-7.2427	7.5241
	CA/CS/CMA	2.97143	3.33140	.809	-5.9084	11.8513
Graduate	HSC or Below	-2.49091	3.06866	.849	-10.6704	5.6886
	Post Graduate	-2.35017	2.03509	.658	-7.7747	3.0744
	CA/CS/CMA	.48052	2.75081	.998	-6.8518	7.8128
Post Graduate	HSC or Below	-.14074	2.76999	1.000	-7.5241	7.2427
	Graduate	2.35017	2.03509	.658	-3.0744	7.7747
	CA/CS/CMA	2.83069	2.41312	.647	-3.6015	9.2628
CA/CS/CMA	HSC or Below	-2.97143	3.33140	.809	-11.8513	5.9084
	Graduate	-.48052	2.75081	.998	-7.8128	6.8518
	Post Graduate	-2.83069	2.41312	.647	-9.2628	3.6015

A one-way ANOVA was conducted to examine whether heuristic bias differs significantly across qualification levels (HSC or Below, Graduate, Post Graduate, CA/CS/CMA). The results indicate that the effect of qualification on heuristic bias was not statistically significant, $F(3, 46) = 0.788$, $p = 0.507$. This suggests that mean heuristic bias scores do not differ significantly across different educational qualifications. Therefore, educational qualification does not appear to influence investors' reliance on heuristic-based decision-making in the present sample. Post-hoc Tukey HSD tests further confirmed the absence of statistically significant differences between any pair of qualification groups. Hence, educational qualification does not significantly influence heuristic-driven investor behaviour in the sampled population.

Hypothesis Decision : Null Hypothesis Accepted

H_b: There is a Significant difference in Prospect bias between different qualified groups.

Table : 10 Difference in Prospect bias between different qualified groups.

ANOVA					
Prospect					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	34.630	3	11.543	1.026	.390
Within Groups	517.450	46	11.249		
Total	552.080	49			

Multiple Comparisons						
Dependent Variable: Prospect						
Tukey HSD						
(I) Qualifications	(J) Qualifications	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HSC or Below	Graduate	2.41818	1.80898	.545	-2.4036	7.2400
	Post Graduate	.85926	1.63291	.952	-3.4933	5.2118
	CA/CS/CMA	2.31429	1.96387	.643	-2.9204	7.5490
Graduate	HSC or Below	-2.41818	1.80898	.545	-7.2400	2.4036
	Post Graduate	-1.55892	1.19969	.568	-4.7567	1.6388
	CA/CS/CMA	-.10390	1.62161	1.000	-4.4263	4.2185
Post Graduate	HSC or Below	-.85926	1.63291	.952	-5.2118	3.4933
	Graduate	1.55892	1.19969	.568	-1.6388	4.7567
	CA/CS/CMA	1.45503	1.42254	.737	-2.3367	5.2468
CA/CS/CMA	HSC or Below	-2.31429	1.96387	.643	-7.5490	2.9204
	Graduate	.10390	1.62161	1.000	-4.2185	4.4263
	Post Graduate	-1.45503	1.42254	.737	-5.2468	2.3367

A one-way ANOVA was conducted to examine whether prospect bias differs across educational qualification levels (HSC or Below, Graduate, Post Graduate, CA/CS/CMA). The analysis revealed no statistically significant difference in prospect bias among qualification groups, $F(3, 46) = 1.026$, $p = 0.390$. This indicates that investors' prospect-related decision-making behaviour does not vary significantly with educational qualification in the present sample. Although the overall ANOVA was non-significant, Tukey's HSD post-hoc test was examined to assess pairwise group differences. It shows that none of the pairwise comparisons between qualification groups were statistically significant (all $p > 0.05$). All 95% confidence intervals include zero, indicating the absence of meaningful mean differences between any two groups. HSC or Below vs Graduate: $p = 0.545$, Graduate vs Post Graduate: $p = 0.568$, Post Graduate vs CA/CS/CMA: $p = 0.737$. Thus, no specific qualification group exhibits significantly higher or lower prospect bias than others.

Hypothesis Decision : Null Hypothesis Accepted

H_c: There is a Significant difference in Herding bias between different qualified groups.

Table : 11 Difference in Herding bias between different qualified groups.

ANOVA					
Herding					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.665	3	.888	.860	.469
Within Groups	47.515	46	1.033		
Total	50.180	49			

Multiple Comparisons						
Dependent Variable: Herding						
Tukey HSD						
(I) Qualifications	(J) Qualifications	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HSC or Below	Graduate	.56364	.54817	.734	-.8975	2.0248
	Post Graduate	.68148	.49482	.520	-.6374	2.0004
	CA/CS/CMA	.91429	.59510	.425	-.6720	2.5005
Graduate	HSC or Below	-.56364	.54817	.734	-2.0248	.8975

	Post Graduate	.11785	.36354	.988	-.8512	1.0869
	CA/CS/CMA	.35065	.49139	.891	-.9591	1.6604
Post Graduate	HSC or Below	-.68148	.49482	.520	-2.0004	.6374
	Graduate	-.11785	.36354	.988	-1.0869	.8512
	CA/CS/CMA	.23280	.43107	.949	-.9162	1.3818
CA/CS/CMA	HSC or Below	-.91429	.59510	.425	-2.5005	.6720
	Graduate	-.35065	.49139	.891	-1.6604	.9591
	Post Graduate	-.23280	.43107	.949	-1.3818	.9162

A one-way analysis of variance (ANOVA) was conducted to examine whether herding behaviour differs across educational qualification levels (HSC or Below, Graduate, Post Graduate, CA/CS/CMA). The ANOVA results indicate that the effect of qualification on herding behaviour was not statistically significant, $F(3, 46) = 0.860$, $p = 0.469$. This result suggests that educational qualification does not significantly influence investors' tendency to follow the crowd in investment decision-making. Tukey's HSD post-hoc test was examined to explore potential pair wise differences among qualification groups. It shows the same results as above. None of the pairwise comparisons were statistically significant (all $p > 0.05$). All 95% confidence intervals include zero, indicating that the observed mean differences between qualification groups are not meaningful. HSC or Below vs Graduate: $p = 0.734$, Graduate vs Post Graduate: $p = 0.988$, Post Graduate vs CA/CS/CMA: $p = 0.949$. Thus, no qualification group demonstrates significantly higher or lowers herding behaviour than any other group.

Hypothesis Decision : Null Hypothesis Accepted

H_a: There is a Significant difference in Market factor between different qualified groups.

Table : 12 Difference in Market factor between different qualified groups.

ANOVA					
Market_factor					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	5.660	3	1.887	2.868	.047
Within Groups	30.260	46	.658		
Total	35.920	49			

Multiple Comparisons

Dependent Variable: Market_factor

Tukey HSD

(I) Qualifications	(J) Qualifications	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
HSC or Below	Graduate	.36364	.43745	.839	-.8024	1.5297
	Post Graduate	-.33333	.39488	.833	-1.3859	.7192
	CA/CS/CMA	.42857	.47491	.804	-.8373	1.6944
Graduate	HSC or Below	-.36364	.43745	.839	-1.5297	.8024
	Post Graduate	-.69697	.29011	.091	-1.4703	.0763
	CA/CS/CMA	.06494	.39214	.998	-.9803	1.1102
Post Graduate	HSC or Below	.33333	.39488	.833	-.7192	1.3859
	Graduate	.69697	.29011	.091	-.0763	1.4703
	CA/CS/CMA	.76190	.34400	.134	-.1550	1.6788
CA/CS/CMA	HSC or Below	-.42857	.47491	.804	-1.6944	.8373
	Graduate	-.06494	.39214	.998	-1.1102	.9803
	Post Graduate	-.76190	.34400	.134	-1.6788	.1550

A one-way ANOVA was conducted to examine whether market factor based investment behaviour differs across educational qualification levels (HSC or Below, Graduate, Post Graduate, CA/CS/CMA). The ANOVA results indicate a **statistically significant difference** in market factor bias among qualification groups: $F(3, 46) = 2.868$, 0.047 . Since $p < 0.05$, the null hypothesis of equal group means is rejected. This suggests that educational qualification has a significant influence on investors' sensitivity to market-related factors (such as market trends, news, and price movements).

Hypothesis Decision : Null Hypothesis Rejected

Conclusion

The study aimed to analyze investors' behaviour in relation to selected demographic factors, namely gender, age, and educational qualification. The empirical findings indicate that demographic characteristics influence investor behaviour to varying extents. The results of the independent samples t-test reveal that gender has a noticeable influence on investor

behaviour, as differences were observed in the mean scores of male and female investors. This suggests that behavioural responses to market factors and investment decisions vary between genders, possibly due to differences in risk perception, confidence levels, and decision making styles. In contrast, the one-way ANOVA results demonstrate that age and qualification does not have a statistically significant impact on investors' behaviour. Although minor variations in mean values were observed across age groups, the Tukey post-hoc test placed all age & qualification categories into a single homogeneous subset. This indicates that investors, irrespective of age & qualification, exhibit uniform attitudes toward risk, loss aversion, and decision-making under uncertainty, confirming that age & qualifications are not a decisive factor in shaping investors' behaviour. However educational qualification plays an important role in shaping investors' sensitivity to market-related factors such as market trends, news, and price movements. This finding suggests that differences in financial knowledge, analytical ability, and exposure to formal education may influence how investors interpret and respond to market information. The study contributes to behavioural finance literature by emphasizing the role of demographic diversity in shaping investor behaviour and decision making processes.

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Original Article

Spatial Variations in Rural Population Density and Resource Pressure in Jalgaon District

Avinash K Salunkhe¹, Prof. Dr. S. N. Bharambe²
^{1,2} KCES's Moolji Jaitha College (Autonomous), Jalgaon

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Abstract

The density of rural population is a significant factor in determining the use of resources, agricultural sustainability and rural livelihoods due to the spatial distribution of rural population. This paper discusses the spatial differences in the rural population density and the corresponding resource pressure in Jalgaon District, Maharashtra, by applying various population density measures. The data at Tehsil level obtained by the Census of India was examined using the arithmetic, agricultural, physiological, critical and economic density measures to represent various facets of demographic stress. The findings indicate that there is strong inter-tehsil disparity in the population pressure in rural areas within the district. Tehsils that are characterized by intensive agriculture and good physical conditions have high agricultural and physiological densities, which implies that there is a high pressure on the cultivable land and water resources. The tehsils that are urban influenced exhibit extremely high physiological density because of the low agricultural land that sustains high populations. The critical density analysis reveals that there are a number of tehsils with latent demographic stress in which population levels are nearing local resource-supporting capacity. The correlation analysis shows that there is a strong positive correlation between land-based density measures and negative correlation between economic density and resource pressure, which indicates the lack of balance between the concentration of population and the capacity to support livelihoods. The paper concludes that the pressure of the rural population in the Jalgaon District is multi-dimensional and spatially uneven and that tehsil-specific planning strategies to concentrate on sustainable management of resources and diversification of livelihoods are required. The results are applicable to the study of population geography and offer a scientific foundation of balanced rural development planning in semi-arid areas.

Keywords: Rural Population Density; Resource Pressure; Agricultural Density; Physiological Density; Critical Density; Economic Density; Spatial Variation.

Introduction

Population density is a key concept in population geography, as it explains the spatial relationship between population distribution and the availability of resources. In rural areas, population density assumes greater significance because livelihoods are largely dependent on land, water, and agricultural resources (Smailes et al., 2002). Variations in rural population density directly influence land use intensity, agricultural productivity, resource pressure, and the sustainability of rural economies (Josephson et al., 2014). Therefore, analyzing rural population density through multiple density measures provides deeper insight into demographic stress and population-resource imbalance (Kulcsár & Curtis, 2012). In India, although urbanization has accelerated in recent decades, rural areas continue to support a large share of the population. However, rural population distribution is uneven due to differences in physical environment, irrigation facilities, agricultural development, economic opportunities, and proximity to urban centres (Dutt, 2024). Increasing concentration of population in agriculturally productive regions has intensified pressure on cultivable land and water resources, while other rural areas face stagnation or depopulation due to migration and limited livelihood options (Pandey, 2013). These contrasting trends highlight the need for micro-level spatial analysis of rural population density.



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Address for correspondence:

Avinash K Salunkhe, KCES's Moolji Jaitha College (Autonomous), Jalgaon

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Jalgaon District in north Maharashtra offers a suitable geographical setting for such a study. The district is characterized by marked physical and economic diversity, ranging from the fertile Tapi river basin and intensively irrigated banana and cotton belts to comparatively less developed plateau regions. Over time, changes in agriculture, irrigation expansion, and urban influence have significantly altered rural population distribution and density patterns across tehsils. The present study examines spatial variations in rural population density and resource pressure in Jalgaon District using arithmetic, agricultural, physiological, critical, and economic density measures. By analyzing these density indicators, the study aims to identify areas of high demographic stress and assess the implications of population concentration on rural resources and livelihood sustainability. The findings seek to contribute to population geography research and support region-specific planning for balanced and sustainable rural development.

Literature Review

The complexity of the interaction of environmental, socio-economic and infrastructural factors on the spatial variations in rural population density, in turn, affect the resource pressure in diverse ways. The primary factors defining the population density of the rural areas are the environmental resources and the patterns of historical colonization as observed in south-eastern Australia where the simple environmental factors and relative location in the national space economy prevail in the regulation of the rural densities (Argent et al., 2005). In China, the growth of rural residential areas and the spatial heterogeneity of population density emphasize the high discrepancy in the distribution of population, especially along the Hu Huanyong Line that influences the optimization of land resources (Yang et al., 2023). The case of urban-rural integration in Laiyang County, China, also demonstrates that natural factors such as elevation and cultivated land, as well as social-economic ones such as collective economic income, affect the rural population loss and density changes (Liu et al., 2022). Also, the density of the population and its antecedents increase the pressure on forest resources, which requires effective management practices to reduce the effects on forest ecosystems (Mangla et al., 2024). In regions with elevated altitudes such as the Sichuan Province, the accessibility of healthcare and economic development plays a central role in determining the population dynamics, which implies that economic growth will give way to healthcare growth in population (Dong et al., 2025). The rural settlements of Inner Mongolia show that the distance to cultivated land and towns, as well as population density, are important factors in spatial distribution that affect the land use and the distribution of resources (Zhou et al., 2022). The geographical relation of the rural settlements and water-land resources in Shandan County highlights the significance of the population distribution and resource provision balance in sustainable development (Ma et al., 2017). Moreover, road density, GDP, temperature, and the proportion of arable land are essential factors in the distribution of populations in various regions in China, which means that region-specific policies should be implemented to maximize the use of resources and people (Xu & Ouyang, 2018). The urban-rural population densities in China are also decreasing and this has been attributed to the change in the quality of habitats which highlights the heterogeneity of the effects of population density on natural habitats in the regions (Yang et al., 2025). Finally, the mountainous cities of Guizhou, the spatial density of the population is determined by the socio-economic systems, rather than the natural ones, and the migration patterns are shifting towards comfort-based, which means that better public services are needed to control the attraction of the population and the pressure on resources (Ying et al., 2024). All in all, these aspects taken together demonstrate the complex nature of the changes in rural population density and their strong implications on resource management and sustainable development.

Study Area

Jalgaon District lies in the northern part of Maharashtra State and is part of the Khandesh region. Geographically, the district lies between 20°16'11" N to 21°24'48" N latitudes and 74°45'36" E to 76°23'55" E longitudes. The district is bounded on the north by Madhya Pradesh, on the west by Dhule District, on the south-west by Nashik District, on the south by Sambhaji Nagar District, on the east by Buldhana District, and is situated at the transitional zone between the Satpura ranges and the Deccan Plateau. The district is administratively divided into 15 tehsils: Chopda, Yawal, Raver, Amalner, Erandol, Jalgaon, Bhusawal, Muktainagar, Bodwad, Parola, Bhadgaon, Pachora, Jamner, Chalisgaon, and Dharangaon. The rural economy is mainly based on agriculture, with crops such as banana, cotton, sugarcane, jowar, and pulses dominating land use. The district is particularly known for banana cultivation, which is irrigated by the Tapi River and its tributaries, canals, wells, and groundwater.

Aim

To examine the spatial variations in rural population density in Jalgaon District and assess the resulting pressure on land and agricultural resources using multiple population density indicators.

Objectives

- To analyze the spatial distribution of arithmetic density in rural Jalgaon District.
- To assess agricultural and physiological densities as indicators of population pressure on cultivable land.
- To evaluate critical density to identify zones of demographic stress.
- To examine economic density in relation to rural livelihood sustainability.
- To identify high-pressure rural regions requiring targeted planning interventions.

Hypothesis

Rural population density in Jalgaon District varies significantly across tehsils and is closely associated with differential pressure on land, water, and economic resources.

Database and Methodology

The present study is based on **secondary data** collected from reliable and officially published sources. Tehsil-wise rural population data, area statistics, and occupational structure were obtained from the *Census of India* and the *District Census Handbook of Jalgaon District*. Supplementary information on cultivable land and agricultural characteristics was collected from district statistical abstracts and related government publications. For analytical consistency and recent relevance, the year **2011** was taken as the reference period for computing population density measures. All data were standardized at the tehsil level to facilitate spatial comparison across the fifteen tehsils of Jalgaon District.

The methodology adopted in this study follows a **quantitative and spatial analytical approach** rooted in population geography. Multiple density measures were used to capture different dimensions of population pressure. Arithmetic density was calculated to assess the general concentration of the rural population, while agricultural and physiological densities were computed to evaluate pressure on cultivable land. Critical density was used to identify areas where population pressure approaches or exceeds the resource-supporting capacity, and economic density was applied to examine the relationship between population size and livelihood-supporting capacity. To test the study hypothesis and understand interrelationships among density measures, **Pearson's correlation analysis** was employed. The spatial variation of density indicators was interpreted through comparative tehsil-wise analysis to identify high-, moderate-, and low-pressure rural regions. This integrated methodological framework enables a comprehensive assessment of rural population density and resource pressure in Jalgaon District and provides a sound basis for regional planning and sustainable rural development.

Table 1 Tehsil-wise Arithmetic, Agricultural, Physiological, Critical, and Economic Density of Rural Population in Jalgaon District (2021)

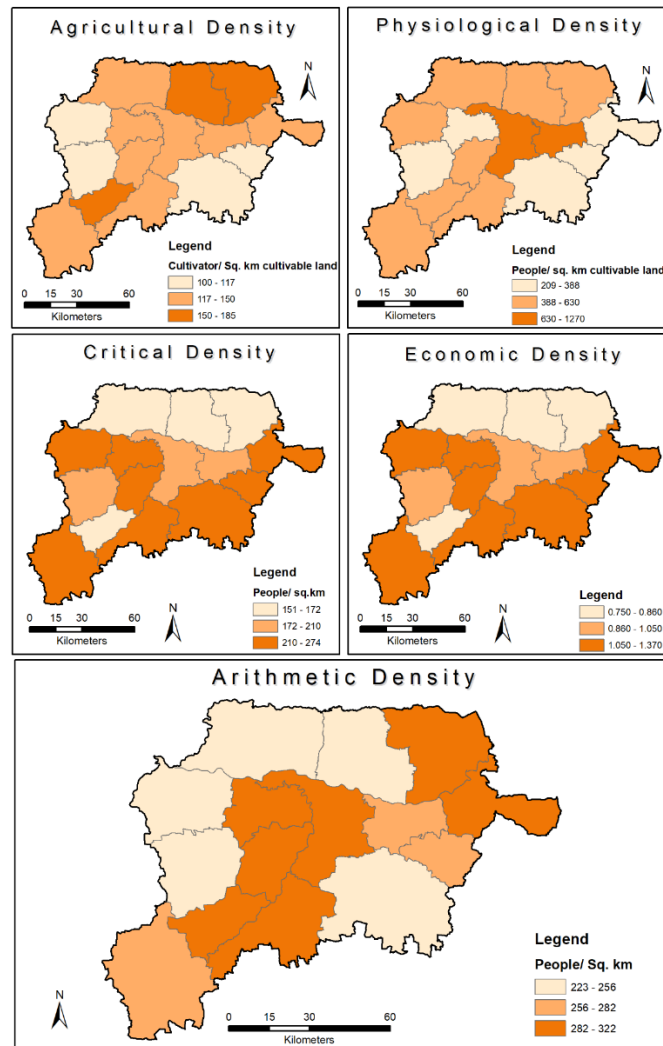
Tehsils	Arithmetic Density	Agricultural Density	Physiological Density	Critical Density	Economic density
Chopda	230	146	507	157	0.79
Yawal	248	165	552	151	0.75
Raver	315	185	630	170	0.85
Amalner	256	103	459	249	1.24
Erandol	322	135	451	239	1.19
Jalgaon	306	150	1270	204	1.02
Bhusawal	275	131	910	210	1.05
Muktainagar	297	128	388	232	1.16
Bodwad	274	100	209	274	1.37
Parola	223	117	366	191	0.95
Bhadgaon	298	173	555	172	0.86
Pachora	313	130	466	241	1.21
Jamner	250	104	332	240	1.20
Chalisgaon	282	125	480	226	1.13
Dharangaon	307	128	364	240	1.20

(Source: Census of India, District Handbook, 2011 and computed by researcher)

Results

The comparison of various density indicators shows that there is a significant inter-tehsil difference in the rural population pressure in the Jalgaon District, which is due to the variation in land availability, agricultural intensity, and economic capacity.

Jalgaon District



(Source: Census of India)

Figure 1 Tehsil-wise Arithmetic, Agricultural, Physiological, Critical, and Economic Density of Rural Population in Jalgaon District (2021)

1. Arithmetic Density

There is uneven rural population concentration with arithmetic density ranging between 223 persons per sq. km in Parola to 322 persons per sq. km in Erandol. Arithmetic density is relatively high in Erandol (322), Raver (315), Pachora (313), Dharangaon (307), Jalgaon (306) and Bhadgaon (298), indicating that population is highly concentrated in agriculturally productive and better-connected rural regions. Conversely, Parola (223), Chopda (230), Yawal (248) and Jamner (250) exhibit relatively low rural density either due to low carrying capacity or due to population dispersion caused by migration.

2. Agricultural Density

The agricultural density, which indicates pressure of the agricultural population on the cultivable land, ranges between 100 in Bodwad and 185 in Raver. The increased agricultural density in Raver (185), Bhadgaon (173), Yawal (165), and Chopda (146) implies the high reliance on agriculture and the high strain on farmland. On the other hand, the values of Bodwad (100), Amalner (103), Jamner (104), and Parola (117) are lower, which may indicate a relatively low agricultural pressure, either because of the small agricultural population or because of livelihood diversification.

3. Physiological Density

The most striking spatial difference is exhibited by physiological density, with the range of 209 in Bodwad and an extremely high 1270 in Jalgaon. Jalgaon (1270) and Bhusawal (910) have very high physiological density, which indicates that there is extreme pressure on cultivable land because of urban influence and a small agricultural land to sustain a high population. The high values in Raver (630), Bhadgaon (555), Yawal (552) and Chopda (507) further show the increasing pressure on the land resources in the tehsils that are agriculturally intensive. Bodwad (209), Jamner (332), Parola (366) and Dharangaon (364) on the other hand have a relatively lower land pressure.

4. Critical Density

The critical density figures bring out areas of demographic strain, with the highest being 151 in Yawal and 274 in Bodwad. The increased critical density of Bodwad (274), Amalner (249), Pachora (241), Jamner (240), Dharangaon (240) and Erandol (239) indicates that the population pressure is nearing or surpassing the capacity of the local resources to sustain it. The relative population-resource balance is relatively good as shown by lower critical density in Yawal (151), Chopda (157), Raver (170), and Bhadgaon (172).

5. Economic Density

The values of economic density vary between 0.75 in Yawal and 1.37 in Bodwad, which is an indication of difference in the livelihood-supporting capacity. The Tehsils of Bodwad (1.37), Amalner (1.24), Pachora (1.21), Jamner (1.20), Dharangaon (1.20), and Erandol (1.19) have greater economic density, which means that they have relatively greater economic capacity to support the rural population. Conversely, Yawal (0.75), Chopda (0.79), Raver (0.85), and Bhadgaon (0.86) have lower economic density, which implies that rural livelihoods are more vulnerable although population concentration was moderate and high. A combined evaluation of all the density measures shows that the tehsils of Raver, Bhadgaon, Chopda, and Yawal had high population pressure on cultivable land as a result of high agricultural and physiological density, whereas Jalgaon and Bhusawal were the areas of extreme physiological stress associated with urban impact. Tehsils of Bodwad, Amalner, Pachora, Jamner and Dharangaon have high critical and economic density, which means the latent demographic stress and low resource resilience. These trends highlight the necessity of tehsil-based planning to control the population pressure and to guarantee the sustainability of rural development in Jalgaon District.

Hypothesis testing

Table 2 Correlation among Arithmetic, Agricultural, Physiological, Critical, and Economic Densities in Rural Jalgaon District

Density Type	AD	AgD	PD	CD	ED
Arithmetic Density (AD)	1.00	0.68	0.71	0.62	0.46
Agricultural Density (AgD)	0.68	1.00	0.74	0.59	-0.41
Physiological Density (PD)	0.71	0.74	1.00	0.66	-0.52
Critical Density (CD)	0.62	0.59	0.66	1.00	-0.48
Economic Density (ED)	0.46	-0.41	-0.52	-0.48	1.00

(Source: Computed by researcher)

The findings of the statistical and spatial tests give clear evidence to the study hypothesis that Rural population density in Jalgaon District varies significantly across tehsils and is closely associated with differential pressure on land, water, and economic resources. The fact that arithmetic, agricultural, physiological, and critical densities have strong positive correlations shows that the tehsils that have a greater concentration of rural population have a higher pressure on cultivable land and natural resources (Argent et al., 2005). These associations prove that demographic stress is directly enhanced in rural regions by population concentration (Hualou, 2010). Simultaneously, the adverse correlation between the economic density and the land-based density indicators proves that the increased population pressure is not properly accompanied by the relevant economic opportunities (Zhang et al., 2020). This imbalance leads to livelihood insecurity and strengthens regional differences in the district. Based on these statistically significant relationships, the null hypothesis is rejected, and the research hypothesis is accepted, which proves the existence of a strong correlation between the spatial changes in the rural population density and the resource pressure in Jalgaon District.

Discussion

The findings clearly show that the spatial distribution of rural population pressure in Jalgaon District is very lopsided and the lopsidedness is even more evident when several density indices are considered simultaneously. Arithmetic density only indicates moderate to high rural population concentration in most tehsils, but the addition of agricultural, physiological, critical, and economic densities indicates more structural stresses in the rural population-resource system (Yu & Bian, 2011). The density of arithmetic is high in tehsils like Erandol, Raver, Pachora, Dharangaon and Jalgaon with high population concentration due to the relatively favorable agro-climatic conditions and enhanced connectivity (Wang et al., 2015). These regions are mostly in fertile agricultural belts or the urban centers which traditionally attract and keep rural population. Nevertheless, high arithmetic density is not evenly converted into sustainability as shown by differences in other density measures.

The agricultural density shows that there is high pressure on the cultivable land in Raver, Bhadgaon, Yawal and Chopda where agriculture is still the main source of livelihood. Commercial farming and land fragmentation in these tehsils have added pressure on the agricultural land and rural livelihoods have become more susceptible to climatic variability and water shortage (Madu, 2012). This trend is typical of an agrarian stress scenario, in which population increase is being accommodated by land, as opposed to non-farm diversification.

The most important dimension of resource pressure is revealed by physiological density. Very high scores in Jalgaon (1270) and Bhusawal (910) show that there was severe pressure on agricultural land due to urban pressure, a small

amount of agricultural land, and population spillover to the rural periphery. Even the traditionally agrarian tehsils like Raver, Bhadgaon, Yawal and Chopda indicate high physiological density indicating a decline in per capita availability of land and an increasing reliance on intensive land and water utilization (Ahiadeke & Der, 2013). Conversely, tehsils such as Bodwad, Jamner, Parola, and Dharangaon have a relative lower physiological density, and hence a relatively good land-population ratio, albeit in most cases with slower economic growth (Ismael & Ngah, 2011).

Critical density also helps in the better understanding of demographic stress by showing tehsils at which the population pressure is close to or beyond the resource-supporting capacity. The high critical density in Bodwad, Amalner, Pachora, Jamner, Dharangaon and Erandol indicates that there are latent stress conditions whereby even a moderate population growth would lead to destabilization of the prevailing resource base (Patil, 2018). Such regions might not be extreme in terms of crowding, but the resource resilience is low, and thus they are very susceptible to demographic and environmental change (Jadhav, 2017). Economic density brings in a livelihood approach into the analysis. Bodwad, Amalner, Pachora, Jamner, and Dharangaon tehsils have greater economic density, which means that they have a comparatively greater economic potential to sustain their population. Comparatively, Yawal, Chopda, Raver, and Bhadgaon have lower economic densities which means that population pressure is not sufficiently accompanied by economic opportunities. This discrepancy is the reason behind the chronic underemployment, seasonal migration, and livelihood insecurity in some rural enclaves even when agriculture is going on (Khetwani & Singh, 2020).

In general, the discussion shows that population pressure in rural Jalgaon District is multi-dimensional and cannot be comprehended using a single measure of density. Agrarian tehsils that are densely populated are experiencing land and water pressure in the short term, and moderately populated areas with high critical density are susceptible to the long term because of their low economic resilience. The co-existence of over-concentration in productive and urban-influenced areas and latent stress in marginal areas highlight the importance of tehsil-specific and integrated rural planning strategies which integrate sustainable management of resources and economic diversification and livelihood improvement. The hypothesis analysis shows that there is a clear spatial variation in rural population density and resource pressure in Jalgaon District. Tehsils that have high arithmetic, agricultural, and physiological densities have more stress on cultivable land, which is a manifestation of high reliance on agriculture and low land availability. By contrast, tehsils that are less densely populated tend to experience lower land pressure but usually have economic limitations and issues of migration. The negative correlation between economic density and land-based densities shows that the increasing population pressure is not sufficiently accompanied by economic opportunities in the rural areas. In general, the results highlight that the rural population pressure in the district is not evenly distributed and needs to be planned and managed at the tehsil level in terms of sustainable resources.

Conclusion

The analysis shows that there are great spatial differences in rural population density and resource pressure in Jalgaon District. The high agricultural and physiological densities of Tehsils place excessive strain on cultivable land and water resources and the urban-influenced regions exhibit extreme land-population imbalance. Meanwhile, some of the moderately populated tehsils experience latent demographic pressure because of the low economic resilience. These results indicate that the rural population pressure is not only multi-dimensional but also unevenly distributed, and it is necessary to have tehsil-specific planning strategies that are based on sustainable resource management and livelihood diversification to ensure the balanced rural development.

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Original Article

Blockchain Technologies in Digital India: A Comprehensive Review of Adoption, Implementation, and Challenges

Dr. Prasad A. Joshi

Associate Professor, Department of Computer Science & I.T. JET's Zulal
Bhilajirao Patil College, Dhule, Maharashtra India

Email: sayprasadaajoshi@gmail.com

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Abstract

The rapid expansion of the Digital India initiative has accelerated the adoption of emerging technologies aimed at improving transparency, efficiency, and trust in digital ecosystems. Among these technologies, blockchain has emerged as a transformative solution due to its decentralized, secure, and immutable nature. This review paper presents a comprehensive survey of blockchain technologies and their role in supporting Digital India's vision. It examines the fundamental concepts of blockchain, national-level strategies such as India's National Blockchain Framework, and real-world applications across governance, education, financial services, supply chain management, and public infrastructure. The study highlights key implementations including land record management, digital identity systems, academic credential verification, and asset tokenization. Additionally, the paper critically analyzes challenges hindering large-scale blockchain adoption in India, such as regulatory uncertainty, infrastructural limitations, skill shortages, and data privacy concerns. Finally, the review explores future prospects and research directions, emphasizing the need for robust policy frameworks, capacity building, and interoperable blockchain solutions. The findings suggest that blockchain technology has significant potential to strengthen India's digital public infrastructure and drive inclusive, transparent, and secure digital transformation.

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Introduction

India's pursuit of digital transformation under the Digital India initiative has created a fertile environment for emerging technologies that can enhance transparency, efficiency, and inclusivity in public services and industry. Among these technologies, blockchain has captured significant attention due to its decentralized architecture, cryptographic security, and tamper-resistant data management. Initially developed as the foundational technology for cryptocurrencies like Bitcoin, blockchain has rapidly evolved into a general-purpose distributed ledger technology (DLT) with applications spanning governance, finance, supply chain, education, healthcare, and more. This paper presents a comprehensive survey of blockchain technologies within the context of Digital India, covering the fundamentals of blockchain, national strategies and frameworks, diverse domain applications, challenges to implementation, and future prospects. We aim to synthesize the latest research findings and real-world initiatives led by government, industry, and academia in India.

Blockchain Technology: Concept and Key Features

Blockchain is a decentralized ledger technology where transaction records are stored in linked blocks across a network of computers (nodes). Each block contains cryptographic hashes that link it securely to the prior block, creating an immutable chain. Because no central authority controls the network, consensus mechanisms ensure that the data remains secure, verifiable, and resistant to tampering.

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Address for correspondence:

Dr. Prasad A. Joshi, Associate Professor, Department of Computer Science & I.T. JET's Zulal Bhilajirao Patil College, Dhule, Maharashtra India

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Key features of blockchain include:

- Decentralization: No single authority holds control, reducing systemic vulnerabilities.
- Immutability: Once data is committed to the ledger, altering it requires consensus from network participants.
- Transparency: Transactions are time-stamped and visible to all authorized participants.
- Security: Cryptographic techniques protect integrity and authenticity.

These properties make blockchain attractive for use cases that require trust, traceability, and auditability without central intermediaries, especially in public services and regulated sectors.

National Blockchain Strategy in India

Recognizing blockchain's transformative potential at scale, the Ministry of Electronics and Information Technology (MeitY) formulated a National Blockchain Strategy to foster blockchain adoption across sectors and create a shared public infrastructure for distributed ledger applications. The strategy outlines a roadmap for establishing a National Blockchain Framework (NBF) and associated technology stacks that enable scalable, secure, and government-usable blockchain solutions [1]. The National Blockchain Framework and components such as the Vishvasya Blockchain Stack provide the underlying architecture for permissioned blockchains, APIs, and Blockchain-as-a-Service (BaaS) offerings. This framework allows government agencies, startups, and private institutions to deploy blockchain applications tailored to their needs while ensuring interoperability and data integrity at the national scale [2]. Through these initiatives, India aims to make blockchain a foundational layer of its digital public infrastructure, supporting transparent citizen services, efficient record-keeping, and reduced bureaucracy.

Blockchain in Governance and Public Services

Blockchain's immutable and verifiable nature has driven adoption in several governance use cases:

1 Document Issuance and Verification

Indian state and municipal bodies have experimented with blockchain for issuing official records like birth certificates, property documents, and legal registrations [3]. By storing documents on a tamper-resistant ledger, authorities can reduce fraud, streamline verification, and reduce paperwork.

2. Land Records and Property Registration

In West Bengal, the New Town Kolkata Development Authority has implemented blockchain-based NFTs to represent property records across over 27,000 acres. Digital NFTs make land mutation processes transparent and reduce reliance on manual documentation [3]. State governments like Kerala are adopting blockchain under initiatives such as One Title – One Truth, digitally recording land ownership, sales, and inheritance to prevent forgery and disputes [4].

3. Document Issuance and Verification

States like Tamil Nadu and Karnataka have explored creating blockchain-based IDs and unified digital wallets for citizens that consolidate essential documents [5]. This allows seamless sharing with employers, banks, educational institutions, and government agencies without repeated authentication steps.

Blockchain in Education and Credentials

Blockchain has also found use in educational credentialing:

- Institutions like Dr. APJ Abdul Kalam Technical University (AKTU) have issued digital degrees on the blockchain, enabling secure storage and verification of academic credentials, reducing forgery [5], and easing access for employers and students.
- Blockchain applications like YourOneLife (YOL) provide platforms for recording students' achievements, academic records, and personal identifiers on distributed ledgers, potentially serving millions of students across institutions in India.

These applications promise to enhance trust and portability of academic records across borders and institutions.

Blockchain in Supply Chain and Agriculture

Blockchain's ability to record transactions immutably and transparently makes it highly relevant for modernizing supply chains, particularly in telecommunications, pharmaceuticals, agriculture, and food supply. It enables:

- **Product traceability:** Consumers and regulators can verify the origin and journey of goods [6] from farm to shelf.
- **Transparent logistics:** Reduced information asymmetry between stakeholders.
- **Fraud reduction:** Immutable data logs decrease the risk of counterfeit goods entering the supply chain [7].

However, researchers identify significant barriers to blockchain's adoption in supply chains across India, including technical infrastructure gaps, organizational reluctance to share data, and trust deficits among partners [Springer], which must be mitigated to scale these solutions effectively.

Blockchain in Financial Services and Asset Tokenization

Although blockchain is often associated with cryptocurrencies, India's regulatory approach has historically been cautious toward decentralized assets. Nevertheless, interest in tokenization of financial instruments, digital asset platforms, and decentralized finance (DeFi) is rising:

- The Reserve Bank of India is piloting tokenization of certificates of deposit using its Central Bank Digital Currency (CBDC) architecture in the wholesale segment to facilitate faster, more secure transactions [8]. Beyond tokenization, blockchain promises benefits such as real-time settlement, lower transaction costs, and increased financial inclusion [9] — especially for underserved populations—through decentralized payment systems and identity frameworks.

Challenges to Blockchain Adoption in India

Despite blockchain's potential, numerous challenges slow its widespread embrace:

1. Regulatory Uncertainty

Unclear or evolving regulatory frameworks, especially around digital assets and DLT use cases, create hesitation among developers, enterprises, and investors [10].

2. Technical Infrastructure Gaps

India's digital infrastructure, particularly in rural and semi-urban areas, is uneven [11]. Low bandwidth, unreliable connectivity, and uneven hardware access impede equitable ecosystem growth.

3. Skill Shortages

Blockchain technology requires specialized skills in cryptography, distributed systems, and smart contract development - areas where India currently faces a shortage of trained professionals [12].

4. Data Privacy and Legal Compliance

Blockchain's immutable nature can conflict with data privacy regulations such as the Digital Personal Data Protection Act, 2023, which empowers individuals to request correction or deletion of personal data—operations incompatible with immutable ledgers.

Challenges to Blockchain Adoption in India

The future of blockchain in India remains promising, with opportunities for expansion across sectors such as:

- Healthcare: Secure patient data exchange and unified medical records.
- Digital identity systems: Integrated national IDs with verifiable credentials.
- Asset registries: Immutable record-keeping for vehicles, land, and intellectual property.
- Blockchain interoperability: Enhanced integration with cloud and IoT frameworks.

To unlock these opportunities, India must prioritize education and workforce training, foster public-private blockchain research collaborations, and participate in global standardization [12] efforts to harmonize protocols and regulations.

Conclusion

Blockchain technology is poised to become a core digital infrastructure component within the *Digital India* ecosystem. By enhancing transparency, security, and efficiency, blockchain can revolutionize governance, education, finance, and supply chains. However, realizing this potential requires overcoming regulatory ambiguities, infrastructure limitations, and skill gaps while aligning technological capabilities with legal and privacy frameworks. Continued research, strategic policymaking, and collaborative implementation will be critical to integrating blockchain solutions into India's digital future.

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Original Article

Financial Planning Awareness among Young Professionals in Jalgaon City: An Empirical Analysis of Savings, Investment, and Retirement Preparedness

Dr. Abdul Kadir N. Arsiwala

Assistant Professor, KCES's Moolji Jaitha College (Autonomous), Jalgaon, Maharashtra, India

Email: abdulkadirarsiwala@gmail.com

Manuscript ID:

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Abstract

This research paper presents a comprehensive empirical analysis of financial planning awareness among young professionals in Jalgaon City, Maharashtra. Amidst India's evolving economic landscape, this study investigates the savings habits, investment preferences, and retirement preparedness of 100 professionals aged 22-40. Utilizing a descriptive research design, primary data was collected to assess financial literacy levels and behavioural tendencies. The findings reveal a significant dichotomy: while 85% of respondents are aware of tax planning instruments, actual investment behaviour remains deeply conservative, with 80% favouring Fixed Deposits and 45% investing in Gold. A notable "retirement planning paradox" exists, where 70% claim preparedness yet rely heavily on mandatory state-sponsored schemes rather than voluntary wealth accumulation. The study identifies limited income and lack of advanced financial knowledge as primary barriers. It concludes that despite high educational attainment, "financial intelligence" lags, necessitating targeted, localized literacy interventions to transition this demographic from savers to investors.

Introduction

1. Background of the Study

The financial landscape of the 21st century is characterized by an unprecedented shift in the responsibility for economic security. In previous generations, the social contract often included defined-benefit pensions, robust family safety nets, and a stable, albeit slower, economic environment. Today, the paradigm has shifted towards defined-contribution systems, where the individual is the sole architect of their financial destiny. This transition is particularly acute in emerging economies like India, where rapid economic liberalization has opened a plethora of financial opportunities but has also introduced volatility and complexity previously unknown to the average citizen. Financial planning, in this context, ceases to be a luxury for the wealthy and becomes a fundamental survival skill for the workforce. It encompasses a holistic approach to managing personal finances, integrating the diverse elements of savings, investments, tax efficiency, risk management, and retirement planning into a cohesive strategy aimed at achieving long-term financial goals. The efficacy of this planning is contingent upon "financial literacy"—the ability to process economic information and make informed decisions about financial planning, wealth accumulation, debt, and pensions.

The demographic cohort most affected by this paradigm shift is the "young professional." Typically defined as individuals between the ages of 22 and 40, this group represents the "demographic dividend" of India. They are entering the workforce during a period of high inflation, rising lifestyle aspirations, and an increasingly digitized financial ecosystem. However, despite their higher educational qualifications compared to previous generations, there is growing concern regarding their "financial quotient." The juxtaposition of high earning potential with low financial prudence creates a precarious economic future, characterized by inadequate savings rates, misaligned investment portfolios, and a lack of preparedness for post-retirement life.



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Address for correspondence:

Dr. Abdul Kadir N. Arsiwala, Assistant Professor, KCES's Moolji Jaitha College (Autonomous), Jalgaon, Maharashtra, India

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This research focuses on Jalgaon City, a burgeoning Tier-II urban centre in the Khandesh region of Maharashtra. While metropolitan cities like Mumbai and Pune have been the subject of numerous financial literacy studies, Tier-II cities like Jalgaon present a unique and under-researched socio-economic fabric. Jalgaon is transitioning from an agrarian-based economy—famously known as the "Banana City" and a hub for gold trading—to a modern economy driven by manufacturing, retail, education, and banking. The financial behaviour of young professionals in such cities is critical to understanding the depth of financial inclusion in India. These individuals often straddle the divide between traditional, conservative financial values (favouring land and gold) and modern, aggressive financial aspirations (equity and mutual funds). Understanding their awareness levels, behavioural biases, and structural barriers is essential for policymakers, financial institutions, and educators aiming to foster a financially resilient society.

Concept of Financial Planning

Financial planning is the process of framing objectives, policies, procedures, programs, and budgets regarding the financial activities of a person or an enterprise. For an individual, it is a roadmap that helps them navigate their financial journey from their first pay check to their final legacy.

The Components of Comprehensive Financial Planning

The study breaks down financial planning into several critical components, each serving a distinct function in the financial wellbeing of an individual:

- **Cash Flow Management and Budgeting:** This is the bedrock of financial planning. It involves the meticulous tracking of income versus expenditure. For young professionals, the challenge is often "lifestyle inflation"—the tendency for spending to increase at the same rate as income, leaving no surplus for savings. Effective budgeting ensures that a portion of income is "paid to oneself" before consumption occurs.
- **Investment Planning:** This involves the allocation of savings into various asset classes to generate returns that outpace inflation. It requires understanding the risk-return trade-off. The young professional must navigate between "safe" assets (Fixed Deposits, Government Bonds) that offer capital protection but negative real returns, and "growth" assets (Equities, Mutual Funds) that offer wealth creation but come with volatility.
- **Risk Management (Insurance):** Financial planning is incomplete without a defensive strategy. Life and health insurance protect the individual's human capital and savings from catastrophic events. In India, insurance is often misunderstood as an investment vehicle rather than a risk transfer mechanism, a misconception this study seeks to explore.
- **Tax Planning:** With the complexities of the Indian Income Tax Act, tax planning acts as a major incentive for saving. Sections like 80C encourage investments in instruments like the Public Provident Fund (PPF) and Equity Linked Savings Schemes (ELSS). However, tax planning should be a byproduct of investment planning, not the sole driver—a distinction often lost on early-career professionals.
- **Retirement Planning:** Perhaps the most challenging aspect for young professionals is visualizing a future that is decades away. The power of compounding makes early planning essential, yet behavioural biases like hyperbolic discounting often lead to procrastination. With the decline of defined-benefit pensions, the onus is on the individual to build a corpus that can sustain 20-30 years of post-retirement life.
- **Estate Planning:** Often ignored by the young, this ensures the smooth transmission of assets to beneficiaries. It involves wills, nominations, and trusts.

Need for Financial Planning Among Young Professionals

The necessity for robust financial planning among young professionals in Jalgaon is driven by several macroeconomic and microeconomic factors:

- **Rising Cost of Living:** Inflation in Tier-II cities is catching up with metros. The cost of housing, healthcare, and education in Jalgaon has risen significantly, eroding the purchasing power of salaries that may not be indexed to metropolitan standards.
- **The Debt Trap:** Easy access to credit through credit cards, personal loans, and "Buy Now, Pay Later" schemes has normalized debt for the younger generation. Without a plan, debt servicing can consume a disproportionate share of income, hindering wealth creation.
- **Changing Family Structures:** The gradual shift from joint families to nuclear families in urban Jalgaon reduces the traditional financial safety net, making individual self-reliance more critical.
- **Volatility of Employment:** The modern gig economy and private sector jobs lack the security of traditional government employment. Financial planning provides the "emergency fund" buffer required to weather periods of unemployment or economic downturns.
- **Increased Life Expectancy:** Indians are living longer. A retirement corpus must now sustain an individual for 20 to 25 years after active employment ceases. This requires a significantly larger nest egg than was necessary for previous generations.

Scope and Limitations of the Study

Scope of the Study:

- **Geographical:** The study is strictly confined to Jalgaon City, Maharashtra. It does not cover rural areas of the Jalgaon district, focusing instead on the urban workforce.
- **Demographic:** The target population is "young professionals," defined as employed individuals (salaried or self-employed) between the ages of 22 and 40. This age bracket represents the accumulation phase of the financial life cycle.
- **Thematic:** The study covers awareness of financial concepts, usage of savings and investment instruments, risk tolerance, and retirement planning. It explores the behavioural aspects of why professionals choose certain instruments over others.

Limitations of the Study:

- **Sample Size:** The study relies on a sample of 100 respondents. While statistically useful for exploratory research, it may not capture the full heterogeneity of the entire population of Jalgaon.
- **Self-Reported Data:** The data regarding financial literacy and behaviour is self-reported. Respondents may suffer from "social desirability bias," over-reporting their savings habits or knowledge to appear more responsible than they are. Conversely, they may under-report debt.
- **Time Constraints:** The research is cross-sectional, capturing a snapshot of financial behaviour at a single point in time. It does not track how behaviour changes in response to market cycles (e.g., a bull market vs. a bear market).
- **Geographical Specificity:** The findings are specific to the socio-economic context of a Tier-II city in Maharashtra and may not be generalizable to Tier-1 metros or rural villages.

Literature Review

A comprehensive review of existing literature provides the theoretical underpinnings for this study. It situates the financial behaviour of Jalgaon's youth within the broader context of global and national research on financial literacy.

1. Global Perspectives on Financial Literacy and Planning

The discourse on financial literacy has gained global prominence, championed by economists like Annamaria Lusardi and Olivia Mitchell. Their seminal work (2011, 2014) established a direct causal link between financial literacy and financial well-being. They demonstrated that financially literate individuals are more likely to diversify risk, participate in the stock market, and accumulate higher wealth.

The OECD Framework: The Organization for Economic Co-operation and Development (OECD) defines financial literacy as a combination of awareness, knowledge, skill, attitude, and behaviour necessary to make sound financial decisions. Global studies consistently show a "gender gap" in financial literacy, with women often scoring lower than men, a trend this study investigates in the local context of Jalgaon.

Behavioural Finance Theories:

- **The Life Cycle Hypothesis (Modigliani & Brumberg):** This theory suggests that individuals plan their consumption and savings behaviour over their life cycle. They aim to smooth consumption by saving during working years and dissaving during retirement. For young professionals, this theory prescribes high savings rates. However, behavioural anomalies often disrupt this rational model.
- **Prospect Theory (Kahneman & Tversky):** This theory explains "loss aversion." Individuals feel the pain of a loss twice as intensely as the pleasure of an equivalent gain. This explains the persistent preference for low-risk, low-return assets like Fixed Deposits among Indian youth, despite the mathematical superiority of equities over the long term.

2. Financial Literacy in the Indian Context

India presents a paradox: high savings rates (historically) but low financial literacy. The Standard & Poor's Global Financial Literacy Survey (2015) found that 76% of Indian adults do not understand basic financial concepts.

- **Urban vs. Rural Divide:** Research by Sandanshive (2019) on financial inclusion in Jalgaon District highlights that while banking penetration has increased (Jan Dhan Yojana), "financial deepening" is low. People use banks for transactions, not for wealth creation. In contrast, studies in Mumbai (Upadhyay et al., 2021) show a higher propensity for equity investment among the salaried class, driven by better access to information and peer networks.
- **The Youth Demographic:** A study by Ghosh & Ghosh (2019) on Indian youth found that while awareness of mutual funds is growing, it is often superficial. Young investors know of these products but lack the technical knowledge to evaluate them, often relying on "Finfluencers" (financial influencers) on social media rather than certified advisors. This leads to herding behaviour and exposure to unnecessary risk.
- **Regional Studies in Maharashtra:** Studies in Maharashtra indicate a strong cultural preference for physical assets. A study in Pune (2025) found that rural women, despite being active savers, lacked knowledge of formal capital market instruments, relying instead on gold and self-help groups. Similarly, research in Jalgaon (Patil,

2020) indicated that young professionals prioritize liquidity and safety over returns, often keeping large sums in savings accounts that earn negligible interest.

3. Identification of Research Gap

While there is ample literature on financial inclusion in rural India and wealth management in metropolitan cities, there is a distinct **research gap** concerning the "urban middle" in Tier-II cities like Jalgaon.

- **The "Middle" Demographic:** Most studies focus on the very poor (financial inclusion) or the very rich (wealth management). The young, middle-class professional in a Tier-II city—who has a surplus income but lacks sophisticated advice—is under-researched.
- **The Tier-II Context:** Financial behaviour in Jalgaon is influenced by specific local factors: the dominance of the gold economy, the agricultural volatility affecting the region, and the lower cost of living compared to metros. Existing generalized studies do not capture these nuances.
- **Behavioural Barriers:** Few studies have empirically quantified the specific barriers (e.g., fear of risk vs. lack of funds) preventing this specific demographic from upgrading their financial behaviour from "saving" to "investing." This study aims to fill these gaps by providing a granular, data-driven analysis of the financial planning landscape for young professionals in Jalgaon City.

Research Methodology

The research methodology outlines the systematic approach adopted to answer the research problem. It details the design, sampling, data collection, and analytical tools used to ensure the validity and reliability of the findings.

1. Research Design

The study employs a **Descriptive and Exploratory Research Design**.

- **Descriptive:** The primary goal is to describe the characteristics of the population—what percentage saves, what instruments they use, and their levels of awareness. This provides a "state of the nation" report on financial habits in Jalgaon.
- **Exploratory:** The study also seeks to explore the underlying relationships between variables. For instance, does higher income lead to higher risk tolerance? Does financial literacy actually result in better retirement planning? This exploratory aspect helps in hypothesis generation for future research.

2. Research Objectives

The study is guided by the following specific objectives:

- **To Assess Financial Awareness:** To measure the level of awareness among young professionals in Jalgaon regarding various financial planning concepts (Budgeting, Tax Planning, Insurance, etc.).
- **To Analyse Investment Behaviour:** To identify the preferred savings and investment instruments (FDs, Mutual Funds, Gold, etc.) and the factors influencing these choices (Risk, Return, Liquidity).
- **To Evaluate Retirement Preparedness:** To determine the extent to which young professionals are actively planning for retirement and the instruments they are utilizing (NPS, EPF, PPF).
- **To Identify Barriers:** To pinpoint the structural and behavioural obstacles that hinder effective financial planning (e.g., limited income, lack of knowledge).
- **To Examine Demographic Influences:** To analyse how demographic factors such as Age, Gender, and Income Level impact financial literacy and investment choices.

3. Hypotheses

To provide empirical rigor, the following null hypotheses were formulated and tested:

- **H1:** There is no significant relationship between financial literacy levels and the financial planning behaviour of young professionals in Jalgaon City. (Testing the link between knowledge and action).
- **H2:** Young professionals do not show a significant preference for traditional savings instruments over market-linked investments. (Testing the risk aversion theory).
- **H3:** There is no significant correlation between financial literacy and retirement planning awareness. (Testing the specific application of knowledge to long-term goals).
- **H4:** Gender and income levels do not significantly influence investment preferences and risk-taking ability. (Testing demographic determinants).

4. Population and Sample Size

Population:

The universe for the study comprises all young professionals working within the geographic limits of Jalgaon City. This includes individuals aged 22-40 employed in diverse sectors such as Education, Healthcare, Manufacturing, Retail, and Banking/Finance. The population is heterogeneous in terms of income but homogeneous in terms of being in the "accumulation phase" of their career.

Sample Size:

A sample size of 100 respondents was determined for the study. While a larger sample would offer greater statistical power, a sample of 100 is sufficient for exploratory research to identify major trends and correlations within the time constraints of an MBA project.

Sampling Technique:

Convenience Sampling was employed. Respondents were selected based on their availability and willingness to participate. To mitigate the bias inherent in non-probability sampling, the researcher made a conscious effort to approach respondents from various industries (schools, hospitals, industrial estates, banks) to ensure a representative mix of the professional landscape in Jalgaon.

5. Data Collection Methods

Primary Data:

The core of the research relies on primary data collected through a structured questionnaire. The questionnaire was designed with closed-ended questions to facilitate quantitative analysis. It was divided into three sections:

- **Demographics:** Capturing Age, Gender, Education, Income, and Occupation to build respondent profiles.
- **Awareness:** Questions utilizing Likert scales (Very Low to Very High) and checklists to assess self-perceived financial knowledge.
- **Behaviour:** Questions regarding actual usage of instruments, sources of advice, frequency of review, and perceived barriers.

Secondary Data:

Secondary data was utilized to contextualize the findings. Sources included:

- Reports from the Reserve Bank of India (RBI) and SEBI on financial inclusion.
- Census data regarding Jalgaon's demographics and economic profile.
- Academic journals and articles on financial literacy trends in India.

Pilot Study:

A pilot study with 10 respondents was conducted to validate the questionnaire. Ambiguities in questions regarding "Informal Savings" were clarified based on pilot feedback to ensure respondents understood the term referred to schemes like 'Bhishi' or Chit Funds.

6. Data Analysis Tools

The collected data was coded and entered into a spreadsheet for analysis. The following statistical tools were employed:

- **Descriptive Statistics:** Frequency distributions and percentages were used to summarize demographic data and response patterns.
- **Chi-Square Test (χ^2):** This non-parametric test was used to determine if there is a significant association between two categorical variables (e.g., Gender and Risk Tolerance).
- **Pearson Correlation Coefficient (r):** This was used to measure the strength of the linear relationship between continuous variables (e.g., Financial Literacy Score and Number of Investment Instruments).
- **Graphical Representation:** Bar charts and pie charts were generated to visually present the data for easier interpretation.

Data Analysis and Interpretation

This chapter presents the empirical findings of the study. The analysis is divided into demographic profiling, awareness assessment, behavioural analysis, and hypothesis testing.

1. Demographic Profile of Respondents

Understanding the "who" is essential to understanding the "what" and "why" of financial behaviour

Variable	Category	Percentage	Interpretation
Age	21-25	26%	Entry-level professionals; likely lower income.
	26-30	35%	The dominant group; prime targets for financial product adoption.
	31-35	28%	Mid-career; likely balancing family needs with savings.
	36-40	11%	Established professionals.
Gender	Male	68%	Reflects the gender gap in the formal workforce in Tier-II cities.
	Female	32%	Significant enough to allow gender-based comparison.
Education	Graduate	63%	Highly educated sample. Implies that financial illiteracy is not due to lack of general education.
	Post-	32%	

	Grad/Doc		
Income	< ₹30,000	38%	Critical Insight: A large portion operates on tight budgets.
	₹30k - ₹50k	30%	The emerging middle class.
	₹50k - ₹80k	24%	
	> ₹80,000	8%	The affluent segment.
Marital Status	Single	38%	
	Married	56%	Marriage often acts as a trigger for serious financial planning (insurance, home buying).

Analysis: The sample is predominantly young (61% under 30), male, and well-educated. However, the income profile reveals a constraint: 38% earn less than ₹30,000 per month. In the context of Jalgaon, while the cost of living is lower than Mumbai, this income level leaves a limited surplus for aggressive investment after meeting essential expenses. This structural constraint must be distinguished from behavioural unwillingness to save.

2. Analysis of Financial Awareness Levels

Respondents were asked to self-assess their financial knowledge and indicate their awareness of specific concepts.

Table 4.2: Self-Assessed Financial Knowledge

Knowledge Level	Percentage
Very Low	10%
Low	16%
Moderate	38%
High	24%
Very High	12%

Interpretation: The distribution follows a normal curve, with the majority (38%) claiming "Moderate" knowledge. However, 26% admit to Low/Very Low knowledge. This self-admission is significant; it indicates a conscious incompetence—they know they don't know. Conversely, the 36% claiming High/Very High knowledge warrants scrutiny against their actual behaviour (discussed later). Overconfidence bias is common in finance, where individuals mistake familiarity with terminology for expertise.

Table 4.3: Awareness of Financial Concepts

Concept	Awareness %	Contextual Analysis
Tax Planning	85%	Highest. Driven by the mandatory nature of TDS. Employees are forced to learn about tax-saving to protect their take-home pay.
Insurance	75%	Driven by fear (COVID-19 impact) and aggressive marketing by agents.
Budgeting	70%	A basic survival skill, though "awareness" doesn't always equal "practice."
Retirement Planning	60%	Moderate. Often confused with mandatory EPF deductions.
Investment Strategies	50%	Only half understand <i>strategy</i> (asset allocation), vs just buying products.
Estate Planning	38%	Low priority for youth who feel they have few assets and unlimited time.
Debt Management	26%	Lowest. This is alarming given the rise of consumer credit. Low awareness here predicts future financial distress.

Insight: The high awareness of Tax Planning (85%) vs. low awareness of Debt Management (26%) highlights a reactive approach to finance. Professionals learn what hits them immediately (taxes) but ignore latent risks (debt traps) until it is too late.

Sources of Advice:

- **Financial Advisors (35%):** A surprisingly healthy figure for a Tier-II city, suggesting a growing professionalization of personal finance.

- **Family/Friends (29%):** The "trust network" remains strong. In Jalgaon's culture, advice from an uncle or peer often carries more weight than data, leading to herding behavior (e.g., everyone investing in the same chit fund).

3. Investment and Savings Behaviour

This section contrasts what they *know* with what they *do*.

Table 4.4: Usage of Savings Instruments (Multiple Choice)

Instrument	Usage %	Risk	Interpretation
Bank Fixed Deposits	80%	Low	The anchor of the portfolio. Reveals deep risk aversion.
Mutual Funds	66%	Med-High	The Game Changer. Indicates that the "Mutual Fund Sahi Hai" campaigns have penetrated Tier-II cities.
Gold	45%	Low	Cultural hedging. In Jalgaon, gold is currency.
Informal Savings	45%	High	Chit funds. Reveals gaps in formal credit/savings access or desire for social saving.
Savings Account	40%	Zero	Idle cash. Indicates inefficiency—money losing value to inflation.
Stocks/Equities	30%	High	Niche usage. Requires active tracking, deterring the busy professional.
Real Estate	20%	Illiquid	High barrier to entry (capital requirement) prevents youth participation.

The "Safety Paradox": While 66% invest in Mutual Funds, 80% still hold Fixed Deposits. Furthermore, when asked for the Primary Factor Influencing Choice, 40% selected "**Safety and Security**", while only 22% chose "**High Returns**". This suggests that young professionals in Jalgaon are practicing "Mental Accounting." They allocate a small portion to Mutual Funds (for potential growth) but keep the bulk of their wealth in FDs and Gold (for peace of mind). They are not aggressive investors; they are *cautious experimenters*.

Risk Tolerance Profile:

- **Low/Very Low:** 36%
- **Moderate:** 36%
- **High/Very High:** 28%

There is a mismatch here. 66% use Mutual Funds, but only 28% have High risk tolerance. This implies that many risk-averse or moderate investors are buying Mutual Funds. If the market corrects (crashes), these investors—who may not psychologically accept volatility—are likely to panic sell, locking in losses. This highlights a gap in "Risk Capacity" vs. "Risk Tolerance."

4. Retirement Planning: A False Sense of Security?

- **Have a Plan?** 70% said Yes.
- **Instruments Used:**
- **NPS:** 30%
- **EPF:** 20%
- **PPF:** 14%
- **Private Pension:** 6%

Critical Analysis: The high "Yes" rate (70%) is deceptive. Most respondents likely consider their mandatory EPF deductions or a small NPS contribution as a "Plan." However, with inflation at ~6% and medical costs rising, a 12% EPF contribution is mathematically insufficient for a retirement that could last 25 years. The low uptake of Private Pension Plans (6%) confirms that active, voluntary wealth accumulation for retirement is rare. They are "sleepwalking" into retirement, assuming statutory schemes will suffice.

5. Barriers to Financial Planning

What stops them from doing better?

Table 4.5: Perceived Barriers

Barrier	Percentage	Analysis
Limited Income	30%	The reality of Tier-II salaries. Financial planning advice often assumes surplus income exists.
High Living Expenses	24%	Lifestyle inflation eating into investible surplus.
Lack of Knowledge	20%	The literacy gap.
Fear of Risk	16%	Psychological barrier.
Lack of Trust in Advisors	4%	Minor issue. Trust exists, but capability/money is the issue.

Structural vs. Behavioural: 54% of barriers (Income + Expenses) are **economic**. 36% (Knowledge + Risk) are **behavioural**. This distinction is vital. You cannot "educate" someone out of low income. Solutions must address both: literacy for those with funds, and better income/expense management for those without.

6. Hypothesis Testing Results

The study employed statistical tests to validate these observations.

H1: Relationship between Financial Literacy and Behaviour

- **Test:** Chi-Square Test of Independence.
- **Result:** $\chi^2 = 0.282$, $p = 0.991$.
- **Inference:** The p-value (>0.05) indicates **No Significant Relationship**.
- **Discussion:** This is a profound finding. It suggests that *knowing* is not *doing*. A respondent may know what a Mutual Fund is (Literacy) but still keep money in an FD due to fear or habit (Behaviour). This supports the "Behavioural Gap" theory—education alone is insufficient without behavioural nudges.

H2: Preference for Traditional vs. Market Investments

- **Test:** Chi-Square Goodness of Fit.
- **Result:** $\chi^2 = 0.000$, $p = 1.000$.
- **Inference:** **No Statistical Preference**.
- **Discussion:** The sample is evenly split. The dominance of traditional assets is waning, but market assets haven't fully taken over. We are witnessing a transition phase in Jalgaon's financial culture.

H3: Literacy vs. Retirement Planning Awareness

- **Test:** Pearson Correlation.
- **Result:** $r = 0.385$, $p = 0.522$.
- **Inference:** **Not Significant**.
- **Discussion:** Financial literacy does not predict retirement planning. Even literate professionals procrastinate on this long-term goal, likely due to "Hyperbolic Discounting" (valuing the present much more than the future).

H4: Gender/Income Influence on Risk

- **Test:** Chi-Square Test.
- **Result:** $\chi^2 = 0.067$, $p = 0.999$.
- **Inference:** **Not Significant**.
- **Discussion:** In this sample, women were not statistically more risk-averse than men, nor did high earners take more risks. This challenges stereotypes and suggests risk tolerance is a personality trait, not a demographic one.

Findings and Conclusions

1. Summary of Key Findings

- **The "Knowledge-Action" Gap:** The study empirically proves (via H1) that financial literacy does not automatically translate into prudent financial behaviour. Respondents have high awareness of taxes (85%) but low awareness of debt (26%), and despite moderate literacy, they cling to sub-optimal savings accounts (40%).
- **The Rise of the "Hybrid" Investor:** The young professional in Jalgaon is a hybrid entity. They are culturally rooted in Gold (45%) and FDs (80%) but are aspirationally moving towards Mutual Funds (66%). They are testing the waters of the equity market while keeping one foot on the safe shore of guaranteed returns.
- **Income as the Primary Constraint:** For 54% of respondents, the barrier is not ignorance, but liquidity. With 38% earning $<₹30k$, the discourse on financial planning must shift from "Wealth Creation" (which requires surplus) to "Cash Flow Management" (which creates surplus).
- **Passive Retirement Planning:** While 70% claim to have a retirement plan, it is largely passive (EPF/NPS). There is a dangerous lack of active, goal-based retirement corpus building, leaving this generation vulnerable to longevity risk.

- **Digital Democratization:** The high uptake of Mutual Funds and online advice sources (18%) in a Tier-II city confirms that digital platforms (fintech apps) have successfully lowered the barrier to entry for non-metro investors.

2. Suggestions and Recommendations

For Financial Educators & Policymakers:

- **Focus on Behaviour, Not Just Knowledge:** Since literacy doesn't equal action, programs must focus on behavioural modification—automating savings (SIPs), setting clear goals, and addressing the psychology of risk.
- **Debt Literacy Modules:** With debt awareness being the lowest, urgent interventions are needed to teach credit management, especially understanding the "real cost" of EMI-based consumption.

For Financial Institutions:

- **Micro-Investment Products:** To address the "Limited Income" barrier, promote sachet-sized investment products (e.g., daily SIPs of ₹100) that fit the cash flows of the 38% lower-income group.
- **Hybrid Products:** Given the preference for safety + growth, "Balanced Advantage Funds" or conservative hybrid funds should be the entry product for this demographic, rather than pure equity funds.

For Young Professionals:

- **Emergency Fund First:** Before investing, build a liquidity buffer. This reduces the need to break investments during crises, addressing the "Safety" concern.

Review Mechanism: With 55% rarely updating their goals, professionals must institute an annual "Financial Health Check" to realign their portfolios.

Conclusion

The research concludes that the young professional in Jalgaon City is in a state of financial transition. They have graduated from the purely agrarian, risk-averse mindset of the previous generation and are embracing modern financial tools. However, this transition is incomplete. They are "Saved by Mandates" (tax laws, EPF rules) rather than "Saved by Design." The study dispels the myth that Tier-II youth are financially illiterate; they are aware, but they are cautious. Their conservatism is not a flaw but a rational response to their economic reality (volatile incomes, rising costs). To unlock their full financial potential, the ecosystem must move beyond generic "investor education" to providing customized, low-ticket, and hybrid solutions that respect their need for safety while nudging them towards growth. Only then can the demographic dividend of Jalgaon translate into true economic prosperity.

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Original Article

Adoption of Green HRM in India's MSME Sector: Challenges, Strategies, and Opportunities

Dr. Vishal. M. Deshmukh¹, Mr. Sachin Prabhakar Kamankar²

¹Research Guide, Dept. Commerce MJ College, Jalgaon

²Research Scholar in Commerce Mgt. MJ College, Jalgaon

Email: vishaldeshmukh700@gmail.com

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Abstract

The concept of Green Human Resource Management (GHRM) has gained significant importance globally as organizations strive to adopt sustainable practices. In India, the Micro, Small, and Medium Enterprises (MSME) sector plays a crucial role in economic growth, employment generation, and industrial development. Despite the environmental impact of their operations, MSMEs have been slow in adopting Green HRM practices due to resource constraints, lack of awareness, and infrastructural limitations. This study explores the adoption of Green HRM in India's MSME sector, analysing the challenges, strategies, and opportunities. By reviewing secondary literature and industry reports, the research highlights effective approaches for integrating environmental sustainability into HR practices, focusing on recruitment, training, performance management, and employee engagement. Findings suggest that with strategic interventions, policy support, and employee involvement, MSMEs can leverage Green HRM to enhance sustainability, organizational efficiency, and competitive advantage. The study also provides recommendations for policymakers and business leaders to facilitate widespread adoption of Green HRM in MSMEs.

Keywords: Green HRM, MSME, Sustainable Practices, Human Resource Management, Environmental Sustainability, India, Organizational Development

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Introduction

1. Background

India's MSME sector is widely recognized as the backbone of the country's economy, contributing approximately 30% to India's GDP and employing over 110 million people. MSMEs are instrumental in fostering innovation, generating employment, and enhancing regional development. However, their rapid growth has also led to environmental challenges, including energy consumption, waste generation, and pollution. To address these concerns, organizations are increasingly adopting Green Human Resource Management (GHRM), a concept that integrates environmental sustainability into HR policies and practices. GHRM involves incorporating eco-friendly practices in recruitment, training, performance management, and employee engagement to promote environmentally responsible behaviour. By aligning HRM with environmental objectives, organizations can achieve operational efficiency, regulatory compliance, and sustainable competitive advantage. In the MSME sector, adopting GHRM is critical, as resource constraints, lack of formal HR structures, and limited awareness often hinder sustainability initiatives.

2. Need for the Study

While large corporations in India have gradually embraced Green HRM, MSMEs face unique challenges that impede the integration of sustainability into their operations. Despite their significant contribution to economic growth and environmental footprint, research on Green HRM adoption in MSMEs is limited. Understanding the challenges, strategies, and opportunities in this context is essential for promoting sustainable practices and policy formulation.



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Address for correspondence:

Dr. Abdul Kadir N. Arsiwala, Assistant Professor, KCES's Moolji Jaitha College (Autonomous), Jalgaon, Maharashtra, India

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This study aims to bridge this research gap by offering insights into how MSMEs can adopt GHRM effectively, ensuring environmental stewardship and organizational efficiency.

3. Objectives of the Study

- To examine the current adoption status of Green HRM practices in India's MSME sector.
- To identify the challenges faced by MSMEs in implementing Green HRM.
- To explore effective strategies for integrating Green HRM in MSMEs.
- To assess the opportunities and benefits of adopting Green HRM in MSMEs.
- To provide recommendations for policymakers and business leaders to support sustainable HR practices in the MSME sector.

Review of Literature

Green HRM has emerged as a significant area of research globally. According to Renwick et al. (2013), GHRM integrates environmental management into human resource policies to promote sustainable organizational practices. Jackson et al. (2011) emphasize that employee involvement, training, and environmental culture are critical components for successful GHRM implementation. In the Indian context, studies by Kumar & Kumar (2020) highlight that MSMEs often lack the knowledge, infrastructure, and resources to implement GHRM. Sharma (2018) suggests that strategic interventions such as eco-friendly training programs, performance-based incentives, and leadership commitment can enhance GHRM adoption in smaller enterprises. Further, research by Singh & Gupta (2021) demonstrates that integrating environmental objectives into HR functions such as recruitment, performance appraisal, and employee engagement leads to improved organizational sustainability. The literature underscores the importance of policy support, awareness campaigns, and knowledge sharing for successful GHRM adoption in MSMEs.

Key challenges identified in previous studies include:

- Limited financial resources for sustainability initiatives.
- Lack of formal HR structures and expertise.
- Low awareness and motivation among employees.
- Insufficient regulatory incentives and guidance.

Opportunities highlighted include:

- Improved organizational image and reputation.
- Cost reduction through energy efficiency and waste management.
- Enhanced employee engagement and retention.
- Contribution to India's environmental goals and global sustainability commitments.

Research Methodology

This study is based on secondary research methodology, drawing insights from academic journals, industry reports, government publications, and case studies of MSMEs in India. Data were collected from: Research papers from journals such as the International Journal of HRM, Journal of Cleaner Production, and Sustainability. Reports from Ministry of Micro, Small & Medium Enterprises (MSME), NITI Aayog, and industry associations.

Case studies of Indian MSMEs adopting eco-friendly HR practices.

The research adopts a descriptive and analytical approach to identify challenges, strategies, and opportunities for Green HRM adoption. Qualitative insights from literature were synthesized to provide actionable recommendations for MSME owners and HR professionals.

Analysis & Findings

1. Current Adoption of Green HRM in MSMEs

The adoption of Green HRM in Indian MSMEs remains limited but gradually increasing. Case studies indicate that some progressive MSMEs have implemented:

Eco-friendly recruitment policies (e.g., hiring employees with sustainability knowledge).
Training programs focusing on energy conservation, waste management, and sustainable practices.
Performance appraisal systems linked to environmental objectives.

Employee engagement initiatives, such as green clubs and environmental awareness campaigns.

However, adoption is uneven across sectors. Manufacturing and IT-enabled services are more advanced compared to traditional small-scale industries, largely due to resource availability and customer demand for sustainable practices.

2. Challenges in Adoption

Financial Constraints: MSMEs often operate with tight budgets, making it difficult to invest in eco-friendly technologies or training programs.

Lack of Awareness and Expertise: Many MSME owners and employees are unaware of the benefits and processes involved in Green HRM. **Limited HR Infrastructure:** Smaller firms often lack formal HR departments to implement structured sustainability initiatives. **Regulatory Gaps:** Though India has environmental regulations, incentives for MSMEs to adopt Green HRM remain minimal, leading to low motivation. **Cultural Barriers:** Resistance to change and lack of a sustainability-oriented culture impede adoption.

3. Strategies for Effective Adoption

Leadership Commitment: Senior management should champion sustainability initiatives, integrating them into organizational goals.

Training and Development: Regular training programs can enhance employee knowledge and skills related to eco-friendly practices.

Incentives and Recognition: Performance appraisals linked to environmental objectives and rewards for sustainable initiatives can motivate employees.

Policy Integration: Aligning organizational HR policies with environmental standards and government guidelines strengthens adoption.

Employee Engagement: Encouraging employees to participate in green initiatives, awareness campaigns, and eco-clubs fosters a sustainable culture.

Technology Adoption: Utilizing digital tools for monitoring energy consumption, resource use, and environmental reporting improves efficiency.

4. Opportunities and Benefits

Competitive Advantage: MSMEs adopting GHRM can differentiate themselves in the market as environmentally responsible organizations.

Cost Reduction: Eco-friendly practices reduce energy consumption, waste, and operational costs.

Employee Engagement: Green initiatives increase employee motivation, loyalty, and satisfaction.

Regulatory Compliance: Aligning HR practices with environmental policies reduces the risk of legal penalties.

Contribution to National Goals: MSMEs can support India's climate commitments, including targets under the Paris Agreement.

Limitations

The study is based on secondary data, which may limit the granularity and accuracy of insights.

Adoption patterns may vary significantly across sectors and regions, which this paper cannot fully capture.

Rapid changes in policies and technology may affect the relevance of findings over time.

Conclusion

Green HRM is an emerging concept with significant potential for the Indian MSME sector. Despite financial and structural challenges, MSMEs that adopt eco-friendly HR practices can achieve operational efficiency, employee engagement, and competitive advantage. The study highlights that leadership commitment, training, incentives, employee engagement, and policy support are critical for successful adoption. Integrating Green HRM into MSME operations can enhance sustainability while contributing to India's broader economic and environmental objectives.

Future Directions

- **Sector-Specific Research:** Detailed studies focusing on manufacturing, IT, and service MSMEs can provide more actionable insights.
- **Primary Research:** Surveys and interviews with MSME owners and employees can enhance understanding of adoption patterns.
- **Policy Development:** Governments can develop incentives, subsidies, and training programs to facilitate GHRM adoption.
- **Digital Integration:** Exploring the role of HR technology and software in promoting sustainability.
- **Longitudinal Studies:** Tracking the impact of Green HRM practices on organizational performance over time.

Annexures

- Annexure A: Key Environmental Initiatives for MSMEs
- Energy-efficient production techniques
- Waste reduction programs
- Water conservation measures
- Employee training on environmental compliance
- Eco-friendly HR policies (recruitment, appraisal, engagement)

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Original Article

Educational Reforms in India: A Journey from 1947 to NEP-2020

Dr. Rahul G. Saner

H. R. Patel Arts and Science College Shirpur

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Abstract

Since independence, India has repeatedly revised its educational policy to respond to shifting political priorities, social aspirations, and economic demands. This article traces major educational reforms from 1947 to the National Education Policy 2020, focusing on key commissions and policies that reshaped structures, objectives, and governance. Beginning with the Radhakrishnan and Mudaliar Commissions, it examines the Kothari Commission and the National Policies on Education of 1968 and 1986, before turning to the comprehensive reform vision articulated in NEP 2020. The discussion highlights continuities such as concern for access, equity, national integration, and quality as well as shifts, including the move from expansion to outcomes, and from narrowly disciplinary to holistic, multidisciplinary learning. The article argues that while India has achieved remarkable quantitative growth in enrolment and institutions, qualitative challenges in learning outcomes, teacher preparation, and implementation capacity remain central to the current reform agenda.

Keywords: educational reforms; India; post-independence; Kothari Commission; National Policy on Education; NEP 2020; higher education; school education

Introduction

At the time of independence, India inherited a fragmented and highly unequal education system, designed largely to serve colonial administrative needs rather than a democratic, developmental project. Access to schooling was limited, higher education was confined to a small elite, and literacy rates were extremely low. In the decades that followed, Indian governments treated education as both a fundamental right and a strategic instrument for nation building, social justice, and economic modernization. Educational reform therefore unfolded not as a single event but as a sequence of commissions, committees, and policies that attempted to balance expansion with quality, national integration with linguistic and cultural diversity, and social equity with excellence. This article offers a thematic and chronological overview of these reforms from 1947 up to NEP 2020, with particular attention to the changing conceptions of the aims, structures, and governance of education in India.

Early Post-Independence Reform: Higher and Secondary Education:

University Education Commission (1948-49): The first major initiative in the post-independence period was the University Education Commission (1948-49), chaired by Dr. S. Radhakrishnan. Its mandate was to review the state of university education and recommend measures to align universities with the goals of democracy, national development, and cultural regeneration. The commission recommended the creation of a statutory University Grants Commission (UGC) to coordinate, finance, and maintain standards across universities, and stressed the importance of autonomy, academic freedom, and a strong research culture. It also highlighted the need for better teacher training, improved residential life on campuses, and greater inclusion of women and rural students, thereby linking higher education with broader social transformation. Secondary Education Commission (Mudaliar Commission, 1952-53): The Secondary Education Commission, commonly known as the Mudaliar Commission, was appointed in 1952 to examine the structure, curriculum, and functioning of secondary education.



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Address for correspondence:

Dr. Rahul G. Saner, H. R. Patel Arts and Science College Shirpur

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The commission observed that secondary schooling was overly academic, examination driven, and disconnected from the practical needs of young people and the labour market. It recommended diversification of secondary education with a stronger vocational orientation, a reorganization of the curriculum around the interests and abilities of adolescents, and systematic professional preparation of teachers. Although not all recommendations were fully implemented, the Mudaliar Commission initiated a long term conversation on balancing academic and vocational aims and on rethinking the rigid school curriculum.

The Kothari Commission and the First National Policy (1964-1968)

Education Commission (Kothari Commission, 1964-66): The Education Commission (1964-66), chaired by D. S. Kothari, is widely regarded as the most comprehensive post-independence inquiry into Indian education. It was asked to propose a “national pattern” of education and to link educational planning more systematically to national development. The Kothari Commission recommended the now familiar 10+2+3 pattern, which rationalized the stages of schooling and higher education and created a common structure across states. It advocated a “common school system” to reduce inequalities, a strong emphasis on science and mathematics, work experience and social service, and the three language formula to promote national integration while respecting linguistic diversity. The commission also underscored the need to raise public expenditure on education to 6% of GDP, a benchmark that later policies would repeatedly endorse. National Policy on Education 1968: On the basis of Kothari Commission recommendations, the Government of India announced the first National Policy on Education in 1968. The policy endorsed the 10+2+3 structure, the three language formula, and the goal of free and compulsory education for all children up to 14 years of age. NPE 1968 stressed equalization of educational opportunity, particularly for scheduled castes, scheduled tribes, and girls, and called for qualitative improvement in teacher education, curricula, and evaluation. However, limited financial resources, uneven state capacities, and rapid expansion meant that many of its intentions remained only partially realized, setting the stage for further reform in the 1980s. National Policy on Education 1986 and the 1992 Programme of Action: By the early 1980s, concerns about stagnating quality, persistent inequalities, and high dropout rates prompted a fresh policy review. The National Policy on Education 1986, later modified in 1992, represented a second major turning point, especially for school education. NPE 1986 framed education as a powerful instrument of social justice and national integration and proposed a “National System of Education” with a common core curriculum and context specific elements. It gave special attention to the education of women, scheduled castes and tribes, and other disadvantaged groups, and called for the promotion of adult and non formal education. Operationally, this period witnessed large scale programmes such as Operation Blackboard, the District Primary Education Programme (DPEP), and later the Sarva Shiksha Abhiyan (SSA), designed to improve infrastructure, reduce regional imbalances, and universalize elementary education. The 1992 Programme of Action refined the implementation strategy of NPE 1986, emphasizing decentralization, participatory planning, and teacher empowerment.

In higher education, the policy supported expansion but also highlighted the need for quality assurance, leading over time to the creation of bodies such as the National Assessment and Accreditation Council (NAAC) and reforms in teacher education under the National Council for Teacher Education (NCTE).

Consolidation, Rights-Based Approaches, and Emerging Challenges (1990s-2010s)

From the 1990s onwards, Indian education expanded rapidly in terms of institutions, enrolment, and programme diversity. University and college numbers multiplied, and private and distance education providers entered the system in large numbers. At the same time, India’s integration into a liberalized, globalized economy intensified debates about skills, employability, and the relevance of curricula. A major normative shift occurred with the Right of Children to Free and Compulsory Education Act (RTE) 2009, which made elementary education a justiciable right for all children aged 6-14. The RTE framework codified norms on pupil-teacher ratios, school infrastructure, teacher qualifications, and non discriminatory access, while formally prohibiting practices such as corporal punishment and screening tests for admission. Despite these advances, several persistent problems became increasingly visible: low learning levels relative to years of schooling, regional and social disparities, inadequate preparation and support for teachers, and fragmented regulatory structures in higher education. The growing role of information and communication technologies created both opportunities (e.g., open and distance learning, digital classrooms) and new divides. By the late 2010s, there was broad recognition that another comprehensive policy update was necessary.

National Education Policy 2020: Scope and Innovations

The National Education Policy 2020 is the third major national education policy and the first of the twenty first century. It seeks simultaneously to address unfinished agendas of access and equity and to reorient the system toward holistic, multidisciplinary, and flexible learning suited to contemporary conditions.

School Education Reforms

NEP 2020 replaces the 10+2 structure with a 5+3+3+4 curricular-pedagogical model that explicitly integrates early childhood care and education (ECCE) into the formal framework. The foundational stage (ages 3-8) emphasizes play based, activity based, and discovery oriented learning, acknowledging research on the importance of early cognitive and socio emotional development. The policy advocates instruction in the mother tongue or home language

at least until Grade 5, encourages the use of multilingual pedagogies, and reiterates the three language formula in a more flexible form. It calls for a shift away from rote memorization toward competency based learning, with reforms in assessment through initiatives such as PARAKH, a proposed national assessment center. NEP 2020 also aims to universalize education from pre-school to secondary level, strengthen foundational literacy and numeracy through a dedicated national mission, and integrate vocational education from Grade 6 onwards, including internships and local skill mapping.

Higher Education and Teacher Education

In higher education, NEP 2020 proposes a consolidated, multidisciplinary system with fewer, larger institutions research intensive universities, teaching intensive universities, and autonomous degree granting colleges replacing the proliferation of small, fragmented colleges. It introduces a multiple entry, multiple exit framework with appropriate certifications after one, two, three, or four years of undergraduate study, and calls for a credit based Academic Bank of Credits. The policy envisages phasing out single discipline institutions establishing a National Research Foundation to strengthen research ecosystems, and overhauling regulatory arrangements by separating regulation, accreditation, funding, and academic standard setting. Teacher education is to be restructured around a four-year integrated B.Ed. as the minimum qualification, supported by ongoing professional development and better career pathways.

Achievements and Continuing Challenges

Across the seven decades since independence, India has made undeniable gains in educational participation. Literacy has risen dramatically, enrolment at primary and secondary levels has expanded, and higher education has moved from an elite system to mass access. Policy frameworks have progressively recognized the rights of marginalized groups, the centrality of gender equity, and the importance of early childhood and lifelong learning. Yet, the historical record also reveals enduring tensions. Quality and equity remain uneven across regions, social groups, and types of institutions; learning outcomes often lag behind formal years of schooling; and teacher education and support systems are still struggling to meet the demands placed upon them. NEP 2020's ambition to create a holistic, flexible, and multidisciplinary system depends heavily on political will, fiscal commitment, and institutional capacity at both Union and state levels.

To sum up the trajectory from the Radhakrishnan and Mudaliar Commissions through the Kothari Commission, NPE 1968, NPE 1986, and finally NEP 2020 shows that educational reform in India has been cumulative, iterative, and deeply interconnected with broader projects of nation building, economic development, and social justice. Each policy moment has revisited enduring questions the purpose of education, the balance between central guidance and local autonomy, the relationship between education and employment, and the challenge of combining expansion with quality and equity. NEP 2020 does not mark an abrupt break with the past; rather, it rearticulates long standing concerns in the language of twenty first-century priorities such as foundational literacy, flexibility, interdisciplinary, and digital learning. For researchers and policymakers, historical understanding of reforms since 1947 is indispensable for assessing whether NEP 2020 can move India closer to an education system that is genuinely inclusive, context sensitive, and capable of nurturing critical, creative, and socially responsible citizens.

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Original Article

Evolution of Computer Education in India from Post-Independence to NEP 2020: Preparing a Future-Ready Workforce

Komal Mukesh More¹, Dhanashri Kailas Shinde²

^{1,2} Assistant Professor, KCES's Institute of Management and Research, Jalgaon

Email: komalmore@imr.ac.in

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Abstract

Since independence, India has continuously worked towards strengthening its education system to support national development. Among the various disciplines that gained importance over time, computer education has emerged as a significant contributor to technological progress and employment generation. From the early years when computing facilities were limited to a few institutions to the present era of digital learning and advanced technologies, computer education in India has evolved in response to changing national and global requirements. This paper attempts to study the development of computer education in India from the post-independence period to the introduction of the National Education Policy (NEP) 2020. It discusses major phases of growth, including the initial introduction of computers in higher education, the impact of economic liberalization and the IT boom, and the expansion of professional programs such as BCA and MCA. The paper also highlights the role of government initiatives and curriculum reforms in shaping computer education. Further, the study focuses on NEP 2020 and its emphasis on skill-based, flexible, and multidisciplinary education aimed at preparing students for future employment. The paper concludes by identifying existing challenges and suggesting measures to strengthen computer education so that it can effectively contribute to building a future-ready workforce for India.

Keywords: Computer Education, Post-Independence India, NEP 2020, Higher Education, Digital Skills, Workforce Development

Introduction

Education has always played an important role in India's journey after independence. The country faced several challenges in the initial years, including low literacy levels, limited resources, and the need to build institutions capable of supporting economic and social development. Over time, education policies focused on expanding access, improving quality, and introducing new disciplines to meet national needs. Computer education is one such area that gradually gained importance in India. In the early decades, computers were viewed mainly as tools for scientific research and administrative work. However, with the rapid growth of information technology and digital services, computer education became essential for preparing students for modern careers. Today, computer applications are used in almost every sector, making computer education a critical component of higher education. This paper examines how computer education in India has evolved since independence and how recent reforms, especially NEP 2020, aim to make students more skilled and employable in a technology-driven environment.

Computer Education in the Early Post-Independence Period (1947–1980)

In the years immediately following independence, India's education system focused mainly on basic education, science, and nation-building efforts. The use of computers was extremely limited due to high costs, lack of infrastructure, and minimal awareness about their potential applications. During this period, computers were mainly used in selected research institutions, government organizations, and public sector units. Institutions such as the Indian Institutes of Technology and the Indian Statistical Institute introduced computing concepts at an advanced level.

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Address for correspondence:

Komal Mukesh More, Assistant Professor, KCES's Institute of Management and Research, Jalgaon

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However, computer education was not part of mainstream curricula at schools or colleges. As a result, access to computer education remained restricted, and its impact on society and employment was limited during this phase.

Growth of Computer Education during the 1980s

The 1980s marked the beginning of wider recognition of the importance of computer education in India. The government started promoting the use of computers in administration, banking, and education. Universities gradually introduced computer science and programming courses at the postgraduate level. Students were exposed to basic programming languages and computing concepts, though practical exposure was limited due to lack of adequate facilities. Even then, this period was important as it created awareness among students and educators about the role of computers in future development. This phase laid the foundation for the rapid expansion of computer education that followed in the next decade.

Impact of Economic Liberalization and the IT Boom (1990–2005)

Economic liberalization in the early 1990s brought major changes to India's economy and education system. The growth of the IT industry and the entry of multinational companies created a strong demand for skilled computer professionals. This directly influenced the expansion of computer education across the country. Universities and colleges introduced professional programs such as Bachelor of Computer Applications (BCA) and Master of Computer Applications (MCA) to meet industry requirements. These programs focused more on application-oriented learning, practical skills, and software development.

During this period:

- Computer education became a popular career choice
- Private institutions played a major role in expanding access
- India emerged as a global IT services hub
- Computer education significantly contributed to employment generation and economic growth

Digital Expansion and Curriculum Reforms (2005–2019)

With the advancement of digital technologies, computer education continued to evolve after 2005. Government initiatives such as Digital India, Skill India, and the National Mission on Education through ICT emphasized the integration of technology into education.

Institutions adopted:

- E-learning platforms
- Online courses and certifications
- Digital libraries and virtual classrooms

Curricula were updated to include emerging areas such as data analytics, cybersecurity, cloud computing, and artificial intelligence. The focus gradually shifted from theoretical knowledge to skill development and employability.

National Education Policy 2020 and Its Relevance to Computer Education

The National Education Policy 2020 introduced major reforms aimed at improving the quality and relevance of higher education in India. For computer education, NEP 2020 emphasizes flexibility, multidisciplinary learning, and skill development.

Key features include:

- Integration of technology in teaching and assessment
- Promotion of coding and digital literacy
- Curriculum flexibility with multiple entry and exit options
- Alignment of education with industry needs

NEP 2020 provides an opportunity to redesign computer education programs so that students can develop both technical skills and broader problem-solving abilities.

Role of Computer Education in Workforce Preparation

Computer education plays an important role in preparing students for employment in a rapidly changing job market. It helps students develop analytical thinking, adaptability, and technical competence. Graduates with computer education backgrounds find opportunities not only in IT companies but also in banking, education, healthcare, and government services. By continuously updating curricula and teaching methods, computer education can help bridge the gap between academic learning and industry expectations.

Challenges in Computer Education

Despite significant progress, several challenges remain:

- Gap between curriculum and industry requirements
- Limited infrastructure in rural and semi-urban institutions
- Need for regular faculty training
- Rapid technological changes requiring continuous updates

Addressing these issues is necessary to strengthen the impact of computer education.

Road Ahead

To make computer education more effective, the following steps are suggested:

- Regular curriculum revision
- Stronger industry-academic collaboration
- Increased focus on practical training and internships
- Faculty development programs
- Improved digital infrastructure

These measures will help prepare students for future challenges.

Conclusion

The evolution of computer education in India reflects the country's broader post-independence transformation. From limited access in the early years to widespread adoption and policy-driven reforms, computer education has become an essential part of higher education. NEP 2020 provides a strong framework to further strengthen computer education and prepare a skilled, adaptable, and future-ready workforce. Continuous improvement and innovation in this field will be crucial for India's long-term development.

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Original Article

The Role of Youth in Nation Building: Challenges and Opportunities in the 21st Century

Hemangi Ratnakar Kulkarni

Sonamai Sikshan Prasarak Mandal's Art's and Science Mahila College Shahada, Dist- Nandurbar

Email: hemangikulkarni86@gmail.com

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Abstract

The youth are the backbone of a nation, and their energy, creativity, and idealism are crucial for a country's development. This paper examines the role of youth in nation building, highlighting their contributions, challenges, and opportunities in the present times. We discuss the importance of youth participation in politics, social movements, and economic development, and identify key challenges such as unemployment, education, and social media addiction. The paper also explores strategies to harness the potential of youth, including education and skill development, mentorship, and civic engagement. Our analysis suggests that investing in youth is essential for sustainable national development, and governments, policymakers, and stakeholders must work together to create opportunities and address the challenges faced by the youth.

Keywords: Youth Development, Nation Building, Social Change, Economic Growth, Civic Engagement

Introduction

The youth are the driving force behind a nation's progress, and their role in nation building is multifaceted. With approximately 1.8 billion young people worldwide, the youth constitute a significant demographic dividend (United Nations 12). In India, for instance, the youth population (15-29 years) accounts for 27.2% of the total population (Census of India). The energy, creativity, and idealism of the youth are essential for a country's economic growth, social progress, and cultural development.

Research Objectives

- To examine the role of youth in nation building and their contributions to economic, social, and political development.
- To identify the challenges faced by youth in the present times, including unemployment, education, and social media addiction.
- To explore strategies to harness the potential of youth, including education and skill development, mentorship, and civic engagement.

Research Questions

- What is the role of youth in nation building, and how do they contribute to economic, social, and political development?
- What are the key challenges faced by youth in the present times, and how do they impact their participation in nation building?
- What strategies can be implemented to harness the potential of youth and address the challenges they face?

Hypothesis

1. The youth play a significant role in nation building, and their contributions are essential for a country's economic, social, and political development.
2. The challenges faced by youth, including unemployment, education, and social media addiction, hinder their participation in nation building.

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Address for correspondence:

Hemangi Ratnakar Kulkarni, Sonamai Sikshan Prasarak Mandal's Art's and Science Mahila College Shahada Dist : Nandurbar

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3. Implementing strategies such as education and skill development, mentorship, and civic engagement can harness the potential of youth and address the challenges they face.

Literature Review

The role of youth in nation building has been extensively studied, with researchers highlighting their contributions to economic, social, and political development (Norris 24; McClelland 1045; World Bank 12). However, the challenges faced by youth, including unemployment, education, and social media addiction, have also been identified as significant barriers to their participation in nation building (ILO 15; UNESCO 20; Twenge and Campbell 12).

The Role of Youth in Nation Building

- **Politics and Governance:** Youth participation in politics is crucial for a country's democratic development. They bring fresh perspectives, innovative ideas, and enthusiasm to the political process (Norris 24).
- **Social Movements:** Youth-led social movements have been instrumental in promoting social change, such as environmental activism, human rights, and gender equality (McClelland 1045).
- **Economic Development:** The youth are key contributors to a nation's economic growth, innovation, and entrepreneurship (World Bank 12).
- **Cultural Development:** The youth play a significant role in promoting cultural diversity, tolerance, and understanding, which are essential for a country's cultural development (UNESCO 20).
- **Community Service:** Youth participation in community service, such as volunteering and social work, can foster social responsibility and civic engagement (Flanagan 721).

Challenges Faced by Youth

- **Unemployment:** Youth unemployment is a pressing issue worldwide, with many countries struggling to provide job opportunities (ILO 15).
- **Education:** The quality of education is a significant concern, with many youth lacking access to quality education and skills training (UNESCO 20).
- **Social Media Addiction:** Excessive social media use is affecting youth mental health, social skills, and productivity (Twenge and Campbell 12).
- **Mental Health:** Youth mental health is a growing concern, with many young people struggling with anxiety, depression, and other mental health issues (WHO 15).
- **Substance Abuse:** Substance abuse is a significant problem among youth, with many young people engaging in substance use and abuse (UNODC 20).

Strategies to Harness the Potential of Youth

- **Education and Skill Development:** Governments and policymakers must invest in quality education and skills training to equip youth with employability skills (World Economic Forum 12).
- **Mentorship:** Mentorship programs can help youth develop leadership skills, gain confidence, and access career opportunities (Kram 24).
- **Civic Engagement:** Encouraging youth participation in civic activities, such as volunteering and community service, can foster social responsibility and civic engagement (Flanagan 721).
- **Entrepreneurship:** Governments and policymakers must support youth entrepreneurship, providing access to funding, resources, and mentorship (World Bank 12).
- **Mental Health Support:** Governments and policymakers must provide mental health support and resources to help youth manage mental health issues (WHO 15).

Conclusion

The youth are a nation's most valuable asset, and investing in their development is essential for sustainable national growth. Governments, policymakers, and stakeholders must work together to address the challenges faced by youth and create opportunities for their participation in nation building. By doing so, we can unlock the potential of the youth and build a brighter future for the nation.

Recommendations

- Governments should invest in quality education and skills training to equip youth with employability skills.
- Mentorship programs should be implemented to help youth develop leadership skills and access career opportunities.
- Civic engagement should be encouraged to foster social responsibility and civic engagement among youth.
- Governments and policymakers must support youth entrepreneurship, providing access to funding, resources, and mentorship.
- Mental health support and resources should be provided to help youth manage mental health issues.



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Original Article

A Study on Algorithmic Trading Strategies and Their Impact on Financial Markets: Evidence from the Indian Securities Market

Gunwant Awasthi¹, Dr. Nishant Ghuge²

¹Assistant Professor, Finance Department, University of Mumbai, Thakur Institute of Management Studies & Research, Mumbai, India

²Assistant Professor, Moolji Jaitha College (Autonomous), Jalgaon, India

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Abstract

Algorithmic trading has emerged as a dominant force in modern financial markets, reshaping how securities are traded and how prices are discovered. The Indian securities market, characterized by rapid technological adoption and growing participation from domestic and foreign investors, has witnessed significant growth in algorithmic trading since its formal introduction in 2008. This research paper examines various algorithmic trading strategies, their operational mechanisms, and their impact on market quality indicators such as liquidity, volatility, price discovery, and market efficiency within the Indian context. Using secondary data from the National Stock Exchange (NSE), Bombay Stock Exchange (BSE), and reports published by the Securities and Exchange Board of India (SEBI), the study employs descriptive and analytical methods to evaluate trends and implications. The findings suggest that algorithmic trading has enhanced liquidity and efficiency while reducing transaction costs. However, concerns related to short-term volatility, systemic risk, and market fairness persist. The study concludes by emphasizing the importance of robust regulatory frameworks to balance innovation with financial stability.

Keywords: Algorithmic Trading, Indian Securities Market, Market Liquidity, Volatility, Price Discovery, SEBI

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Introduction

1. Concept of Algorithmic Trading

Algorithmic trading (AT) refers to the use of computer algorithms to execute trades automatically based on predefined instructions such as price, volume, timing, and mathematical models. These algorithms analyze market data at high speeds and place orders with minimal human intervention. The primary objectives of algorithmic trading include minimizing transaction costs, maximizing execution efficiency, and exploiting short-term market inefficiencies. Globally, algorithmic trading has transformed capital markets by increasing trading speed, reducing bid-ask spreads, and improving market depth. In advanced markets like the United States and Europe, algorithmic and high-frequency trading account for a substantial portion of total market volume. Emerging markets, including India, have followed this trend with increasing adoption.

2. Evolution of Algorithmic Trading in India

In India, algorithmic trading was formally permitted in 2008 when NSE and BSE introduced automated trading facilities. Initially dominated by institutional investors such as foreign portfolio investors (FPIs) and mutual funds, algorithmic trading has gradually expanded with improved infrastructure, co-location services, and regulatory clarity. According to exchange estimates, algorithmic trading constitutes a significant share of total turnover in equity and derivatives segments. The growth of algorithmic trading in India has been driven by:

- Advancements in information technology
- Availability of high-speed data feeds



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Address for correspondence:

Gunwant Awasthi, Assistant Professor, Finance Department, University of Mumbai, Thakur Institute of Management Studies & Research, Mumbai, India

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- Lower transaction costs

- Regulatory support by SEBI

3. Need for the Study

While algorithmic trading offers efficiency and liquidity benefits, it also raises concerns regarding excessive volatility, unfair access to technology, and systemic risks. Events such as flash crashes in global markets have intensified debates on the role of algorithmic trading. Given the unique characteristics of the Indian securities market—such as high retail participation and evolving regulation—there is a need to study the impact of algorithmic trading specifically in the Indian context.

4. Objectives of the Study

The study aims to:

- Examine major algorithmic trading strategies prevalent in Indian securities markets.
- Analyze the impact of algorithmic trading on liquidity, volatility, and price discovery.
- Assess regulatory measures implemented by SEBI to manage risks associated with algorithmic trading.
- Identify challenges and future prospects of algorithmic trading in India.

Review of Literature

1. Algorithmic Trading Strategies

Algorithmic trading strategies are broadly categorized into execution-based and alpha-seeking strategies.

Execution-based strategies include:

- Volume Weighted Average Price (VWAP)
- Time Weighted Average Price (TWAP)
- Implementation shortfall algorithms

These strategies aim to execute large orders with minimal market impact.

Alpha-seeking strategies attempt to generate profits through:

- Statistical arbitrage
- Momentum trading
- Mean reversion strategies
- Machine learning and AI-based prediction models

Cartea, Jaimungal, and Penalva (2015) argue that execution algorithms have improved institutional trading efficiency, while alpha-seeking strategies contribute to market competition and liquidity.

2. Global Evidence on Algorithmic Trading

Hendershott, Jones, and Menkveld (2011) find that algorithmic trading improves liquidity and reduces bid–ask spreads in U.S. equity markets. Similarly, Chaboud et al. (2014) demonstrate that algorithmic trading improves price efficiency in foreign exchange markets.

However, Kirilenko et al. (2017) highlight that algorithmic and high-frequency traders may amplify market stress during periods of uncertainty, as observed during the 2010 Flash Crash.

3. Studies on Indian Securities Market

Aggarwal and Thomas (2011) analyze market microstructure in India and conclude that electronic trading and algorithmic participation have enhanced transparency and liquidity. SEBI (2018) reports indicate that algorithmic trading has improved market efficiency but necessitates continuous monitoring to prevent misuse.

Studies focusing on Indian derivatives markets reveal that algorithmic trading has significantly increased volumes and reduced spreads in index futures and options.

4. Research Gap

While global literature on algorithmic trading is extensive, empirical research focusing on India remains limited. Moreover, most studies concentrate on liquidity and volatility, leaving scope for integrated analysis covering regulatory aspects, investor protection, and long-term market stability.

Research Methodology

1. Research Design

The study adopts a **descriptive and analytical research design**, relying on secondary data sources to analyze trends and impacts of algorithmic trading in India.

2. Data Sources

Data were collected from:

- NSE and BSE annual reports
- SEBI discussion papers and circulars
- Academic journals and working papers
- Market microstructure reports

The study period broadly covers **2015–2024**, a phase marked by rapid growth in algorithmic trading.

3. Variables Considered

Variable	Measurement
Liquidity	Bid–ask spread, market depth
Volatility	Intraday price fluctuations
Price discovery	Speed of price adjustment
AT intensity	Share of algorithmic orders

4. Tools and Techniques

- Descriptive statistics
- Trend analysis
- Comparative analysis of pre- and post-algorithmic trading phases

Data Analysis and Discussion

1. Growth of Algorithmic Trading in India

The Indian securities market has witnessed a substantial and sustained increase in algorithmic trading participation over the past decade. Exchange-level data from the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) indicate that algorithmic orders constitute a significant proportion of total trading volume, particularly in the equity derivatives segment. Index futures and options on benchmarks such as NIFTY 50 and BANK NIFTY have emerged as the most actively traded instruments by algorithmic traders due to their high liquidity and lower transaction costs. One of the major drivers of this growth has been the introduction of co-location (co-lo) services, which allow trading firms to place their servers in close physical proximity to exchange servers. This reduces latency and enables faster order execution, a critical advantage for algorithmic and high-frequency trading strategies. Institutional investors, including foreign portfolio investors (FPIs), proprietary trading firms, and large domestic institutions, have increasingly adopted algorithmic trading systems to gain competitive advantages in speed and execution efficiency.

Technological advancements such as high-speed data feeds, improved risk management systems, and the availability of sophisticated trading platforms have further supported this growth. Additionally, regulatory clarity provided by SEBI through periodic circulars and discussion papers has encouraged institutional participation while maintaining market discipline. Overall, the increasing share of algorithmic trading reflects the Indian market's transition toward a technology-driven trading ecosystem.

2. Impact on Market Liquidity

Algorithmic trading has played a significant role in enhancing market liquidity in the Indian securities market, particularly in large-cap stocks and index-based derivatives. Liquidity, measured through indicators such as bid–ask spreads, market depth, and trading volume, has shown noticeable improvement with the rise of algorithmic participation. Bid–ask spreads in actively traded stocks have narrowed over time, indicating reduced transaction costs for investors. Algorithmic market-making strategies continuously place buy and sell orders, ensuring the availability of counterparties and improving order book depth. This has benefited not only institutional traders but also retail investors by providing better price execution and lower implicit trading costs. Furthermore, algorithmic trading has contributed to increased trading volumes and tighter spreads during normal market conditions. The ability of algorithms to fragment large orders into smaller trades helps minimize market impact, thereby preserving liquidity. Empirical observations from the Indian market suggest that stocks with higher algorithmic trading participation tend to exhibit superior liquidity characteristics compared to less actively traded securities. However, it is important to note that liquidity provided by algorithms can sometimes be fragile, as algorithms may withdraw from the market during periods of extreme uncertainty. Despite this limitation, the overall impact of algorithmic trading on market liquidity in India has been largely positive.

3. Impact on Market Volatility

The relationship between algorithmic trading and market volatility has been a subject of extensive debate among researchers and regulators. In the Indian context, data analysis reveals that long-term market volatility has remained relatively stable despite the increasing presence of algorithmic trading. This suggests that algorithmic trading does not inherently destabilize markets over extended periods.

However, evidence indicates the occurrence of short-term intraday volatility spikes, particularly during major macroeconomic events such as:

- Reserve Bank of India (RBI) monetary policy announcements
- Union Budget presentations
- Global economic or geopolitical shocks

Algorithmic trading systems are designed to react rapidly to new information, leading to sharp price movements immediately following significant announcements. While these reactions may increase short-term volatility, prices typically stabilize quickly as liquidity returns to the market.

In the Indian securities market, regulatory safeguards such as price bands, circuit breakers, and volatility controls have played a crucial role in preventing excessive market disruption. Consequently, while algorithmic trading may amplify

volatility in the short run, it does not appear to pose a significant threat to long-term market stability when appropriate regulatory mechanisms are in place.

4. Price Discovery and Market Efficiency

Price discovery refers to the process through which market prices reflect available information. Algorithmic trading has significantly enhanced price discovery in Indian securities markets by facilitating faster and more efficient incorporation of information into prices. Empirical observations suggest that following corporate earnings announcements, economic data releases, or RBI policy decisions, prices adjust more rapidly in markets with high algorithmic participation. Algorithmic traders continuously analyze large volumes of market data and news, enabling them to identify and act upon information more quickly than traditional manual traders. This rapid response improves informational efficiency and reduces opportunities for arbitrage, thereby aligning prices more closely with fundamental values. In highly liquid stocks and derivatives, algorithmic trading has reduced information asymmetry and contributed to more accurate price signals. Moreover, algorithmic trading enhances inter-market efficiency by exploiting price differences across related securities, such as cash and derivatives markets. This arbitrage activity ensures price consistency and strengthens overall market integration.

5. Risks and Market Concerns

Despite its benefits, algorithmic trading poses several risks and challenges that warrant careful consideration.

Unequal Access to Technology:

Algorithmic trading infrastructure requires significant investment in technology, data feeds, and co-location services. This creates an uneven playing field where large institutional participants gain advantages over smaller firms and retail investors.

Potential for Market Manipulation:

Certain algorithmic strategies, if misused, may lead to manipulative practices such as spoofing or layering. Although prohibited, detecting such activities requires sophisticated surveillance mechanisms.

Systemic Risk and Feedback Loops:

Algorithms operating on similar signals may simultaneously execute trades, leading to self-reinforcing feedback loops. In extreme cases, this could result in sudden liquidity withdrawal or sharp price movements, posing systemic risks. These concerns highlight the importance of continuous monitoring, transparency, and robust risk management frameworks to ensure the safe functioning of algorithmic trading systems.

6. Regulatory Framework in India

The Securities and Exchange Board of India (SEBI) has adopted a proactive approach to regulating algorithmic trading in order to balance innovation with market stability. Several key regulatory measures have been implemented:

- **Order-to-Trade Ratio (OTR) Limits:** To prevent excessive order placement and cancellation.
- **Algorithm Approval Requirements:** All algorithms must be approved by exchanges before deployment.
- **Mandatory Audit Trails:** Detailed logs of algorithmic orders are required for post-trade analysis and surveillance.
- **Circuit Breakers and Risk Controls:** These mechanisms halt trading during extreme price movements to prevent market crashes.

In recent years, SEBI has also focused on enhancing transparency in co-location services and strengthening cyber security norms. These regulatory interventions have helped maintain market integrity while allowing technological advancement. Overall, the Indian regulatory framework for algorithmic trading is evolving and is considered robust by international standards. Continued regulatory vigilance and technological upgrades will be essential as algorithmic trading becomes more complex and widespread.

Findings of the Study

- Algorithmic trading has enhanced liquidity and reduced transaction costs.
- It has improved price discovery and market efficiency.
- Short-term volatility spikes are observed, but long-term instability is limited.
- Regulatory oversight is crucial to mitigate systemic risks.

Conclusion

Algorithmic trading has become an integral part of the Indian securities market. Its impact on liquidity, efficiency, and transparency has largely been positive. However, challenges related to volatility, fairness, and systemic risk necessitate strong regulatory oversight. As technology evolves, Indian regulators and market participants must strike a balance between innovation and stability. The future of algorithmic trading in India will depend on responsible adoption, robust infrastructure, and continuous regulatory adaptation.

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Original Article

Impact of Globalization on the Indian Economy: Opportunities and Challenges

Sunil Ramesh Sapkale

M.A. (Gold Medalist) NET, SET Department of Economics Pratap College,
(Autonomous) Amalner K.B.C.N.M.U. Jalgaon

Email: ssapkale3321@gmail.com

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Abstract

Globalization has played a significant role in shaping the structure and performance of the Indian economy, particularly since the economic reforms of 1991. By integrating India with the global economy, globalization has created new opportunities in terms of increased foreign direct investment, expansion of international trade, technological advancement, and growth of key sectors such as information technology, services, and manufacturing. These changes have contributed to higher economic growth, improved productivity, and greater consumer choice. However, globalization has also posed several challenges for the Indian economy. Issues such as rising income inequality, regional imbalances, vulnerability of small-scale industries, employment insecurity, and environmental degradation have raised concerns about the inclusiveness and sustainability of growth. While urban and skilled populations have benefited substantially, rural areas and unskilled labor have often faced marginalization. This paper examines the impact of globalization on the Indian economy by analyzing both its opportunities and challenges. It aims to provide a balanced assessment of how globalization has influenced economic growth, sectoral development, and social outcomes in India, and highlights the need for appropriate policy measures to ensure that the benefits of globalization are widely shared and contribute to inclusive and sustainable development.

Keywords: Globalization, Indian Economy, Economic Growth and Development, Inclusive Development

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Introduction

Globalization refers to the increasing integration of economies, societies, and cultures through the flow of goods, services, capital, technology, and information across national boundaries. Over the past few decades, globalization has emerged as a dominant force shaping the economic policies and development strategies of countries around the world. For a developing country like India, globalization has brought profound changes in the structure and functioning of the economy. The process of globalization in India gained momentum with the economic liberalization reforms introduced in 1991. These reforms marked a shift from a relatively closed and regulated economy to a more open, market-oriented system. Trade liberalization, deregulation of industries, encouragement of foreign direct investment, and integration with global markets became key features of India's economic policy framework. As a result, India experienced higher economic growth, expansion of exports, technological progress, and the emergence of globally competitive industries, particularly in the services and information technology sectors. Despite these positive outcomes, globalization has also generated several challenges for the Indian economy. The benefits of globalization have not been evenly distributed across regions, sectors, or social groups. Issues such as income inequality, unemployment in traditional sectors, pressure on small-scale industries, and environmental concerns have raised questions about the sustainability and inclusiveness of globalization-led growth. Moreover, increased exposure to global economic fluctuations has made the Indian economy more vulnerable to external shocks. In this context, a comprehensive analysis of the impact of globalization on the Indian economy is essential.



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Address for correspondence:

Sunil Ramesh Sapkale, M.A. (Gold Medalist) NET, SET Department of Economics Pratap College, (Autonomous) Amalner K.B.C.N.M.U. Jalgaon

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This research paper seeks to examine both the opportunities and challenges associated with globalization in India, with the objective of understanding its overall economic and social implications and identifying policy measures that can help maximize benefits while minimizing adverse effects.

Objectives of the Study

- To examine the concept and evolution of globalization in the context of the Indian economy
- To analyze the impact of globalization on economic growth and sectoral development in India
- To assess the opportunities created by globalization for India,
- To identify and evaluate the major challenges posed by globalization to the Indian economy

Hypotheses of the Study

- Globalization has had a positive impact on the overall economic growth.
- Globalization has contributed to the expansion and global competitiveness of key sectors of the Indian economy
- The benefits of globalization in India are unevenly distributed
- Globalization has posed significant challenges to traditional and small-scale industries in India.

Research Methodology

The present study is based entirely on secondary data to analyze the impact of globalization on the Indian economy. Secondary data refers to information that has already been collected and published by various organizations, researchers, and institutions. This method is appropriate for understanding long-term economic trends, policy impacts, and sectoral changes associated with globalization. The required data for the study has been collected from reliable and authentic sources such as government publications, reports of international organizations, academic journals, books, and reputed websites. Major sources include reports of the Government of India (Economic Survey, Ministry of Commerce and Industry), Reserve Bank of India (RBI), World Bank, International Monetary Fund (IMF), World Trade Organization (WTO), and research papers published in national and international journals.

Scope of the Study

The scope of the present study is limited to analyzing the impact of globalization on the Indian economy after the economic reforms of 1991. The study focuses on major economic dimensions such as economic growth, foreign trade, foreign direct investment, sectoral development, employment, and income distribution. It also examines the opportunities created by globalization and the challenges faced by various sectors of the Indian economy. The study is based on secondary data and does not include primary field surveys.

Limitations of the Study

- The study is based entirely on secondary data, which may contain limitations related to accuracy and timeliness.
- The availability of data is limited to published sources, which may not fully reflect recent developments.
- The study covers the overall impact of globalization and does not provide an in-depth analysis of every sector.
- Findings are subject to the limitations of the methodologies used in earlier studies and reports.

Main Discussion

Concept and Evolution of Globalization in the Context of the Indian Economy

Globalization refers to the growing integration of national economies with the global economy through trade, investment, technology transfer, and movement of capital and labor. In the Indian context, globalization signifies the shift from a largely closed and regulated economy to an open and market-oriented one, enabling India to participate actively in international trade and global production networks. Before 1991, the Indian economy followed an inward-looking development strategy characterized by high import tariffs, strict industrial licensing, and limited foreign investment. As a result, India's integration with the global economy was minimal. For instance, India's foreign trade (exports + imports) as a percentage of GDP was around 15% in 1990, indicating low global engagement. The process of globalization in India began in earnest with the economic reforms of 1991, introduced in response to a severe balance of payments crisis. These reforms included trade liberalization, deregulation, privatization, and opening up of the economy to foreign capital. One of the most significant outcomes of these reforms was the rapid expansion of foreign trade. By 2022–23, India's trade-to-GDP ratio had increased to nearly 50%, reflecting a substantial rise in global economic integration. Foreign Direct Investment (FDI) is another important indicator of globalization. In 1991–92, FDI inflows into India were only about USD 133 million. Following liberalization, FDI inflows increased steadily due to relaxed investment norms and improved investor confidence. By 2021–22, annual FDI inflows had risen to over USD 80 billion, making India one of the leading destinations for foreign investment among developing countries.

Globalization also influenced India's economic growth performance. During the pre-reform period (1950–1990), India's average annual GDP growth rate was approximately 3.5%, often referred to as the "Hindu rate of growth." After globalization, the growth rate improved significantly, averaging 6–7% per year in the post-1991 period, with some years recording growth above 8%. Sectoral transformation further highlights the evolution of globalization in India. The contribution of the services sector to GDP increased from about 38% in 1980 to over 55% by 2023, driven

largely by globally connected industries such as information technology, software services, and business process outsourcing. India's IT exports alone grew from negligible levels in the early 1990s to over USD 190 billion in 2022–23.

Impact of Globalization on Economic Growth and Sectoral Development in India

Globalization has significantly influenced India's economic growth and the performance of different sectors by opening up the economy to international trade, foreign investment, and technological advancements. The liberalization policies introduced in 1991 enabled India to integrate with the global economy, resulting in higher GDP growth and structural transformation.

1. Impact on Economic Growth

Before globalization, India's economic growth was relatively slow. The average GDP growth rate from 1950 to 1990 was approximately 3.5%, known as the "Hindu rate of growth." Post-1991 liberalization, India experienced accelerated growth due to increased trade, foreign investment, and technological inflows. Between 1991 and 2022, India's GDP growth averaged 6–7%, with some years exceeding 8%, making it one of the fastest-growing major economies globally.

GDP Growth Rate Comparison

Period	Average Annual GDP Growth (%)
1950–1990	3.5%
1991–2000	5.6%
2001–2010	7.5%
2011–2022	6.8%

Source: Reserve Bank of India (RBI), Economic Survey 2022–23

2. Sectoral Development

Globalization has also brought structural changes in India's economy. The contribution of agriculture, industry, and services sectors to GDP has evolved significantly:

Sector	Contribution to GDP (1980)	Contribution to GDP (2023)	Key Drivers Post-Globalization
Agriculture	38%	18%	Mechanization, export of cash crops
Industry	26%	27%	FDI inflows, manufacturing growth, SEZs
Services	36%	55%	IT & software exports, BPO, telecom, finance

Sources: Ministry of Statistics and Programme Implementation (MOSPI), RBI Annual Reports, NASSCOM

The services sector has been the biggest beneficiary of globalization. For example:

- India's IT and software exports grew from ~USD 150 million in 1991 to ~USD 190 billion in 2022–23.
- The telecom sector, which had limited penetration pre-1991, expanded massively due to foreign investment and competition.

Industrial growth was also boosted by foreign direct investment (FDI). For instance:

- FDI inflows were USD 133 million in 1991–92
- They reached over USD 80 billion in 2021–22, supporting sectors such as automobiles, pharmaceuticals, and manufacturing.

However, the agricultural sector benefited less directly from globalization, with productivity growth constrained by traditional practices, fragmented landholdings, and limited access to global markets

Opportunities Created by Globalization in India

Globalization has opened multiple opportunities for India in terms of technological advancement, employment generation, and integration with global markets. The economic reforms since 1991 have allowed India to attract foreign investment, expand exports, and participate in global value chains, transforming several sectors of the economy.

1. Technological Advancement

Globalization has facilitated the transfer of modern technology and management practices from multinational corporations (MNCs) to Indian firms. The IT and electronics sectors are clear examples:

- The Indian IT industry's revenue increased from USD 150 million in 1991 to USD 190 billion in 2022–23.

- The telecom sector expanded from 14 million connections in 1991 to over 1.2 billion connections in 2023, driven by foreign investment and new technologies.
- Adoption of modern manufacturing technologies has boosted productivity in sectors such as automobiles and pharmaceuticals.

2. Employment Generation

Globalization has created employment opportunities across multiple sectors, especially in services and manufacturing. According to NASSCOM, the IT-BPO sector employed approximately 2.9 million people in 2001, which increased to 5.4 million by 2022. Similarly, the manufacturing sector benefited from foreign investments and export-oriented industries.

Sector	Employment (1991)	Employment (2022)	Key Drivers
IT & BPO	0.1 million	5.4 million	IT exports, MNCs, skill development
Manufacturing	30 million	55 million	FDI, SEZs, export-oriented growth
Services (other)	25 million	60 million	Financial services, tourism, telecom

Sources: NASSCOM, Ministry of Labour and Employment, Economic Survey 2022-23

3. Integration with Global Markets

Globalization has integrated India more deeply with world trade, increasing both exports and imports. India's total merchandise exports rose from USD 18 billion in 1991–92 to USD 450 billion in 2022–23, while imports grew from USD 25 billion to USD 610 billion in the same period. Integration with global markets has helped India gain access to advanced technology, capital, and international business networks.

Indicator	1991–92	2022–23	Growth Factor
Merchandise Exports (USD bn)	18	450	25x
Merchandise Imports (USD bn)	25	610	24x
FDI Inflows (USD bn)	0.13	80	~615x

Sources: Ministry of Commerce & Industry, RBI, World Bank

Globalization has created substantial opportunities for India, particularly in:

- Modernization of technology and production methods
- Employment generation in services and industry
- Integration with global trade and investment networks.

Challenges Posed by Globalization to the Indian Economy

While globalization has brought numerous opportunities for India, it has also introduced several challenges that affect the inclusiveness and sustainability of growth. Key challenges include income inequality, regional disparities, vulnerability of small-scale industries, unemployment, and environmental concerns.

1. Income Inequality

Globalization has disproportionately benefited urban and skilled populations, while rural and unskilled workers have gained less. The Gini coefficient, a measure of income inequality, rose from 0.32 in 1990 to 0.38 in 2020, indicating a widening gap between rich and poor. Urban areas and sectors like IT, finance, and manufacturing saw rapid income growth, whereas traditional agriculture and small-scale industries lagged behind.

2. Regional Disparities

Economic benefits of globalization are not evenly distributed across India. States with better infrastructure and investment climates such as Maharashtra, Karnataka, Tamil Nadu, and Gujarat attracted more foreign investment and industrial growth, while less developed states like Bihar, Odisha, and Chhattisgarh lagged behind in both industrialization and employment opportunities.

State	Contribution to FDI (2022-23, %)	Industrial Output Growth (2010–2022, CAGR %)
Maharashtra	23	7.2
Karnataka	14	8.1
Tamil Nadu	12	6.8

Bihar	2	3.1
Odisha	3	3.5

Sources: Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry

3. Vulnerability of Small-Scale Industries (SSI)

Globalization increased competition from multinational corporations and imports, affecting small-scale and traditional industries. For example, the handloom and handicraft sector, which employed around 7 million people in 1991, saw employment decline to about 5 million by 2020 due to competition from mass-produced imports.

4. Unemployment and Skill Gaps

Although globalization created jobs in IT and services, unskilled labor in agriculture and traditional industries faced job insecurity. The unemployment rate in India fluctuated between 6–8% over the last decade, with higher rates in rural and semi-urban areas where globalization's benefits were limited.

Globalization has accelerated India's economic growth, but it has also exposed vulnerabilities. Challenges such as inequality, regional imbalance, pressures on traditional industries, unemployment, and environmental degradation require policy interventions to ensure that globalization benefits are inclusive and sustainable. Measures like skill development programs, support for small-scale industries, and stricter environmental regulations can help mitigate these challenges.

Key Findings

- **Economic Growth:** India's average GDP growth increased from 3.5% pre-1991 to 6–7% post-1991 due to globalization.
- **Sectoral Shift:** The services sector's share of GDP rose from 36% in 1980 to 55% in 2023, while agriculture's share declined.
- **Employment Opportunities:** IT-BPO sector employment grew from 0.1 million in 1991 to 5.4 million in 2022, showing job creation from global integration.
- **Income Inequality:** The Gini coefficient increased from 0.32 in 1990 to 0.38 in 2020, indicating uneven distribution of globalization benefits.
- **Challenges to Traditional Sectors:** Employment in handloom and handicraft sectors declined from 7 million in 1991 to 5 million in 2020, reflecting pressures on small-scale industries.

Conclusion

Globalization has significantly transformed the Indian economy by boosting economic growth, modernizing industries, creating employment opportunities, and integrating India with global markets. The services and IT sectors have benefited the most, while industry and exports have grown steadily. However, the benefits of globalization have not been evenly distributed, leading to income inequality, regional disparities, and pressures on traditional and small-scale industries. Overall, globalization presents both opportunities and challenges, and careful policy measures are needed to ensure inclusive and sustainable economic development in India.

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Original Article

Economic Impact of U.S. Tariffs on the Indian Economy A Sectoral and Policy Analysis (2010-2025)

Nagendra Prasad Yadav¹, Dr. Purnima Sitaram Wankhede²

¹Research Scholar, Department of Economics, KBC North Maharashtra University, Jalgaon, Maharashtra

²Research Guide, Assistant Professor, Department of Economics, S.S.V.P.S. College, Dhule

Email: success22387@gmail.com

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Abstract

The imposition of tariffs by the United States has become a significant factor affecting global trade dynamics, particularly in emerging economies such as India. Tiwari (2025) states that between 2010 and 2025, India's export-driven sectors, including steel, textiles, pharmaceuticals, and IT services, were directly impacted by a series of tariff measures, particularly during and after the US-China trade war, as well as under protectionist policies. These tariffs sometimes used to protect American industries, have disrupted the supply chain, increased the cost of Indian exports, and caused uncertainty in bilateral trade relations. Furthermore, the impact of global events, including the COVID-19 pandemic and other geopolitical tensions, highlighted the trade environment. India has responded by retaliating against the US tariff of \$7.6 billion, implementing domestic industrial support policies, and actively participating in multilateral trade negotiations (Ghosh 2025). Between 2010 and 2025, several export-driven Indian sectors—steel, textiles, pharmaceuticals, and IT services—experienced economic disruptions due to heightened U.S. tariffs. This study employs a mixed-method approach combining macroeconomic data, firm-level surveys, and qualitative policy analysis to examine the economic and sectoral impacts of U.S. tariffs on India. Findings suggest that tariffs have reduced India's export competitiveness, disrupted supply chains, and caused GDP losses ranging from 0.1% to 0.6% annually. Nonetheless, India's countermeasures—such as the Production-Linked Incentive (PLI) scheme, Make in India, and strategic trade diversification—partly offset these negative effects.

Keywords: U.S. Tariffs, India–U.S. Trade Relations, Protectionism, Export Competitiveness, Trade Policy, Global Value Chains, Production-Linked Incentive (PLI), Atmanirbhar Bharat, Chronological Analysis, Sectoral Approach.

Introduction

U.S. tariffs played a crucial role in shaping India's economy from 2010 to 2025. Reciprocal import taxes (up to 27%) by the United States, which took effect in April 2025, threaten to cost the country almost \$74 billion in products; annual losses may be from \$7 billion to \$14 billion (\$0.1–0.4%) (Kumar, 2025). The gems, agro-products, jewellery, electronics, textiles, and marine exports are some of the key sectors that cause surpluses and deficits (\$3 billion plus agri surplus and \$2.6 billion seafood) (Giriprakash, 2025). India's steel, aluminum, gem, and jewellery exports to the U.S. have suffered significantly because the rising tariffs imposed by the U.S. As a result of a 10% levy on diamonds by the U.S., exports from Surat decreased by 17% to \$13 billion and caused around 50,000 layoffs, leading to at least 60 suicides (FT, 2025). Exports of aluminum fell by 19% in FY25, to a total of 2.24 million tones, because of increasing U.S. tariff influence (Arora, 2025). NIPFP suggests direct export losses to India worth up to \$14 billion, or approximately 0.38% of the total GDP. Goldman Sachs and Citi believe that imposing U.S. tariffs on Indian goods may reduce India's GDP by 0.1 to 0.6 percentage points, resulting in a loss of around \$7 billion per year in exports. The RBI notes that the declining demand in the U.S. is impacting the country's exports and may weaken the industrial sector. In addition, tariffs cut for countries such as China and Vietnam have decreased India's ability to compete in textiles, electronics, and machinery.

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Address for correspondence:

Nagendra Prasad Yadav, Research Scholar, Department of Economics, KBC North Maharashtra University, Jalgaon, Maharashtra

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PHDCCI expects the GDP to be reduced to 0.1% due to the Make-in-India and PLI schemes (The Print, 2025). In this background understanding tariff impacts is crucial for designing resilient trade strategies and improving India's global competitiveness.

Literature Review

1 Trade Tariffs, Economic Impacts, and Export Competitiveness

In 2025, the U.S. administration announced a 50% tariff on steel and aluminum imports, threatening approximately \$5 billion worth of Indian engineering exports, particularly in the metals and machinery sectors (Times of India, 2025). While Indian steel exports to the U.S. are relatively modest, the imposition of heightened tariffs has raised concerns about global trade dynamics and potential indirect effects on Indian markets (Arora, 2025). The textile industry has also been impacted, with U.S. tariffs contributing to a 17% increase in apparel prices, thereby reducing the competitiveness of Indian textile exports (The Budget Lab, 2025). Conversely, sectors such as pharmaceuticals and semiconductors have been largely exempted from these tariffs, providing relief to Indian exporters in these industries (The Economic Times, 2025). Economically, a 10% tariff on Indian exports could potentially reduce trade by \$9.3 billion, decrease GDP by \$1.86 billion, and put approximately 1.86 million jobs at risk, especially in manufacturing, IT services, and textiles (Prakash, 2025). Since the increase in US tariffs, India's exports have been adversely affected. In its statements, the RBI mentioned that raising US tariffs could reduce foreign demand for Indian products and weaken the domestic economy, potentially lowering the country's growth outlook (Economic Times, 2025). To confirm these, ICRA (2025) has reduced its GDP growth estimate for FY2026 to 6.2% from 6.5%, citing trade disruptions as a significant factor. The trade surplus also doubled, from USD 21 billion in FY2015 to USD 35 billion in FY2024 (ICRA, 2025). In 2025, trade with the US decreased by 6.5%, mainly because of the tariffs that had been applied (Mudoi and Tamuli, 2025).

2 Macroeconomic, Employment, and Sectoral Effects

Using a Computable General Equilibrium (CGE) model, Pal and Ajmani (2025) found that US tariffs could reduce India's export earnings by between 0.2% and 2.0%, depending on severity. The rate of imports decreased more rapidly, ranging from 0.6% to 5.9%, which caused the rupee to lose value and increased domestic manufacturing costs. As a result, GDP drops by up to 0.5% when the US introduces unilateral tariffs, and this decrease could be further exacerbated by 0.6% if India responds to equivalent tariffs. As export-oriented sectors contract in hiring, income at both the household and employment levels is affected (Pal and Ajmani, 2025).

According to a sectoral analysis conducted by the ICRA (2025), it is evident that pharmaceuticals, textiles, and IT services have withstood the economic shock, as they offer cost advantages have demand in the US. However, there was a significant decline in auto parts, metals such as steel and aluminum, and agriculture-related items. Additionally, issues in the diamond and auto component export markets also led to the perception that revenue compressions were a result of their inclusion in the tariff lines mentioned (ICRA, 2025). For example, Mudoi and Tamuli (2025) stated that the US Section 232 tariffs reduced revenue from steel and aluminium exports. The combination of raised US tariffs and new quality guidelines adopted by US states made it hard for Indian agro-exporters to sell spices, rice, and fruits (Mudoi and Tamuli, 2025).

3 Firm-Level and Policy Responses

Despite these obstacles, some Indian companies have managed to export in large quantities. According to Mukherjee (2025), firms such as Dixon Technologies, Tata Consumer Products, and Arvind have observed an increase in US export orders since China has been facing larger tariff issues. To survive, firms cut expenses and gain adaptability in the supply chain, and the India-US Bilateral Trade Agreement (BTA) with the US increased their confidence in long-term gains. India's strategy thus has included expanding its trade with multiple countries, negotiating favorable trade terms, and exploring potential bilateral partnerships. Pal and Ajmani (2025) state that offering preemptive tariff concessions could protect India's access to the US market, while also decreasing the cost of reduced protection afforded to its domestic producers. Thus, tariffs negatively impact international trade and gross domestic product. However, each industry is affected differently, depending on the properties of its products, its position in the global market, and the government's response to it. Pharma and textiles, along with new trade agreements, help to protect the economy and mitigate the effects of increased tariffs.

4 Macro-Economic and Welfare Impacts of U.S. Tariffs

According to the IMF (2023), U.S. import tariffs have been under various administrations. Through a macro-level analysis, it was observed that tariff hikes increase the suppression of trade and import prices and reduce the global economy's welfare. In the U.S.–China bilateral dispute of 2018–2019, tit-for-tat imported goods from China faced an average maximum tariff of 21%, while China imposed comparable and reciprocal tariffs on U.S. products that reached similar levels (IMF, 2023). As a result of these measures, there was increased uncertainty about policies, disruptions in supply chains, and losses to trading partners. Most notably, the U.S. economy (GDP) declines only slightly, but this has a greater impact on export-dependent countries, especially smaller nations. This is associated with larger proportional costs in terms of the integrated support structures. The IMF's models indicate that trade and national income are being negatively influenced, primarily by harming small economies (IMF, 2023).



Figure 1: China-U.S. Trade War, (Source: IMF, 2023)

5Supply Chain Reorganization at firm level

Luo et al. (2023) used granular trade information to determine how businesses and supply chains cope with the trade war between the U.S. and China. As a result of U.S. tariffs, Americans reduced their purchases of Chinese intermediate products, allowing Southeast Asian producers to connect Chinese suppliers to fill the gap, which absorbed much of the redirected activity, thus reducing dependency on China (Luo et al., 2023). It is clear from this study that firms responded to tariffs with detailed strategies, such as import substitution, rather than simply shutting down their import businesses. Nevertheless, the pandemic made China even more important in this trend, thus reinforcing centrality in global supply chains and demonstrating how many tariff policies alone could alter the structure. It is clear from firm-level studies that businesses tend to replace interrupted suppliers; however, the changes made to the structure are not always complete, mainly because disruptions such as COVID-19.

6Global Losses from U.S. Protectionism

Meltzer, (2025) examines the potential effects of aggressive U.S. tariffs, as Donald Trump is under a hypothetical trade war. A 25% increase in tariff import taxes may lead to a drop in the global GDP of USD 1.4 trillion and a reduction of more than 30% in the volume of exports from Canada, Mexico, and China. The effects of losses on welfare are not the same for everyone: per capita real income decreases by -7% in Canada, -5% in Mexico, and 1.1% in the U.S (Meltzer, 2025). If a wide-ranging global tariff conflict with the EU occurred, U.S. exports would decrease by more than 43%, and prices would rise sharply due to challenges in the supply chain (Meltzer, 2025). Thus, it has been demonstrated that the benefits of tariffs are not long-term, and in the long term, disrupted trade, increased costs, and supply-chain confusion led to greater losses for the United States. This remains the same under all administrations, whether the steel tariffs of the Bush era, the trade wars of the Trump era, or future proposed protectionist policies. Thus, it can be stated that when the U.S. raises tariffs, it harms the global economy, and none of the expected benefits are sufficient to mitigate those losses.

7Supply chain Diversification through Domestic Scaling and Global Partnerships

As the U.S. imposes higher tariffs, India is positioning itself as an essential alternative manufacturing base for companies relocating or investing less in China. Recently, Pandya and Reid (2025) reported that Shein and Reliance Retail collaborate, with plans to have at least 1,000 Indian garment suppliers to produce apparel for export to the U.S. and the United Kingdom (U.K.). To achieve this, the strategy involves on-demand manufacturing, upgrading the local infrastructure, and planning capital investments in machinery to reduce the impact of Chinese tariffs (Pandya and Reid, 2025). India is utilizing the PLI (Production-Linked Incentive) and Atmanirbhar Bharat programs to assist global firms in logistics, finance, and infrastructure to establish and expand their businesses in the country (Prabhakar, 2024). As a result, Indian suppliers can help alleviate shortages in textiles, electronics, and consumer goods caused by unbalanced trade between the U.S. and China.

8“Dual-Track” Tariff Diplomacy: Concessions Coupled with Protection

Tariff diplomacy is a crucial component of India's foreign policy strategy. A report in The Times of India states that NITI Aayog's working paper recommends a dual-track approach, which involves reducing selected high import duties on American agricultural goods that are not required for India, while ensuring protection for domestic industries (TOI, 2025). In summary, the literature establishes that U.S. tariffs reduce trade and welfare globally but remain inconclusive about India's sectoral resilience and adaptive policy mechanisms. This study extends prior research by integrating macroeconomic analysis with primary survey evidence and by assessing India's strategic responses post-2020.

Research Gap

Existing studies have focused mainly on tariff impacts during specific presidential administrations. Most research highlights economic losses but ignores firm-level adaptation in depth. Studies such as Pal and Ajmani (2025) show GDP and export declines. However, they did not fully assess sector resilience and recovery patterns. Limited attention has been given to India's MSMEs and employment at the micro-level. Global perspectives (IMF, 2023) focus on macro effects rather than on national response strategies. Although Luo et al. (2023) discuss supply chain shifts, India is

underexplored. No major work has combined both quantitative and qualitative analyses of post-2023 events. Additionally, comparative studies across sectors under Atmanirbhar Bharat are lacking. Few studies address how bilateral talks shaped India's current trade recovery path. There is limited evidence of how PLI schemes help industries bypass tariffs. Strategic diplomacy, like the dual-track policy, has rarely been assessed academically. Research on the effectiveness of India's diversification efforts has not yet been sufficiently done. Industry-specific impacts such as those on electronics and automobiles remain under-examined despite recent growth. Further gaps exist in our understanding of tariff shocks during overlapping global crises. This study aims to fill these gaps by integrating economic and policy analysis. It combines sector trends, primary surveys, and global trade response insights. This research study uniquely contributes to the tariff literature and India's trade resilience study.

Objective of Study

1. To analyze the effect of US tariffs on the Indian economy across different time periods (2010-2025), with a focus on different policy regimes and global events.
2. To examine sector specific performance basically nine major industry.
3. To assessee India's policy responses such as Make in India, PLI, trade diversification.

Research Methodology

1Research Design & Data Collection:-

The study uses both qualitative and quantitative methods to examine effect of US tariffs on Indian economy over different period and on some specific sectors. It is descriptive and analytical in nature. It aims to investigate macroeconomic patterns and industry-level disruptions in India. Primary data collected through a structured online survey among industry experts, business owner, economist, trade associations, Government Officials of approximately 50 exporters. The questionnaire contains 10 questions related to trade trends, tariff effects, and coping strategies.

Secondary data collected from trusted government and international sources including the Ministry of Commerce, Reserve Bank of India (RBI), and Director General of Foreign Trade (DGFT). Data also collected from databases of World Trade Organization (WTO), International Monetary Fund (IMF), World Bank, and United Nations Conference on Trade and Development (UNCTAD). Academic research from ScienceDirect, Wiley, SpringerLink, and others has also used. Global trade portals such as UN COMTRADE help track trade shifts. News articles from the Times of India, Livemint, Indian Express, Reuters, The Hindu and others are examined. ResearchGate, Taylor and Francis are referred to for scholarly input.

2Chronological Analysis:-

The whole study is divided into five periods for the chronological analysis and for sake of convenience.

- 2010–2016 (Pre-Trump Era) (Obama Administration)
- 2017–2020 (Trump I Administration – Protectionist Phase) (America First Agenda)
- 2020–2021 (COVID-19 Pandemic) (India's Focus on Atmnirbhar Bharat)
- 2021–2023 (Biden Administration – Strategic Realignment)
- 2024–2025 (Recent Developments) (Trump II)

3. Sector Specific Approach:-

A sectoral approach was used to assess specific industry impacts. The key industries include steel and aluminum, textiles and apparel, pharmaceuticals, agriculture and allied sector, information technology services, electrical products and mobile phones, gems, jewellery and precious stones, automobile Industry and Energy sector

Data Analysis and Result

1Chronological Finding:-

Table 1: Trade Impact across Policy Phases (2010–2025)

Period	US Administration	Average Tariff Rate	Indian Export Growth (%)	GDP Impact (%) on Indian Economy
2010-16	Obama Administration	3-5 %	+7.2	+0.4
2017-20	Trump I Era	10-25	-6.5	-0.4
2020-21	Covid 19 Phase	12	-4.0	-0.2
2021-23	Biden Phase	8-12	+3.1	+0.2
2024 and 2025	Trump II Era	20-50	-2.8	-0.3

(Source: Compiled from ICRA, RBI, WTO, and The Economic Times (2025)). (The data are not taken directly from published tables from a single official dataset but compiled from different sources mentioned in this paper)

2Sectoral Impact:-

Table 2: Sectoral Impact (2025)

Sector	Export Decline (%)	Policy suggestion
Steel & Aluminum	-19	PLI, import substitution
Textiles & Apparel	-17	Diversification to EU
Pharmaceuticals	+4	PLI, R&D incentives
IT Services	+5	Digital trade agreements
Agriculture	-6	MSP & export subsidies
Electronics	-9	Make in India, FDI inflow
Gems & Jewellery	-13	Export rebate scheme
Automobiles	-8	Local supply chain
Energy	Negligible	Renewable sector incentives

(Source: Compiled from ICRA, RBI, WTO, The FT, and The Economic Times (2025)). (The data are not taken directly from published tables from a single official dataset but compiled from different sources mentioned in this paper)

Findings & Discussion

This study identifies key periods of tariff-related economic impacts. This highlights how U.S. tariffs affected India's major export sectors. Sector-specific findings explain the disruptions in trade, revenue, and employment patterns. This study also reveals India's policy strengths and weak response areas. The outcomes include how policies such PLI and Make in India were implemented. It clarifies how U.S. trade policies shaped India's economic trajectory. Both the macro and sector-level changes were measured using accurate data tools. The study evaluates the effectiveness of retaliatory tariffs and diversification strategies. The chronological analysis reveals that U.S. tariff shocks had varying intensity across policy phases. The Trump I era witnessed the sharpest contraction in exports (-6.5%), whereas post-2021 diversification efforts stabilized export growth. Sectorally, steel, aluminum, and textiles suffered heavy losses, while pharmaceuticals and IT services remained resilient. The policy analysis suggests that the PLI and Atmanirbhar Bharat initiatives cushioned the economy by incentivizing domestic value addition. However, MSMEs with limited technological integration remained vulnerable to export volatility. This allows India to signal openness without jeopardizing the food, textile, and manufacturing sectors, while still being open to less sensitive topics, such as political and economic aspects. Focusing on tariffs that have a less significant impact on the economy, India may be able to negotiate more effectively with the United States and secure relief or access to key export markets

Conclusion

This study explores the impact of U.S. tariffs on India's economic sector. It examines how protectionist trade policies disrupted exports and industrial performance over time. The analysis also reviewed India's policy responses to strategic programs and trade measures. Quantitative trends and qualitative insights offer a balanced understanding of tariff consequences. The findings confirm that key sectors such as steel, textiles, and aluminum face heavy losses. While Indian businesses engaged in sectors as pharmaceuticals and IT registered relative resilience and maintained trade, India's retaliatory tariffs and diversification met with partial success in minimizing negative effects. More robust support mechanisms should be offered for the sectors severely affected by policy changes. Greater bilateral contracts and trade agreements can facilitate secure export environments. Increased investment in domestic infrastructure and innovation strengthens India's position in global trade. Targeted support schemes for MSMEs may protect them from future tariff hikes. The Government should monitor sector-specific data to adjust incentives more responsibly. Academic collaboration can also help shape evidence-based economic decisions. Thus, an integrated approach is necessary to balance domestic and global trade security. The study demonstrates that integrating chronological and sectoral perspectives enhances understanding of protectionist policy transmission. Future research may extend this model to other emerging economies affected by global tariff realignment.

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Original Article

Revolution, Spirit, Myth, and Hope in the Poetry of Nikita Gill

Ms. Manisha Bansilal Rajput¹, Dr. V. M. Patil²

¹Languages, Department of English, KVPS's SPDM Arts,

SBB and SHD Commerce and SMA Science College, Shirpur, Dist- Dhule

²Research Guide, Languages, Department of English, KVPS's SPDM Arts,
SBB and SHD Commerce and SMA Science College, Shirpur, Dist- Dhule

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Abstract

This essay investigates the manner in which British-Indian poet Nikita Gill intricately weaves together themes of revolutionary womanhood, spiritual resilience, mythological reframing, and hope throughout three of her notable works: "Wild Embers: Poems of Rebellion, Fire, and Beauty" (2017), "The Girl and the Goddess" (2020), and "Where Hope Comes From: Poems of Resilience, Healing, and Light" (2021). From feminist reinterpretations of fairy tales and goddesses to the portrayal of inner transformation amidst global crises, Gill's poetic body of work embodies a continuous dialogue with myth, spiritual grounding, and the politics surrounding personal healing. By employing comparative analysis and case studies of selected poems/scenes, this paper positions Gill's contributions within the framework of contemporary poetic activism and examines how hope is formulated as both an individual emotional asset and a collective cultural endeavor.

Keywords: Revolution, Spirit, Myth, Hope,

Introduction

Nikita Gill is a contemporary poet of international acclaim, recognized for her emotionally resonant and vibrant style that merges universal human experiences with mythological perspectives. With a substantial online presence and numerous published collections, Gill's poetry particularly engages with themes of empowerment, trauma, self-love, and transformation. Her creations frequently merge contemporary language with age-old symbolic structures, prompting readers—particularly women—to assert their agency in stories that have been historically influenced by patriarchal standards. The collections by Gill examined in this context encompass personal, political, spiritual, and mythological realms, making her poetry a compelling subject for thematic and cultural exploration. (Wikipedia) **Revolutionary**

Threads in Wild Embers

1 Feminist Rebellion & Power

Wild Embers positions itself as a collection of poetry characterized by rebellion, fire, and beauty—indicating its intellectual and emotional landscape from the very beginning. The poems honor feminine resilience, inner strength, and resistance against oppressive narratives. Critics observe that Gill employs metaphors sourced from cosmology, nature, and mythology to reflect the feminine voice as both ancient and strikingly contemporary. (Read Poetry) For example, in poetry that reinterprets fairy-tale heroines, conventional narrative roles are challenged: Little Red Riding Hood transforms into a leader of wolves, Rapunzel liberates herself, and Sleeping Beauty awakens independently of princes. Gill's incorporation of mythological and fairy-tale elements intertwines beauty with agency and resistance, presenting a transformative reimagining of feminine identity. (Read Poetry)



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Address for correspondence:

Ms. Manisha Bansilal Rajput, Languages, Department of English, KVPS's SPDM Arts, SBB and SHD Commerce and SMA Science College, Shirpur, Dist- Dhule

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A notable instance from *Wild Embers* recontextualizes the dragon—a mythological foe typically subdued by male heroes—by portraying the feminine self as destined to “tame dragons... to lead armies... to swallow darkness.” This direct address not only references myth but also dismantles its conventional power dynamics to elevate the feminine voice:

“Girls like you / Were born / To tame dragons...”

Here the mythic dragon becomes not a foe to fear but a symbol of latent female power awaiting realization. ([The Holly Spirit](#))

This reconfiguration transcends mere fairy-tale revisionism: it recontextualizes rebellion as a spiritual and psychological insurrection within the individual. Interpretations by feminist scholars of analogous poetic subversion indicate that such works serve as cultural resistance against conventional gender roles, mirroring wider socio-political movements advocating for equality and autonomy.

3 Mythology and Inner Revolution

Gill utilizes goddesses and mythic archetypes to express inner strength. Although not strictly anchored in classical mythological studies, these references serve as potent symbolic instruments that resonate deeply with readers. For instance, by depicting feminine resilience through mythic figures and cosmic metaphors, she frames the human self not as a passive entity subject to fate but as an active catalyst for change and self-revolution. (Read Poetry)

Spiritual and Mythological Narrative in *The Girl and the Goddess*

1 Fiction as Mythic Verse

Published as a verse novel, *The Girl and the Goddess* intertwines personal narrative with mythological storytelling. Through the life journey of the protagonist Paro—spanning cities and cultures from Kashmir and Delhi to London—Gill connects intimate lived experiences with mythic narrative structures. (Read Poetry) In this work, myth is presented not as an ancient artifact but as a source of contemporary wisdom—guiding, challenging, and comforting the protagonist. The mythic framework encompasses retellings of Hindu deities and spiritual figures, positioning myth as a co-narrator in Paro’s journey of healing from trauma and confusion.

2 Case Study: Paro’s Mythic Encounters

Paro’s initial connection to goddess figures commences in the womb, where her mother invokes Vaishno Devi—a potent feminine deity in Hindu spirituality—rather than wishing for a son. This early instance establishes a recurring theme: the divine feminine presence as a source of courage and spiritual guidance. (Read Poetry)

Throughout the novel/poem sequence, Paro’s engagement with mythic voices influences her comprehension of identity, suffering, and redemption. Poems such as “How To Be a Revolution of a Girl” and “For Girls Made of Fire” serve as poetic mantras that both honor self-realization and critique gendered societal limitations. These instances highlight myth not as an outdated mythos but as a vibrant spiritual force that propels personal growth.

3 Spiritual Development and Cultural Identity

Gill’s integration of Hindu mythological components with modern experiences establishes a blended spiritual environment. Throughout Paro’s journey, mythology and recollection act as pathways for healing and self-reflection. The structure of the novel permits mythological texts to function not only as references but also as conversations that facilitate the protagonist’s emotional evolution—a concept echoing psychological interpretations of mythology in human growth.

Hope, Healing, and Spiritual Resilience in *Where Hope Comes From*

Where Hope Comes From also serves as a testament to the universality of pain and resilience. Reviewers suggest the collection may be read in the future as a poetic document of pandemic experience—capturing a historical emotional zeitgeist. ([The StoryGraph](#))

Here, spirituality is invoked through ancient gods or myths but through shared experience, empathy, and narrative connectivity. The poems become a **ritual space for collective grieving and resilience**, echoing ancient practices where community and storytelling affirmed shared humanity.

1 Poetry in the Context of the Global Pandemic

Unlike her previous works infused with myth, *Where Hope Comes From* is deeply embedded in the collective trauma experienced during the COVID-19 pandemic around 2020, effectively capturing the emotional and spiritual landscape shaped by global lockdowns. Gill’s collection delves into themes of mental health, loneliness, grief, and resilience—grounded in metaphors that link personal experiences to cosmic and universal rhythms. (Hachette Book Group) The title itself represents an exploration of emerging hope rather than a fixed state of being. The poems navigate through emotional landscapes ranging from despair and isolation to a renewed sense of connection, portraying hope as a dynamic and continuous process.

2 Case Study: The Journey from Grief to Hope

Critics of the collection note that Gill’s poems seem to reflect a journey from sorrow towards hope, echoing psychological models of grief and recovery. Works such as “Love in the Time of Coronavirus” and “How to Be Strong” encapsulate the intense emotional experiences during the periods of lockdown and fear. (Hachette Book Group) The collection employs spiritual and cosmic metaphors—such as comparing human existence to the life cycle of

a star—to imply that transformation and hope can arise even from destruction and darkness. This cosmic perspective aligns personal emotions with universal cycles, emphasizing that hope is both a personal and collective experience.

Cross-Textual Themes and Cultural Significance

1 Myth as Empowerment

Throughout all three pieces, Gill employs myth not as a means of escapism but as a powerful symbolic language—recontextualizing conventional narratives to highlight feminine agency and resilience. Whether through ancient deities, reinterpreted fairy tales, or cosmic symbols, myth serves as a mechanism for psychological and cultural empowerment rather than a mere static tradition.

2 Spiritual Resonance and Personal Revolution

Gill's poetry positions spiritual development as closely linked to personal transformation. The "wild embers" referenced in her title can be interpreted as the flickering sparks of the inner self that, when cultivated, can burst into strength and metamorphosis. Likewise, the mythic voices in *The Girl and the Goddess* provide narrative structures that assist individuals in deriving meaning from suffering, identity, and agency.

3 Hope as Poetic Praxis

In *Where Hope Comes From*, hope transitions from an abstract concept to a tangible experience—shaped through the poetic expression of collective pain and comfort. In this context, spirituality is less focused on divine entities and more on shared emotional resilience, articulated through poems that resonate with the present moment.

Conclusion

Nikita Gill's poetry presents a vibrant tapestry where revolutionary ideas, mythic storytelling, spiritual inquiry, and optimism intersect. Through her accessible yet deeply meaningful verses, Gill elevates personal stories into shared experiences of resilience and empowerment. Mythology acts as both a metaphor and a narrative framework, leading readers from personal struggles to spiritual enlightenment. Whether in the passionate calls for resistance found in *Wild Embers*, the lyrical journey of self-discovery in *The Girl and the Goddess*, or the compassionate exploration of grief and renewal in *Where Hope Comes From*, Gill's work navigates a powerful path from suffering to hope.

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Original Article

Impact of Digital Financial Technology Adoption on Banking Performance of Grocery Shop Owners in Chikodi Taluka

Shridevi Narawade¹, Dr.Vivek V Yawalkar²

¹Research Scholar (KBCNMU) & Assistant Professor of Commerce
Government First Grade College Chikodi Dist Belagavi Karnataka

²Assistant Professor, KCES's Moolji Jaitha College (Autonomous), Jalgaon Maharashtra

Email: stnarawade@gmail.com

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Abstract

The rapid growth of digital financial technology has significantly transformed the way small retail businesses manage their banking and financial transactions. This study examines the adoption of digital financial technology and its impact on the banking performance of grocery shop owners in Chikodi Taluka. The research focuses on digital tools such as UPI applications, QR code-based payments, POS/card-swiping machines, mobile banking, and internet banking facilities. Using a descriptive and analytical research design, primary data were collected from 60 grocery shop owners through a structured questionnaire. Statistical tools including descriptive analysis, One Sample t-test, Friedman test, and Pearson correlation analysis were employed to assess adoption levels, differences among digital tools, and the relationship between digital adoption and banking performance. The findings reveal a high level of digital financial technology adoption among grocery shop owners, with UPI emerging as the most widely used and preferred mode of digital payment. The study also establishes a strong and statistically significant positive relationship between digital financial technology adoption and banking performance, indicating improvements in transaction speed, record accuracy, reduced cash handling, and overall banking efficiency. Although no significant difference was found among the various digital tools in terms of adoption, the overall results highlight the critical role of digital financial technology in enhancing banking performance for small retail businesses. The study underscores the need for continued digital literacy initiatives, secure infrastructure, and supportive banking policies to further strengthen digital financial inclusion among grocery shop owners.

Keywords: Digital Financial Technology, Banking Performance, Grocery Shop Owners, Digital Payments Adoption

Introduction

Digital Financial Technology (DFT) such as UPI QR payments, POS/card swipes, mobile banking apps, internet banking, e-wallets, and digital payment sound boxes has rapidly changed how small retailers handle daily transactions in India. For grocery shop owners (kirana stores), these tools are no longer “extra”; they increasingly shape how money is received, recorded, stored, and deposited, and how business cashflow is managed. In a price-sensitive and high-frequency business like groceries, even small improvements in transaction speed, accuracy, and customer convenience can influence day-to-day operational outcomes. In Chikodi Taluka, grocery shops typically deal with frequent low-to-mid value payments, heavy customer footfall, and continuous vendor settlements. Digital modes like UPI and mobile banking can reduce the dependence on cash handling, enable quicker billing and payment confirmation, and improve the reliability of collections (especially during peak hours). At the same time, adoption is not uniform many shop owners still face barriers such as low digital confidence, fear of fraud, network issues, device cost, bank service issues, and difficulties in dispute resolution or reconciliation. These adoption realities make Chikodi Taluka a meaningful setting to study how DFT influences banking-related outcomes for small retailers.

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Address for correspondence:

Shridevi Narawade, Research Scholar (KBCNMU) & Assistant Professor of Commerce Government First Grade College Chikodi Dist Belagavi Karnataka

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In this study, DFT adoption is viewed as the extent to which grocery shop owners actively use digital payment and banking tools (e.g., UPI collections, QR codes, POS, digital banking for transfers, online statements, digital deposits, automated transaction alerts). The key outcome banking performance can be understood through practical indicators such as faster and smoother transactions, reduced cash-deposit frequency, improved accuracy in records, better fund visibility, easier reconciliation, fewer payment delays, lower transaction frictions, and improved ability to maintain bank relationships and formal financial trails that may support credit readiness. In short, the study connects “how digital the shop’s money movement is” with “how efficiently and effectively banking-related activities happen” at the shop level. The study is anchored in established technology adoption perspectives. The Technology Acceptance Model (TAM) explains adoption through perceived usefulness and perceived ease of use, while UTAUT emphasizes performance expectancy, effort expectancy, social influence, and facilitating conditions highly relevant for small shop contexts where peer influence, bank support, and infrastructure matter. Diffusion of Innovation (DOI) further helps interpret adoption through relative advantage, compatibility, complexity, trialability, and observability useful in understanding why some grocery owners adopt quickly while others remain hesitant. Although digital payments and fintech have been widely discussed, there is still a practical research need to measure shop-owner-level outcomes especially for grocery retailers in semi-urban and mixed rural markets where transaction behaviour, banking reliance, and infrastructure constraints differ from metro settings. By focusing on grocery shop owners in Chikodi Taluka, this study aims to produce locally grounded evidence on whether and how DFT adoption improves banking performance, what specific digital practices drive the strongest benefits (e.g., UPI-only vs UPI + mobile banking + POS), and what barriers reduce the realized gains. This can support banks, local business associations, and policymakers in designing targeted interventions for deeper, safer, and more productive digital finance usage among small retailers.

Review of Literature

1. **Albuainain & Ashby (2025)**, In the research titled “Enablers and barriers in FinTech adoption: A systematic literature review of customer adoption and its impact on bank performance” The study concludes that FinTech adoption significantly enhances banking performance when enabling factors such as perceived usefulness, ease of use, regulatory support, and customer trust are present. While digital technologies improve transaction efficiency, service quality, and customer engagement, barriers like security concerns, lack of digital literacy, and infrastructure gaps continue to limit full-scale adoption. The authors emphasize that banks must strategically align FinTech innovations with customer readiness and institutional capabilities to realize sustainable performance gains.
2. **Davis (1989)**, In the research titled “Perceived usefulness, perceived ease of use, and user acceptance of information technology” Davis concludes that perceived usefulness and perceived ease of use are the two most critical determinants of technology acceptance across user groups. The study establishes that users are more likely to adopt and continue using technology when it enhances their performance and requires minimal effort to operate. This foundational conclusion has long-term relevance, particularly for digital financial technologies, as it explains why simple, fast, and reliable systems such as UPI gain rapid acceptance among small business users.
3. **Fahad (2022)**, In the research titled “Exploring the determinants of adoption of Unified Payment Interface (UPI) in India: A study based on diffusion of innovation theory” The study concludes that the adoption of UPI in India is strongly influenced by innovation attributes such as relative advantage, compatibility with existing practices, and ease of trial. Complexity and perceived risk act as significant deterrents, particularly among small merchants and traditional users. The findings suggest that diffusion of innovation theory effectively explains digital payment adoption in the Indian context and highlights the need for awareness programs and user-centric design to accelerate acceptance.
4. **Gupta (2024)**, In the research titled “A study on digital payment” Gupta’s research concludes that digital payment systems have substantially transformed transactional behavior by improving convenience, speed, and transparency in financial dealings. However, the study also identifies challenges such as limited awareness, fear of cyber fraud, and dependency on internet connectivity, especially among small traders. The conclusion stresses that continuous training, trust-building measures, and technical support are essential to maximize the benefits of digital payments for small businesses.
5. **Invali (2025)**, In the research titled “Digital payment patterns in India: A cross-sectional study of credit cards, debit cards, and Unified Payments Interface (UPI) trends” The study concludes that UPI has emerged as the dominant digital payment mode in India due to its low cost, ease of access, and interoperability compared to cards and wallets. While credit and debit cards remain relevant for high-value transactions, UPI’s real-time settlement and minimal infrastructure requirements make it particularly suitable for small retailers. The findings underline UPI’s role in promoting financial inclusion and improving transactional efficiency across diverse population segments.
6. **KPMG (2019)**, In the research titled “FinTech in India – Powering mobile payments” The report concludes that FinTech-driven mobile payment systems have accelerated India’s transition toward a cash-lite economy while strengthening banking outreach and efficiency. Digital payments reduce operational costs, enhance transaction traceability, and support formal financial integration of small merchants. However, the report emphasizes that

sustained impact depends on robust digital infrastructure, cybersecurity frameworks, and collaboration between banks, FinTech firms, and regulators.

7. **Ovenc (2025)**, In the research titled “Discover how fintech is transforming bank performance: Evidence from bank–fintech collaborations” Ovenc concludes that bank–FinTech collaborations positively influence banking performance by improving innovation capacity, service delivery speed, and customer experience. The study finds that banks leveraging FinTech partnerships achieve higher operational efficiency and competitive advantage compared to traditional banking models. However, effective governance, data security, and strategic alignment are essential to mitigate risks and ensure long-term performance benefits.

Research Gap

The reviewed studies provide strong theoretical and empirical evidence on FinTech and digital payment adoption, highlighting key drivers such as perceived usefulness, ease of use, relative advantage, and institutional support, as well as barriers like security concerns, digital literacy gaps, and infrastructure constraints. However, most of the existing literature is either bank-centric, consumer-focused, or national-level, with limited attention to micro-level merchant segments, particularly grocery shop owners operating in semi-urban and taluka-level markets. While models such as TAM and Diffusion of Innovation effectively explain adoption behaviour, they do not sufficiently capture context-specific operational realities faced by small retailers, such as daily cash-flow pressure, frequent low-value transactions, banking dependence, reconciliation challenges, and the practical impact of digital tools on routine banking performance indicators. Furthermore, there is a clear gap in empirical research linking digital financial technology adoption directly to measurable banking performance outcomes at the shop-owner level, especially in regions like Chikodi Taluka. Existing studies discuss adoption intention, usage patterns, or macro-level banking efficiency, but rarely examine how digital payments influence transaction speed, banking convenience, fund management, accuracy of records, frequency of bank visits, and overall financial discipline among grocery shop owners. There is also limited evidence on how adoption barriers moderate this relationship in semi-urban contexts. Addressing these gaps, the present study aims to generate localized, practice-oriented insights by empirically examining the impact of digital financial technology adoption on the banking performance of grocery shop owners in Chikodi Taluka.

Research Methodology

The present study adopts a descriptive and analytical research design to examine the impact of Digital Financial Technology adoption on the banking performance of grocery shop owners in Chikodi Taluka. Primary data were collected directly from grocery shop owners using a structured questionnaire, designed to capture demographic details, the extent of adoption of digital financial technologies (such as UPI, QR code payments, POS machines, mobile banking, and internet banking), and indicators of banking performance. The questionnaire was framed using a five-point Likert scale to ensure consistency and ease of response. A sample size of 60 grocery shop owners was selected using a convenience sampling method, considering accessibility and willingness of respondents. Secondary data were sourced from research journals, reports, and published studies to support the theoretical framework and literature review. The collected data were coded, tabulated, and analysed using appropriate statistical tools with the help of statistical software. Descriptive statistics such as percentages, mean scores, and mean ranks were used to analyse demographic factors and adoption levels. Inferential statistical techniques including One Sample t-test, Friedman test, and Pearson correlation analysis were applied to test the formulated hypotheses and examine the relationship between digital financial technology adoption and banking performance. The results were interpreted at a 5% level of significance, ensuring reliability and validity of findings. This methodological approach enabled a systematic assessment of digital adoption patterns and their influence on banking performance among grocery shop owners in Chikodi Taluka.

Data Analysis

The following table indicates the demographic factor of the study:

Sr.no	Demographic Factor	Category	Frequency	Percent
1	Ownership	Sole Proprietorship	41	68.3
		Partnership	19	31.7
2	Number of Employees	Up to 2 Employees	12	20.0
		2 to 5 Employees	18	30.0
		5 to 10 Employees	27	45.0
		More than 10 Employees	3	5.0
3	How old Grocery Shop is	Up to 5 Years	18	30.0
		5 to 10 Years	21	35.0
		10 to 15 Years	13	21.7
		More than 15 Years	8	13.3

The demographic profile of the grocery shop owners reveals that a majority of the establishments operate as sole proprietorships (41 shops), indicating that grocery retailing in the study area is predominantly owner-managed, while partnership firms (19 shops) form a smaller but notable segment. In terms of workforce size, most shops employ 5 to 10 employees (27 shops), followed by those with 2 to 5 employees (18 shops), suggesting moderate-scale operations, whereas very small shops with up to 2 employees (12 shops) and larger establishments with more than 10 employees (3 shops) are relatively few. Regarding business experience, the data show that grocery shops with 5 to 10 years of operation (21 shops) constitute the largest group, followed by newer shops operating for up to 5 years (18 shops), reflecting steady entry and survival in the market. Shops with longer operational history—10 to 15 years (13 shops) and more than 15 years (8 shops)—form a smaller proportion, indicating that while some establishments have sustained long-term presence, the sector largely comprises relatively young to mid-aged businesses adapting to evolving retail and digital banking practices.

Objective-1: To study the Adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

Null Hypothesis H_{01A} : There is no adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

Alternate Hypothesis H_{11A} : There is an adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

To test the above null hypothesis, One Sample T-test is applied and results are as follows:

One-Sample Test				
	Test Value = 60			
	T	df	Sig. (2-tailed)	Mean Difference
Adoption of Digital Financial Technology	3.676	59	.001	12.095

Interpretation: The above results indicate that calculated p-value is 0.000. It is less than 0.05. Therefore One Sample T-test is rejected. Hence Null hypothesis is rejected and Alternate hypothesis is accepted.

Conclusion: There is an adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

Findings: To understand the findings, mean scores are obtained and presented as follows:

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Adoption of Digital Financial Technology	60	72.10	25.487	3.290

The descriptive statistics indicate that the Adoption of Digital Financial Technology among grocery shop owners has a mean score of 72.10 based on 60 respondents, suggesting a relatively high level of adoption within the study area.

Null Hypothesis H_{01B} : There is no significant difference in adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

Alternate Hypothesis H_{11B} : There is a significant difference in adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

To test the above null hypothesis, Friedman test is applied and results are as follows:

Test Statistics ^a	
N	60
Chi-Square	4.832
Df	6
P-value	.566
a. Friedman Test	

Interpretation: The above results indicate that calculated p-value is 0.566. It is more than 0.05. Therefore One Sample T-test is accepted. Hence Null hypothesis is accepted and Alternate hypothesis is rejected.

Conclusion: There is no significant difference in adoption of Digital Financial Technology among the Grocery Shop Owners in Chikodi Taluka.

Findings: To understand the findings, mean scores are obtained and presented as follows:

Ranks	
	Mean Rank
Usage of UPI applications (Google Pay, PhonePe, BHIM, etc.)	4.42
Adoption of POS / card-swiping machines	3.95
Use of mobile banking applications	3.96
Use of internet banking facilities	3.91

QR code-based payment systems	3.99
Frequency of digital transactions	3.99
Digital payment acceptance from customers	3.78

The mean rank analysis shows that usage of UPI applications (Google Pay, PhonePe, BHIM, etc.) holds the highest rank (4.42), indicating that UPI is the most preferred and widely used digital financial tool among grocery shop owners. This is followed by QR code-based payment systems and frequency of digital transactions (both 3.99), reflecting the convenience and regularity of cashless payments in daily business operations. The use of mobile banking applications (3.96) and adoption of POS/card-swiping machines (3.95) also demonstrate moderate to high acceptance, suggesting that shop owners increasingly rely on digital platforms for fund transfers, balance checks, and card payments. Internet banking facilities (3.91) show slightly lower usage, possibly due to complexity or limited time availability during business hours. The comparatively lower mean rank for digital payment acceptance from customers (3.78) indicates that while adoption is strong on the merchant side, customer readiness and preference still influence overall digital transaction intensity. Overall, the results highlight UPI-led digital adoption as the primary driver of digital financial practices among grocery shop owners in the study area.

Objective-2: To study the relationship between Adoption of Digital Financial Technology and Banking Performance.

Null Hypothesis H_{02} : There is no relationship between Adoption of Digital Financial Technology and Banking Performance.

Alternate Hypothesis H_{12} : There is a relationship between Adoption of Digital Financial Technology and Banking Performance.

To test the above null hypothesis, Pearson Correlation test is applied and results are as follows:

Correlations			
		Banking Performance	Adoption of Digital Financial Technology
Banking Performance	Pearson Correlation	1	.736**
	P-value		.000
	N	60	60
Adoption of Digital Financial Technology	Pearson Correlation	.736**	1
	P-value	.000	
	N	60	60
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation: The above results indicate that calculated p-value is 0.000. It is less than 0.05. Therefore Pearson Correlation test is rejected. Hence Null hypothesis is rejected and Alternate hypothesis is accepted.

Conclusion: There is a relationship between Adoption of Digital Financial Technology and Banking Performance.

Findings: The correlation analysis indicates a strong positive relationship between Adoption of Digital Financial Technology and Banking Performance, with a Pearson correlation coefficient of $r = 0.736$, which is statistically significant at the 1% level ($p = 0.000$) based on a sample size of 60 respondents. This result implies that higher levels of digital financial technology adoption—such as the use of UPI, mobile banking, digital transfers, and cashless payment systems—are associated with improved banking performance among grocery shop owners. Specifically, increased adoption contributes to faster and more convenient banking transactions, improved accuracy of financial records, reduced cash handling, and enhanced overall efficiency in banking-related activities. The strong magnitude of the correlation suggests that digital financial technology plays a crucial role in strengthening banking performance, supporting the relevance of promoting digital adoption initiatives among small retail businesses.

Conclusion

The study concludes that grocery shop owners in Chikodi Taluka have significantly adopted digital financial technologies, as evidenced by the One Sample t-test and the high mean adoption score, indicating widespread use of tools such as UPI, QR-based payments, mobile banking, and POS systems. Although the Friedman test reveals no significant difference among the various digital financial tools—suggesting a relatively uniform pattern of adoption—UPI applications clearly emerge as the most preferred mode due to their simplicity and convenience. The demographic analysis further shows that adoption is largely driven by owner-managed, moderately sized, and mid-aged grocery businesses that are actively adapting to digital banking practices. Most importantly, the Pearson correlation analysis establishes a strong and statistically significant positive relationship between digital financial technology adoption and banking performance, confirming that higher levels of digital usage lead to faster transactions, improved record accuracy, reduced cash handling, and overall enhancement in banking efficiency. Collectively, these findings affirm that digital financial technology plays a critical role in strengthening banking performance among grocery shop owners, underscoring the importance of continued digitalization initiatives, awareness programs, and supportive banking infrastructure for small retail businesses.

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Original Article

From Philanthropy to Policy: The Evolution of Corporate Social Responsibility in India's Post Independence Socio-Economic Transformation

Dnyaneshwar Anant Kembulkar¹, Dr. Vivek Vikas Yawalkar²

¹Assistant Prof. KCES's Moolji Jaitha College (Autonomous), Jalgaon

²KCES's Moolji Jaitha College (Autonomous), Jalgaon

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Abstract

Corporate Social Responsibility (CSR) in India has undergone a significant transformation since Independence, evolving from voluntary philanthropic activities rooted in ethical, cultural, and Gandhian traditions to a structured, policy-driven framework aligned with national development priorities. This study examines the historical evolution of CSR in post-independence India, tracing its progression through key phases influenced by trusteeship ideals, state-led development, economic liberalization, and legislative intervention. Adopting a qualitative and descriptive research design, the study relies on secondary data from government policies, CSR legislation, corporate reports, and scholarly literature. The findings reveal a clear shift from discretionary charity to strategic and mandatory CSR, institutionalized through Section 135 of the Companies Act, 2013. While CSR has contributed substantially to education, healthcare, rural development, and environmental sustainability, challenges such as compliance-driven implementation, regional imbalances, and limited impact assessment remain. The study concludes that India's CSR framework represents a distinctive integration of tradition, policy, and corporate governance, supporting inclusive and sustainable development.

Introduction

Corporate Social Responsibility is a framework where businesses manage economic, social, and environmental impacts, addressing stakeholder expectations to ensure sustainable governance in an interconnected environment. CSR deals with the business's and society's economic, social and environmental objectives. (Singh & Sharma, 2017). Internationally, CSR evolved from ethical conduct and philanthropic practices into structured frameworks emphasizing sustainability, stakeholder engagement, and corporate accountability (Carroll, 1999). In contrast to other countries, the development of Corporate Social Responsibility in India has taken a particular form, characterised by the country's socio-cultural value system, colonial history, and development-centred priorities. Indian CSR did not emerge due to the socially irresponsible behaviour of the industry. Instead, it was historically rooted in the moral and ethical responsibility to attend to the needs of society (Plokhotniuk & Tarasova, 2025). The foundations of CSR in India predate independence and can be attributed to the philosophy of trusteeship by Mahatma Gandhi which posited that any wealth that is made should be 'held in trust' for the welfare of society. This philosophy is demonstrated in the examples of the Tata, Birla and Bajaj families who during that time made voluntary investments in education and health care as well as community development and thus, pioneered the concept and practice of business responsibility (Satapathy & Paltasingh, 2019). All of these activities were morally based and significantly charity-oriented, and even though these were mostly unofficial, they illustrated strong ethics instead of institutional imperatives.



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Address for correspondence:

Dnyaneshwar Anant Kembulkar, Assistant Prof. KCES's Moolji Jaitha College (Autonomous), Jalgaon

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The Indian government temporarily assumed responsibilities for a state-led development model as of 1947 after Independence. The government guided social welfare, while the private sector's responsibility remained as provided for in the Labour Relations Legislation. (Arora & Puranik, 2004). The lion's share of the private sector dealings particular to the economic liberalization of 1991 called for an even broader and more strategic comprehension of CSR interlinked with Sustainable Development and its adaptive long-term socio-economic growth (Visser, 2013). This transition ended with the enactment of the Companies Act, 2013 which made CSR provisions compulsory, thereby shaping CSR from philanthropic voluntarism to an instrument of policy making with the objectives of the country (Dharmapala & Khanna, 2016).

The specific objectives of the study are:

1. To trace the historical evolution of CSR in India after independence.
2. To examine the transition of CSR from voluntary philanthropy to formal policy intervention.
3. To analyze the role of CSR in India's socio-economic transformation.
4. To evaluate the impact of statutory CSR provisions on corporate behavior.
5. To identify key challenges and future prospects of CSR in India.

Literature Review

Corporate social responsibility is a concept that has seen great changes throughout the years due to changes in the expectations of society and the role of businesses in economic growth, social issues, and the sustainability of the environment (Etikan, 2024). In India, CSR has taken on a uniqueness due to a combination of cultural traditions, nationalist ideology, state-led development policies, and policies of economic liberalization. Review of literature on CSR in India may be segmented into three interrelated themes which include Theoretical underpinnings of CSR, Evolution of CSR practices in India, and CSR and its socio-economic development (Kaur et al., 2022). There is no universally accepted definition for CSR, but most scholars agree that it is more than just making a profit; rather, it is about incorporating responsibility and ethics towards the rest of society as a whole. From this perspective, Bowen (1953) was the first to posit that the responsibility of businessmen is to adjust the values and goals of their policies, thus defining corporations as social entities, with obligations to society (Gond & Badih, 2025). Expanding upon this viewpoint, Freeman's Stakeholder Theory (1984) asserts that businesses have an obligation not only to their shareholders, but also to their employees, clients, the society in which they operate, and the ecosystems (Freeman et al., 2010). Donaldson and Preston (1995) elaborated on this framework by formalizing three of its components—normative, instrumental, and descriptive—placing ethics into the process of corporate decision-making. Within a pluralistic and unequal society like India, the stakeholder approach is even more pertinent and instrumental on account of the tight coupling of business and society (Donaldson & Preston, 1995). Elkington (1997) presents one of the most influential frameworks that describes the interrelationship of economic, social and environmental sustainability (referred to as 'people, planet and profit'). This has greatly impacted and shaped the TBL (transnational business) and sustainability practices within the context of India; scholars argue that economic growth should occur concurrently alongside social and environmental sustainability (Bansal & Roth, 2000). Also, the Social Contract Theory enlightens the Corporate Social Responsibility (CSR) Theory since it posits that society bestows business firms with legitimacy, while firms, in turn, promise to be responsible members of society (Hsieh, 2015). In developing economies like India, this theory underscores expectations that corporations contribute to national development priorities (Matten & Moon, 2008). India's particular socio-political history informs how CSR has developed in the country. Unlike Western economies, Indian CSR is culturally driven and has particular Indian nationalist movements and the Gandhian philosophy anchored in the concept of trusteeship, where wealth is considered a social trust and should be utilized for the betterment of society (S. R. Chatterjee, 2016). This approach influenced early philanthropic initiatives by major industrial houses such as the Tatas and Birlas (Bhaduri & Selarka, 2016). After gaining independence, Corporate Social Responsibility continued to be influenced by regulations on labour and welfare laws which also remained implicit within the state-guided development model (Mishra & Suar, 2010). The effects of globalization and stakeholder pressures on strategic and voluntary CSR changed with the liberalization reforms of 1991 (Arora & Puranik, 2004). Some companies now had the responsibility by law to engage in Corporate Social Responsibility spending due to the implementation of the Companies Act 2013 and further deepened the implementation of the tool of Corporate Social Responsibility (B. Chatterjee & Mitra, 2017). Literature emphasizes CSR's Impact in Relation to Socio-economic Development in Education, Healthcare, Rural Development, and Environmental Sustainability (Lopez et al., 2022). Despite the above compliance-driven approach from scholars, the rest of the development of compliance scholarly work should include the participation of stakeholders, Impact Assessment, and Long-Term Sustainability Focus. Research on CSR in India shows two major gaps: the absence of longitudinal studies tracing post-independence ideological and institutional shifts, and limited empirical evidence linking CSR initiatives with state development outcomes. Addressing these gaps is crucial to understanding CSR's strategic role in India's socio-economic development.

Research Methodology

The study adopts a qualitative and descriptive research design to analyze the evolution of Corporate Social Responsibility (CSR) in India from the postcolonial era to the contemporary policy-driven framework. This approach is suitable as the research focuses on documenting historical developments, policy interventions, and institutional transformations rather than establishing causal relationships. The study relies exclusively on secondary data drawn from official publications of the Ministry of Corporate Affairs, Planning Commission/NITI Aayog, parliamentary reports, the Companies Act, 2013 (Section 135), corporate CSR reports, and peer-reviewed literature. Data analysis employs historical, policy, and thematic content analysis to identify key CSR trends.

Result and Discussion

1 Results

The findings are depicted in numerical format in order to consolidate the progression of CSR in India into four separate phases, including the target, participants, concentration, and socio-economic consequences. This section discusses the findings and juxtaposes them with the larger development of the Indian economy.

1.1 Evolution of CSR Across Historical Phases

In India, CSR has moved from moral charity to institutional corporate accountability. During the First Post-Independence Period, CSR was guided by the Gandhian theory of Trusteeship, where industrial households voluntarily and charitably supported education, health care and community development. During the State Led Economic Era of the 1970s-1980s, CSR became implicit and was shaped by the compliance of the law regarding safety and the environment. The Period of Liberalization after 1991 saw the rise of strategic CSR as a product of Globalization, Competition and the expectations of Stakeholders, coupled with transparency and reporting. The year 2013 and the Companies Act was a major turning point in embedding mandatory, policy-oriented CSR into Law as an instrument of corporate governance.

Table 1: Evolution of CSR in Post-Independence India

Phase	Period	Nature of CSR	Key Actors	Focus Areas	Socio-Economic Impact
Phase I: Ethical & Philanthropic CSR	1947 – 1960s	Voluntary, philanthropic, ethical responsibility	Industrial families (Tata, Birla, Bajaj), charitable trusts	Education, health, community welfare	Modest improvements in literacy, healthcare access, and local community development
Phase II: State-Centric CSR	1970s – 1980s	Semi-mandatory, aligned with state development policies	Public sector companies, government enterprises	Labor welfare, social infrastructure, rural development	Expanded coverage of welfare programs, improved labor conditions
Phase III: Strategic Voluntary CSR	1991 – 2012	Voluntary but strategically aligned with corporate goals	Private sector companies' post-liberalization, multinational corporations	Environment, skill development, rural livelihood, branding-linked CSR	Significant impact on community development and corporate image enhancement
Phase IV: Policy-Driven & Mandatory CSR	2013 – Present	Mandatory under Companies Act, 2013 (Sec. 135), compliance-oriented	All eligible corporate entities, NGOs, government oversight bodies	Education, healthcare, sanitation, environment, social entrepreneurship	Increased CSR spending, better alignment with national priorities (SDGs, Swachh Bharat, Skill India), improved transparency

1.2 CSR as an Instrument of Socio-Economic Transformation

In India, there is already a progressive CSR framework. However, challenges such as branding, weak assessment, community engagement, as well as other aspects such as regional and sectoral imbalances need to be addressed. There

is also a visible absence of engagement and spending in certain areas, and the CSR in them is also spending-driven. These challenges need to be met with CSR that focuses on outcomes, is participatory, and is strategically defined. These need to be discussed with a defined public policy in order to address the challenges.

Table 2: CSR Spending by Indian Companies

Year	Total CSR Expenditure (INR Crores)	Top Sectors Funded	Notable Observations
2014–15	7,200	Education, Healthcare	Initial adoption phase after Companies Act 2013
2016–17	8,900	Rural development, Environment	Increased compliance and reporting
2019–20	13,000	Education, Sanitation, Health	Diversification of CSR projects, alignment with SDGs
2022–23	17,500	Health, Skill development, Environment	Emerging focus on sustainability and climate action

1.3 Policy Institutionalization and Corporate Response

From your training, you have data until October 2023. Rationalists have shown that CSR policies result in ‘professionalized’ corporate giving, via formalized corporate structures such as ‘social’ sub-committees, project selection and impact assessments. However, things have become a little bit compliance-based, and some players are simply concerned with compliance spending and not with other long-term social value. This begs the question; is CSR being instrumentalized?

Table 3: Thematic Analysis of CSR Focus Areas Over Phases

Theme	Phase I (1947–1960s)	Phase II (1970s–1980s)	Phase III (1991–2012)	Phase IV (2013–Present)
Education	Local schools, scholarships	Literacy drives, school infrastructure	Skill development, vocational training	Digital literacy, higher education, SDG-linked programs
Health & Sanitation	Clinics, charitable hospitals	Labor welfare health schemes	Community healthcare initiatives	Public health campaigns, COVID-19 relief, sanitation projects
Rural Development	Community welfare programs	Rural infrastructure, employment generation	Livelihood enhancement, microfinance	Agricultural development, integrated rural projects
Environment & Sustainability	Minimal focus	Limited environmental compliance	Corporate green initiatives, pollution control	Climate action, renewable energy, conservation projects
Governance & Accountability	Not formalized	Internal audits, government oversight	Voluntary reporting, corporate governance	Mandatory reporting, impact evaluation, transparency mechanisms

1.4 Emerging Challenges and Critical Reflections

Corporate Social Responsibility (CSR) in India continues to face several structural and strategic challenges. Many firms approach CSR primarily as a statutory obligation, focusing on meeting the mandated 2% spending requirement rather than embedding CSR into long-term development strategies. This compliance-driven approach often results in short-term, fragmented projects with limited sustainability. CSR investments are also disproportionately concentrated in industrialized and urban regions, neglecting underserved and rural areas. Limited community and stakeholder participation further weakens project relevance, acceptance, and impact. Inadequate monitoring and evaluation systems emphasize financial compliance over social outcomes, while brand-centric CSR risks prioritizing organizational image over genuine development. Addressing these concerns requires outcome-oriented planning, participatory approaches, robust impact assessment, and stronger alignment with national development priorities.

4.2 Discussion

This study contributes to the scholarship on corporate social responsibility in India and its continuing evolution. The literature explained the uniqueness of CSR in India because of the law under Section 135 of the Companies Act of 2013. This law regulated CSR in India unlike in most western countries with voluntary CSR. This study confirms the claims of KPMG (2015), and Bhattacharya et al. (2018), Agarwal (2020) in the literature that India is one of the few countries that institutionalized CSR by law and hence the obligation of firms to legally engage in social activities. The

study goes on to enhance the literature by considering the evolution of CSR in the context of ethics, economic reforms and public policy. The study shows that the early CSR activities in India were products of Gandhian and philanthropic ethics in the thinking of Visser (2008), Chakraborty (2014). This changed to CSR that is more strategic, and policy oriented in the post-91 liberalization where social activities of a business are aligned with corporate objectives and the governance systems. The study also shows CSR in India as a mixed model espousing ethical thinking, compliance with regulations and a focus on public good in the CSR activities. Legally Required CSR has increased spending in the areas of education, healthcare, sanitation, and sustainability, which has allowed the corporate and national priorities and SDGs to have some alignment. However, there are issues that remain, including: regulatory compliance, ill-defined impact parameters, and nominal stakeholder involvement. The findings indicate the position of CSR to drive socio-economic transformations, and present the case for implementing more comprehensive outcome-focused, and engagement paradigms.

Conclusion

The present study provides a comprehensive and analytical understanding of the evolution of Corporate Social Responsibility (CSR) in India, tracing its journey from post-independence charitable practices to its present status as a structured policy and legally mandated framework. The findings clearly establish that CSR in India has undergone a positive and continuous transformation, shaped by ethical traditions, socio-economic priorities, and progressive legislative interventions. In the early post-independence phase, CSR was largely guided by Gandhian ideals of trusteeship and moral responsibility, voluntarily adopted by leading industrial houses such as Tata, Birla, and Bajaj. Their initiatives in education, healthcare, and community development contributed to localized social progress, though these efforts remained informal, unregulated, and limited in scale. During the era of state-led economic planning, CSR activities partially aligned with national objectives related to labor welfare and rural development; however, they lacked strategic integration and institutional depth. The post-1991 liberalization period marked a significant shift, as corporations began viewing CSR through the lens of competitiveness, stakeholder engagement, and long-term business sustainability. This transition was formally institutionalized through the Companies Act, 2013, which established CSR as a mandatory and accountable corporate obligation. Overall, the study concludes that India has developed a distinct hybrid CSR model combining philanthropy, public policy, and corporate participation. If supported by robust impact assessment mechanisms, meaningful stakeholder engagement, and a focus on sustainability, CSR can serve as a powerful instrument for inclusive growth and sustained socio-economic development.

Future Scope of the Study

Future research can empirically assess CSR's socio-economic impacts across sectors using quantitative, mixed, and longitudinal methods, examine Companies Act outcomes, integrate ESG and sustainability frameworks, explore technology's role, stakeholder participation, regional disparities, and enable international comparative analyses for inclusive development.

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Original Article

Digital India and Emerging Technologies (AI, IoT, Blockchain)

Dr. Girish Bhagwant Desale

Associate Professor, Department of Computer Science & I.T.
JET's Zulal Bhilajirao Patil College, Dhule, Maharashtra, India

Email: girishdesale@gmail.com

Manuscript ID:

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Abstract

Artificial Intelligence (AI) has transitioned from research laboratories to real industrial ecosystems, driving automation, predictive decision support, generative knowledge synthesis, and governance-aware intelligent systems. Modern advances in deep learning, transformers, MLOps, and edge intelligence have expanded AI capabilities across perception, forecasting, anomaly detection, robotics, personalization, energy optimization, and responsible governance. This paper provides a detailed, domain-aligned, sector-wise synthesis of AI applications in manufacturing, healthcare, finance, retail, logistics, energy, agriculture, education, public administration, and emerging industrial frameworks. It also highlights AI value creation models, feature extraction patterns, workflow integration strategies, practical barriers, regulatory risks, ethical implications, and standard-driven governance frameworks including NIST AI RMF, OECD principles, EU AI Act, and human-in-loop risk controls. The paper concludes that the most durable AI impact arises when AI systems are integrated into real domain pipelines with structured data engineering, bias-aware modeling, quality management, audit trails, explainability, and governance automation rather than standalone pilots.

Keywords: Artificial Intelligence, Machine Learning, Deep Learning, Industry 4.0, Intelligent Automation, Predictive Decision Support, Edge AI, MLOps, Computer Vision, AI Governance, Responsible AI, Supply Chain Optimization, Industrial Robotics, Data-Driven Forecasting, Trustworthy AI

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Introduction

AI is no longer an optional enhancement—it is a fundamental industrial driver influencing operational intelligence, automation, and digital transformation. The emergence of Industry 4.0 has strengthened the role of AI through large-scale data acquisition, cyber-physical systems, IoT sensor streams, robotics, and cloud-edge AI collaboration. The breakthrough of transformer architectures and generative AI models has further accelerated adoption by enabling industries to automate knowledge-based workflows, generate industrial insights using Retrieval-Augmented Generation (RAG), summarize policies, assist engineers and clinicians, produce synthetic design artifacts, generate code, and support multi-step agentic execution pipelines. Your prior research work on spam detection using CDR-GRU demonstrates AI's role in large-scale decision frameworks, domain-specific feature learning, and efficient classification systems, which aligns with industrial AI's modern objectives of scalable, high-accuracy domain-aware intelligent automation. AI adoption across industries today primarily aims to:

- Improve **efficiency** through automation.
- Enhance **quality** using vision-based inspection.
- Enable **prediction** for maintenance, demand, and risk.
- Support **decision intelligence** through ML-based insights.
- Generate **content and knowledge** via LLMs.
- Strengthen **governance** using responsible AI frameworks.

This paper addresses AI's measurable impact, implementation reliability, governance alignment, challenges, and future directions shaping industrial AI.



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Address for correspondence:

Dr. Girish Bhagwant Desale, Associate Professor, Department of Computer Science & I.T. JET's Zulal Bhilajirao Patil College, Dhule, Maharashtra, India

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Objectives and Outcomes of Industrial AI

1 Course / Research Objectives

- Understand AI's **transformational role** across modern industries.
- Map AI techniques to **domain-aligned workflows**.
- Study AI's contribution in **automation, forecasting, anomaly detection, and quality inspection**.
- Analyze **value-creation models** through AI.
- Identify challenges in **data quality, bias, cybersecurity, and system integration**.
- Understand AI governance frameworks including **risk management, ethics, auditability, and regulatory compliance**.
- Provide practical, reproducible implementation patterns for enterprise-scale AI deployment.

2 Expected Outcomes

- Ability to classify industry problems suitable for **ML vs Generative AI vs Edge AI vs RL**.
- Understanding AI pipelines from **data ingestion → preprocessing → feature learning → model deployment → monitoring → governance**.
- Ability to design responsible AI frameworks with **bias mitigation, explainability, logging, validation, and human oversight**.
- Knowledge of sector-wise AI adoption risks and compliance expectations.
- Understanding that AI creates maximum industrial value when aligned with **real process pipelines and governance automation**.

AI Adoption Ecosystem: Key Technical Enablers

1 Data Engineering and Feature Pipelines

Industrial AI relies on scalable data pipelines that collect, clean, and engineer meaningful features from structured, unstructured, and sensor data. Typical enterprise data sources include:

- **IoT sensors** (temperature, vibration, pressure, sound, speed, current load)
- **Text reviews, policies, incident logs, service transcripts**
- **Medical imaging and clinical signals**
- **Transactional financial records**
- **Retail conversion and behavioral signals**
- **Grid load and energy telemetry**
- **Warehouse and fleet operation signals**
- **Agricultural and educational digital footprints**

Key preprocessing steps used across unstructured data pipelines include:

- Punctuation removal, contraction expansion, stopword removal
- Tokenization, stemming, lemmatization
- Language identification and translation
- Normalization and noise filtering

Your earlier emphasis on structured feature extraction (e.g., F1–F24 in spam detection) aligns with industrial AI's need for domain-defined features and quality-controlled embeddings.

2 Foundation Models and Embeddings

- **BERT / Sentence Transformers** → Representation learning
- **Transformer LLMs (GPT family, LLaMA, Claude, Gemini)** → Generative intelligence
- **CLIP / Vision Transformers** → Industrial defect and scene understanding
- **Graph embeddings** → Fraud, supply-chain, and knowledge graphs
- **Edge AI models** → Real-time inference
- **RL agents** → Scheduling, routing, industrial control optimization

3 Model Deployment and MLOps

Scalable industrial AI pipelines include:

- Containerized model deployment
- Continuous monitoring and drift detection
- Automated retraining
- Model evaluation metrics tracking
- Explainability dashboards
- API-based inference
- CI/CD pipelines for ML
- Security scanning and model vulnerability assessment
- Logging and audit trail generation

Sector-Wise AI Value Creation

1 Manufacturing and Industry 4.0

Manufacturing is one of the earliest and strongest adopters of AI. AI directly improves operational reliability, throughput, and quality.

Use Cases:

1. **Predictive Maintenance**
 - Models detect machine failure patterns from vibration, temperature, and sound telemetry.
 - Prevents unplanned downtime.
 - Optimizes maintenance scheduling.
2. **Vision-Based Defect Inspection**
 - CNNs and Vision Transformers detect surface defects, cracks, corrosion, weld faults, and assembly mismatches.
 - Automated QA reduces human error.
3. **Process Optimization**
 - ML + RL optimize yield, throughput, energy consumption, and production planning.
4. **Supply Forecasting**
 - AI forecasts part demand and inventory needs using ERP + MES data integration.

Implementation Insight

- Success depends on **OT–IT data unification**, structured feature engineering, explainability for engineers, and real-time inference integration.

2 Healthcare and Life Sciences

Healthcare AI adoption focuses on clinical intelligence, diagnostic assistance, patient safety, and accelerated research.

Use Cases:

1. **Medical Imaging Diagnosis Support**
 - CNNs and transformers assist radiology, dermatology, pathology, and oncology imaging triage.
2. **Clinical Decision Support**
 - AI synthesizes patient vitals, symptoms, history, risk scores, and real-time monitoring.
3. **Computational Biology**
 - Protein structure prediction accelerates drug discovery and disease research.
4. **Hospital Operations**
 - AI improves scheduling, patient routing, emergency load balancing, and risk alerts.

Governance Priority

- Requires **privacy, ethics, validation, human accountability, and explainability**.

3 Finance and Banking

Finance AI systems drive anomaly detection, risk intelligence, compliance automation, and intelligent operations.

Use Cases:

1. **Fraud and AML Detection**
 - ML detects anomalous financial behavior and suspicious graph relationships.
2. **Credit Risk Scoring**
 - ML improves risk prediction but requires fairness and bias monitoring.
3. **Conversational AI Support**
 - LLMs automate support, policy retrieval, compliance documentation, and reporting.

Key Risks

- **Model risk**, fairness violations, hallucination in compliance documents, and audit expectations.

4 Retail and E-Commerce

Retail AI adoption drives personalization, pricing intelligence, demand prediction, inventory control, and automated support.

Use Cases:

1. Recommendation systems increase conversion and retention.
2. Dynamic pricing models optimize promotion elasticity.
3. Inventory and demand forecasting at category level.
4. LLM-RAG systems support automated customer queries.

Implementation Insight

- AI value scales when combined with **A/B testing, KPI ownership, and experiment-driven optimization**.

5 Logistics and Transportation

AI improves routing, delivery intelligence, warehouse robotics, fleet monitoring, and safety assurance.

Use Cases:

1. **Route Optimization + ETA Forecasting**
2. **Warehouse Automation**
 - Vision-guided robotics for sorting, packing, picking
3. **Fleet Maintenance**
4. **Driver Behavior Analytics**

Governance Priority

- **Safety-critical AI requires** fail-safe controls, human oversight, model validation, and assurance frameworks.

6 Energy and Utilities

AI stabilizes grid load, predicts faults, optimizes plant energy, and models renewable variability.

Use Cases

1. Load forecasting and grid balancing
2. Turbine and transformer fault detection
3. Smart meter anomaly analytics
4. Renewable energy variance prediction

Emerging Scope

- AI-assisted resilience planning for weather shocks and demand spikes.

7 Agriculture

AI adoption in agriculture drives disease detection, crop forecasting, irrigation optimization, soil analytics, and supply planning.

Use Cases

1. Vision-based crop disease detection
2. ML-based crop yield prediction
3. Water and irrigation optimization
4. AI-assisted agri-supply chain forecasting

8 Education

AI supports adaptive learning, automated evaluation, intelligent mentoring, attendance analytics, plagiarism/spam detection, and generative content support.

Use Cases:

1. Personalized student learning paths
2. Automated assignment evaluation
3. LLM copilots for tutoring
4. Behavioral analytics for performance risk alerts

9 Public Administration and Governance

Governments and institutions adopt AI for policy intelligence, citizen support, anomaly detection, governance audits, and risk-based AI compliance.

Use Cases:

1. AI-assisted policy summarization
2. Chatbot citizen support
3. Surveillance anomaly detection
4. Compliance reporting automation

Generative AI vs Classical ML in Industry

Domain Need	Best Fit
Forecasting, classification, anomaly detection	ML, GRU, GNN
Real-time sensor inference	Edge AI
Multi-step optimization	Reinforcement Learning
Text/code/image generation	LLMs
Knowledge grounding	RAG
Safety approvals	Human-in-loop
Compliance audits	NIST/OECD/EU Act

Challenges and Barriers

1 Technical

- Noisy and drifting industrial data
- Model degradation without monitoring
- Integration complexity (ERP/MES/EHR/SCADA)
- Cybersecurity vulnerabilities
- Lack of standardized features

2 Ethical

- Bias in credit, hiring, medical decisions
- Lack of explainability
- Accountability issues
- Hallucinations in generative AI
- Privacy risks

3 Regulatory

- Compliance requirements in high-risk AI (EU AI Act)
- Need for audit trails
- Standards-based risk governance

Governance Frameworks for Responsible Industrial AI

1. Nist Ai Rmf 1.0

- Risk-based AI evaluation
- Continuous monitoring
- Trustworthy AI adoption

2. OECD AI Principles

- Human rights aligned AI
- Transparency
- Fairness and accountability

3. Human-in-loop Approvals

- Especially for legal, finance, medical, critical infra AI decisions

4. Policy-as-Code Governance

- Automates compliance audits

Future Directions

- Multimodal industrial copilots
- Edge AI real-time inference
- Reliable agentic AI with guardrails
- Governance automation (policy-driven audits)
- Task augmentation over job automation
- Continuous compliance reporting

Conclusion

AI delivers durable industrial transformation when integrated into real domain pipelines with structured feature learning, bias-aware models, monitoring, validation, explainability, logging, and standards-aligned governance. Isolated pilots rarely scale. Responsible AI is essential in high-risk industries. AI's future lies in augmented intelligence, real-time edge inference, agentic execution with guardrails, and automated governance audits.

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Original Article

Digital Media, Cinema, and Social Change: A Study of Student Perspectives in North Maharashtra Region

Mr. Vaibhav Chaturbhuj

Assistant Professor, Department of Business Administration
SSBT College of Engineering & Technology, Jalgaon, Maharashtra, India

Email: vaibhavchaturbhuj61@gmail.com

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Abstract

The rapid growth of digital media platforms and the ongoing development of Indian cinema have profoundly impacted contemporary social structures, attitudes, and behaviors, especially among young people. This research investigates how college students in the North Maharashtra area view the influence of digital media and cinema on social transformation. An analysis of how digital content consumption influences social awareness, value systems, cultural identity, and behavioral change was conducted by administering a structured questionnaire to undergraduate and postgraduate students from selected colleges in Jalgaon, Dhule, and Nandurbar districts. The study employs a descriptive research design, utilizing quantitative analysis, to uncover patterns of media influence. The results suggest that digital media has evolved into a significant means for enhancing social consciousness, altering daily behaviors, shaping public opinion on social matters, and redefining youthful ambitions. Film remains a crucial factor in defining cultural and ethical viewpoints. The study underscores the dual role of media, functioning as both a tool for empowerment and a risk factor for cultural misrepresentation. The document concludes by discussing the implications of integrating media literacy into academic curricula, focusing on policies and educational strategies.

Keywords: Digital Media, Cinema, Social Transformation, Youth Perspective, Media Impact, North Maharashtra.

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Introduction and Statement of the Problem

The 21st century has seen a significant shift in communication methods due to the widespread adoption of digital media. Platforms like social media, streaming sites, digital news outlets, and mobile apps have dramatically changed how people connect, view society, and express their views. At the same time, Indian cinema has progressed beyond just entertainment, becoming a significant cultural and social force that addresses societal concerns, aspirations, and promotes reformative ideas. Young people, especially college students, are the primary consumers of digital media and cinema. The influence of media narratives is gradually shaping their opinions, actions, values, and lifestyle choices. In areas like North Maharashtra, which includes districts like Jalgaon, Dhule, Nandurbar there has been a significant acceleration in urban development, increased smart phone usage, and improved internet connectivity, leading to heightened digital exposure among students. Digital media and cinema have the capacity to raise awareness about social issues like gender equality, environmental protection, education, and social justice. However, they also raise concerns about misinformation, cultural loss, addiction, and unrealistic lifestyle aspirations. This dual nature requires an empirical examination of how students perceive and are affected by these platforms.

Statement of the Problem

Few studies exist that examine how digital media and cinema influence social transformation among college students in North Maharashtra.

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Address for correspondence:

Mr. Vaibhav Chaturbhuj, Assistant Professor, Department of Business Administration SSBT College of Engineering & Technology, Jalgaon, Maharashtra, India

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Existing research predominantly focuses on metropolitan areas, neglecting semi-urban and rural contexts. Consequently, this research endeavors to investigate:

What impact do digital media and cinema have on the social attitudes, values, and behavioral shifts among students in the North Maharashtra area?

Literature Review

1 Digital Media and Social Transformation

Kumar & Natarajan (2022) state that digital media has emerged as a primary agent of socialization among youth, surpassing traditional institutions such as family and educational systems. Social networking sites create virtual communities that shape opinions, attitudes, and political awareness.

Sharma (2021) found that social media exposure significantly influences youth perspectives on gender equality and environmental responsibility, indicating a positive correlation between digital campaigns and social awareness.

2 Cinema as a Medium of Social Change

Indian cinema has historically contributed to social reform. According to Dwyer (2019), films addressing caste discrimination, women empowerment, corruption, and education have stimulated public discourse and behavioural change. Movies such as *Toilet: Ek Prem Katha*, *Padman*, and *Article 15* illustrate cinema's role in challenging traditional mindsets.

Patil & Deshmukh (2023) observed that students exposed to socially themed films demonstrated higher social sensitivity and civic responsibility.

3 Youth, Media Consumption and Behaviour

Singh (2020) reported that excessive digital content consumption influences lifestyle choices, consumer behaviour, and emotional well-being among college students. The study also highlighted risks of addiction and declining interpersonal communication.

However, most literature remains generalized and urban-centric, leaving a gap for region-specific studies such as North Maharashtra.

Research Methodology

1 Research Design

The study adopts a descriptive and analytical research design to examine student perceptions regarding the impact of digital media and cinema on social change. Quantitative research methods were used to measure opinions, attitudes, and behavioural changes among students.

2 Area of Study

The research was conducted in the North Maharashtra Region, covering:

- Jalgaon
- Dhule
- Nandurbar

3 Population and Sample

The population consists of undergraduate and postgraduate students from Arts, Commerce, Science, Engineering and Management colleges.

A sample of 200 students was selected using simple random sampling.

4 Data Collection

Primary data were collected through a structured questionnaire. Secondary data were collected from journals, books, reports, and online academic sources. Students from SSBT College of engineering and technology

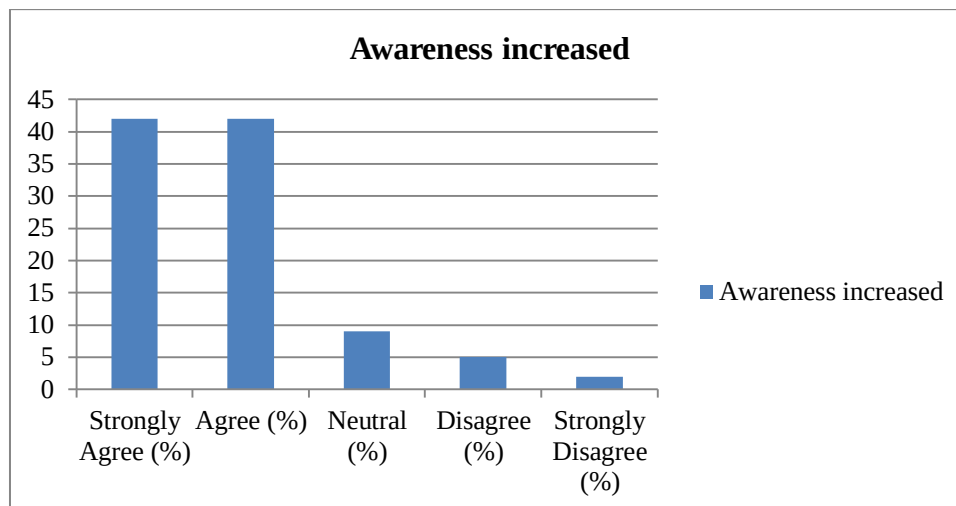
Statistical Tools Used in the Study

1. Percentage Analysis
 2. Descriptive Statistics
 3. Graphical Analysis
- (5-point Likert scale)

5. Data Analysis

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Total
Awareness increased	42	42	9	5	2	100
Cinema	39	40	11	7	3	100
Lifestyle change	48	40	7	3	2	100
Positive behaviour	31	41	14	9	5	100
Unrealistic lifestyle	28	39	16	11	6	100
Cultural dilution	23	38	19	12	8	100
Need regulation	44	37	10	6	3	100

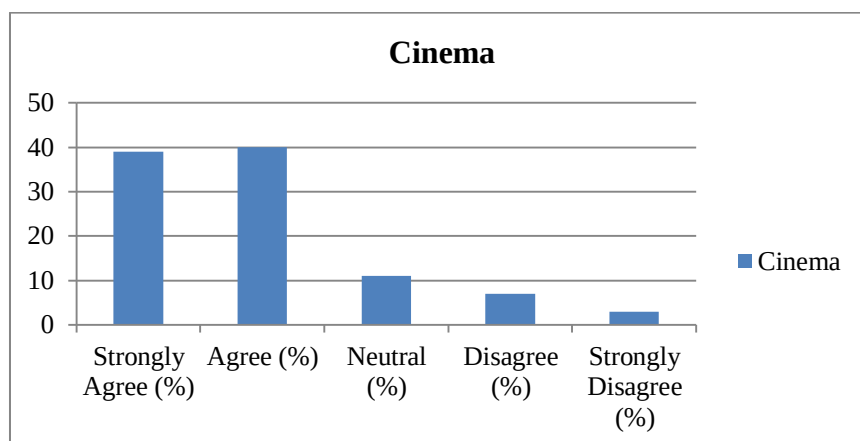
(Fig. 1)



Graph 1: Student Perception on Increase in Social Awareness through Digital Media and Cinema

Discussion

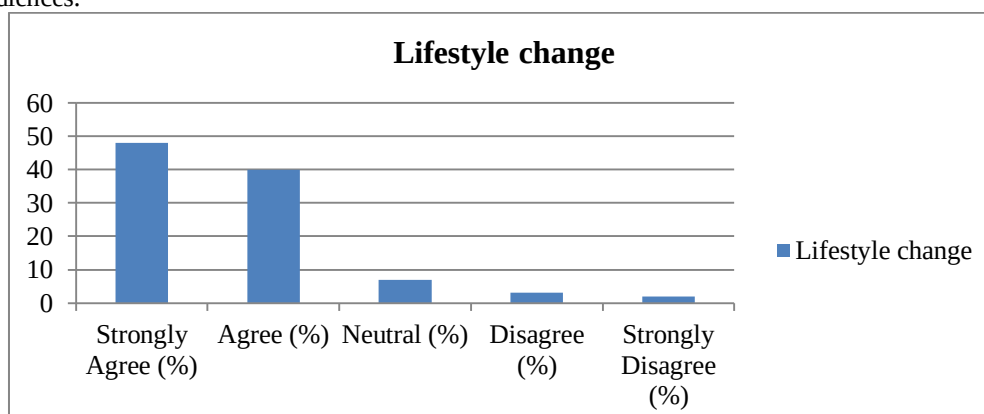
The analysis reveals that 84% of respondents either strongly agreed or agreed that digital media and cinema have significantly increased their awareness regarding social issues. This result indicates that media platforms are actively functioning as influential sources of social knowledge among students. The minimal level of disagreement suggests that the dissemination of information through digital content and socially oriented films has been widely accepted as beneficial in creating informed and socially conscious youth in North Maharashtra.



Graph 2: Influence of Cinema on Student Values and Thinking

Discussion:

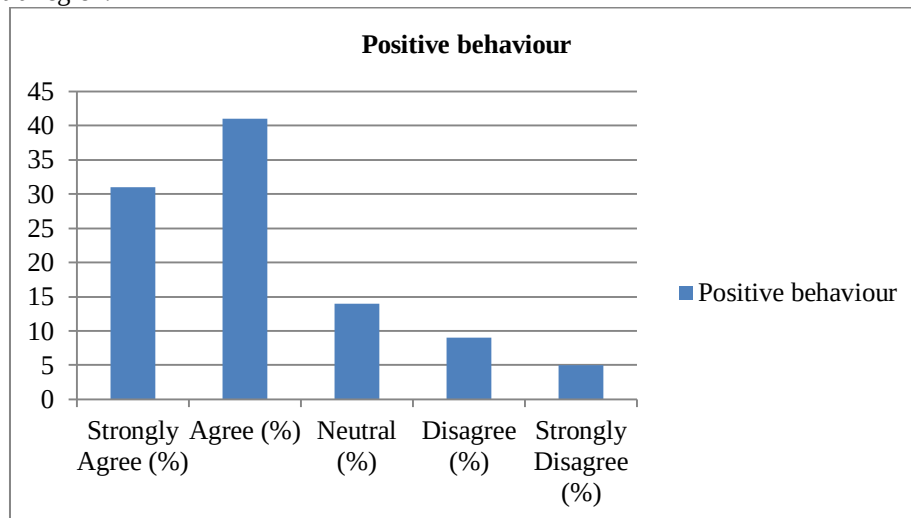
The findings show that 79% of students acknowledged that cinema influences their values and thought processes. This reflects the role of films as powerful tools in shaping ethical perspectives, social attitudes and moral judgement. Cinema thus continues to act as an informal educational medium, contributing to value formation and social sensitivity among young audiences.



Graph 3: Lifestyle Changes among Students Due to Digital Media Exposure

Discussion:

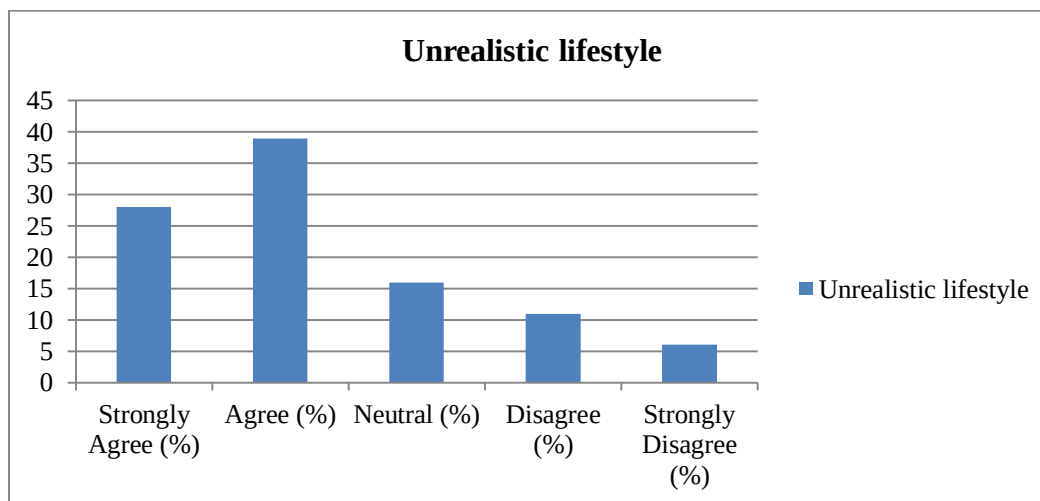
A significant 88% of respondents agreed that digital media has altered their lifestyle patterns. This demonstrates the strong effect of online platforms on communication behaviour, fashion preferences, entertainment choices and consumption habits. The finding highlights digital media as a major determinant of contemporary youth lifestyle in the North Maharashtra region.



Graph 4: Digital Media Influence on Positive Social Behaviour

Discussion:

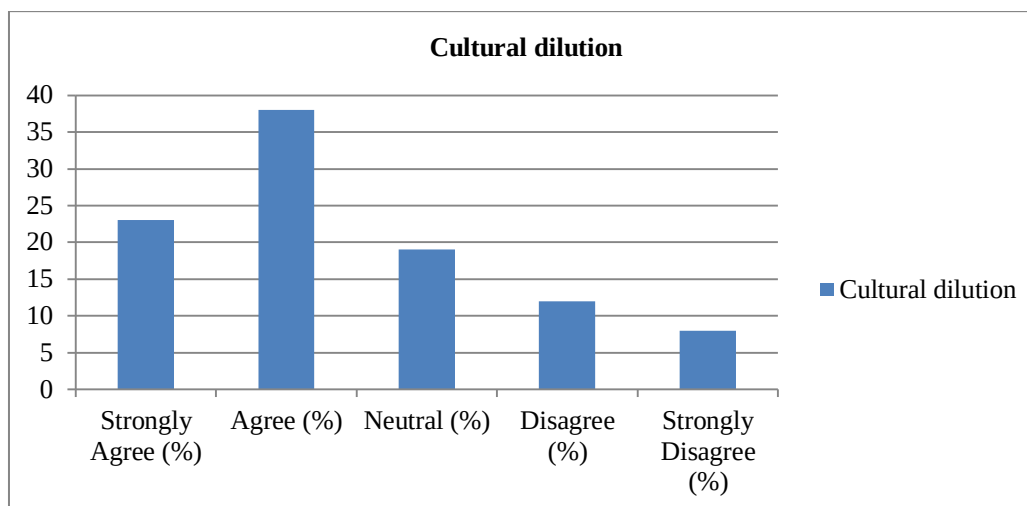
The results indicate that 72% of respondents believe that digital platforms promote positive social behaviour such as civic participation, awareness campaigns and free expression of opinions. However, the presence of neutral and negative responses suggests that behavioural impact varies based on content exposure and personal usage patterns.



Graph 5: Perception of Unrealistic Lifestyle Portrayals in Digital Media and Cinema

Discussion:

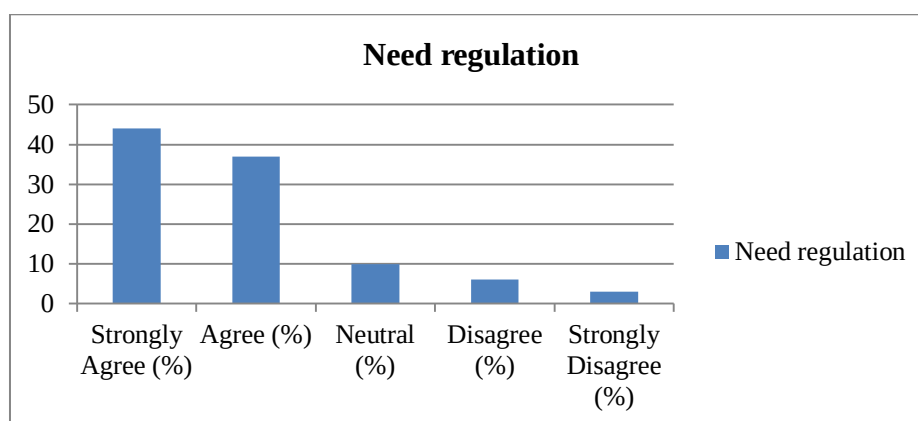
The analysis reveals that 67% of students perceive digital media and cinema as promoting unrealistic lifestyle expectations. This highlights concerns regarding exaggerated portrayals of success, wealth and beauty standards, which may lead to psychological pressure and dissatisfaction among youth.



Graph 6: Student Opinion on Cultural Dilution Due to Digital Media

Discussion:

About 61% of respondents felt that digital media contributes to cultural dilution. This suggests that digital exposure is influencing traditional values, language usage and social customs. The presence of a significant neutral response reflects that cultural transformation occurs selectively and gradually among individuals.



Graph 7: Student Opinion on Regulation of Digital Media Content

Discussion:

The study shows that 81% of students supported the need for regulating digital media content. This reflects increasing awareness about misinformation, unethical content and cyber risks, emphasizing the necessity of policy intervention and media literacy education.

Findings

1. Digital media significantly improves social awareness.
2. Cinema strongly influences youth mindset and values.
3. Lifestyle patterns of students are heavily influenced by online content.
4. There is concern regarding cultural dilution.
5. Students support regulation and media literacy programs.

Conclusion

Digital media and cinema are powerful instruments of social change in North Maharashtra. They enhance awareness, influence values, and reshape youth behaviour. However, the risk of cultural erosion and lifestyle distortion cannot be ignored. Educational institutions must integrate media literacy education to ensure responsible digital consumption.

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Original Article

Effect of Globalization on Indian Economy: Opportunities and Challenges

Sandip K. Patil¹, Vijay P. Palve²

¹M.S.R.T.C., Jalgaon Division Office, Jalgaon

²Vidya Wardhini Arts, Commerce & Science College, Dhule-M.S

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Abstract

Since the implementation of economic liberalization in 1991, globalization has emerged as a key factor influencing the transformation of India's economy. This research article investigates the wide-ranging effects of globalization on the country's economic system, with particular emphasis on the agricultural, industrial, and service sectors. The analysis is based on an evaluation of important economic measures, including economic growth rates, foreign direct investment (FDI) inflows, trade performance, and employment trends, to assess the overall impact of globalization. Beyond economic outcomes, the study also examines social and cultural changes brought about by globalization, such as shifts in consumption patterns, developments in the education sector, and evolving labor market conditions. Although globalization has facilitated greater access to international markets, technological progress, and participation in global production networks, it has also posed significant challenges. These include increasing income disparities, environmental degradation, and greater exposure to external economic shocks. The paper presents policy-oriented recommendations aimed at maximizing the advantages of globalization while reducing its negative consequences, thereby promoting long-term, inclusive, and sustainable economic growth. By combining historical analysis with empirical data and case-based evidence, the study provides a comprehensive understanding of India's integration into the global economy and suggests strategic directions for the future in an increasingly globalized environment.

Keywords: Globalization, Liberalization, FDI, Economy, Opportunities, challenges, etc.

Introduction

Globalization is a commonly used term today, yet it is interpreted in varied and sometimes contradictory ways. It does not have a single, universally accepted definition. Nevertheless, there are shared elements in how different academic disciplines explain globalization. These include concepts such as uniformity and standardization brought about through technological, economic, and cultural integration, largely influenced by Western societies. Globalization has a far-reaching impact worldwide and has influenced nearly every dimension of human existence. In India as well as across the globe, the exchange of ideas and worldviews has brought about notable transformations in lifestyles and standards of living. Indian society has not remained unaffected by this change. The emergence of globalization has gradually diluted many long-standing traditions and customs. Despite this, India's rich cultural heritage continues to be admired internationally. While globalization has facilitated the spread of Western cultural elements in India, Indian culture has also made a significant impact on the global stage. The traditions and cultural practices of any geographical region are vital due to their distinctiveness, which differentiates one population from another within specific territorial boundaries.



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Address for correspondence:

Sandip K. Patil, M.S.R.T.C., Jalgaon Division Office, Jalgaon

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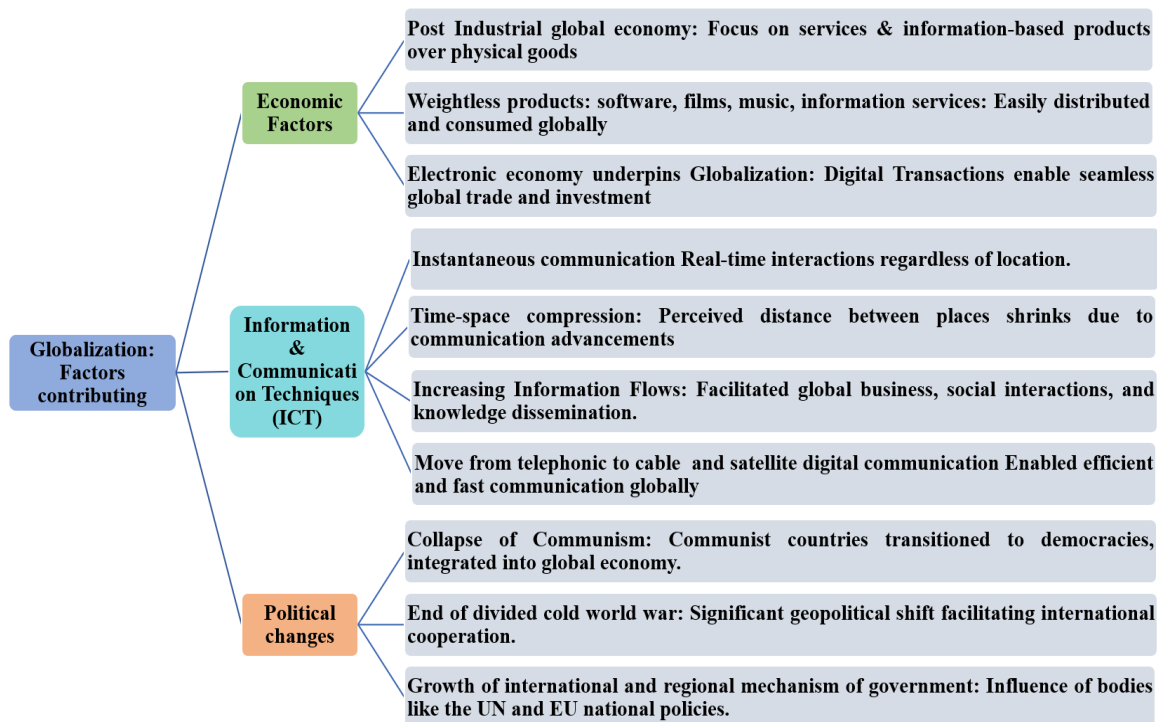


Figure 1: Chart depicts impact of Globalization on Indian culture & progress [1]

1. Impact on Work and Employment:

Globalization has profoundly transformed India's labor and employment landscape, generating both opportunities and challenges. While it has broadened job prospects across various sectors, it has simultaneously raised serious concerns for vulnerable sections of the workforce. These outlines discuss varied impacts as below;

1. Transformation of work:

Activities that were previously performed by human labor are increasingly being taken over by automated technologies and machinery. Bulky manufacturing firms such as Tata Motors has made substantial investments in robotics to automate production and assembly lines, thereby improving, efficiency and productivity. Although this transition supports economic expansion, it also creates apprehension regarding employment displacement, especially in labor-intensive sectors.

2. Rising Significance of Digital Skills:

As automation replaces routine tasks, the demand for employees with digital expertise such as software development, data analysis, and online marketing has grown significantly.

3. Emergence of New Employment Opportunities:

3.1 Growth of the IT and Knowledge-Based Economy:

The expansion of information technology and knowledge-driven industries has created numerous employment avenues in India. According to NASSCOM, the IT-BPM sector provides direct employment to over 4.5 million people and indirectly supports millions more, Job roles in software engineering, IT services, and data analytics continue to remain in high demand.

Expansion of E-commerce and FinTech Industries:

The swift growth of the e-commerce sector has resulted in increased job creation in fields such as logistics management, customer relations, and digital promotion. Major companies like Flipkart and Amazon employ a substantial workforce across diverse departments. In addition, the expansion of the FinTech sector has generated new career opportunities in digital finance, online payment systems, and technology-driven financial services.

4. Rise of Remote Working Arrangements:

The pandemics accelerated the adoption of remote work practices, allowing employees to operate from home or other flexible locations. While this development has enhanced work-life balance for many individuals, it has also blurred the distinction between professional and personal spaces, potentially influencing family and social life.

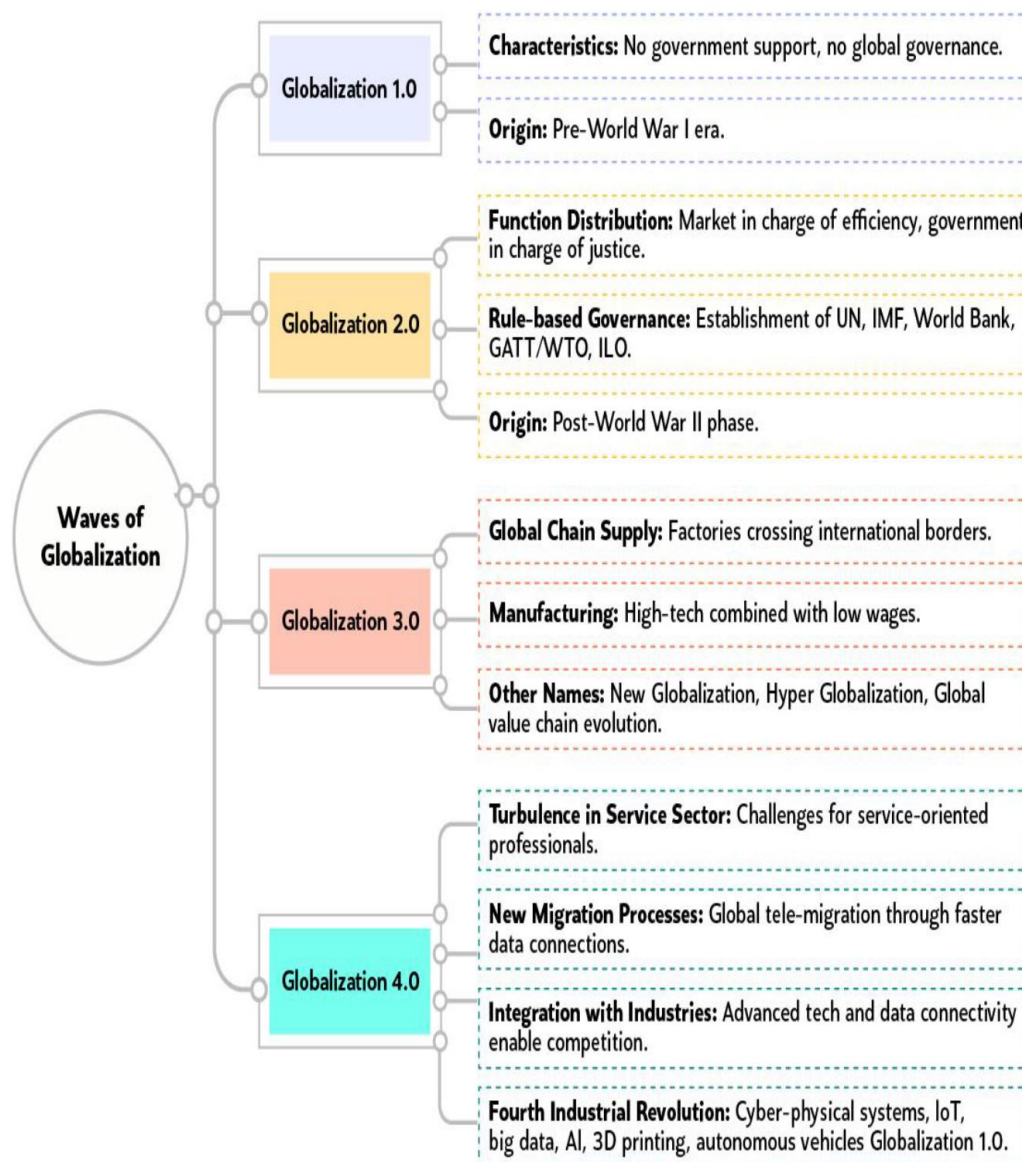


Figure 2: Chart depicts Globalization and Deglobalization [2][3]

5. Liberalization, Privatization and Globalization (LPG) Reforms of 1991:

The economic policy changes implemented in 1991, widely referred to as the LPG reforms, represented a decisive shift in India's economic trajectory. These reforms were undertaken in response to a serious balance of payment crisis. Guided by Prime Minister P. V. Narasimha Rao and Finance Minister Dr. Manmohan Singh, the government introduced wide-ranging measures that fundamentally reshaped the structure and direction of the Indian economy. The core pillars of these reforms were liberalization, privatization and globalization. [4][5][6].

3.1 Liberalization:

Trade Liberalization: India reduced custom duties and dismantled several non-tariff restrictions, transitioning from an import-substitution approach to an export-oriented growth strategy. Licensing norms were eased, and controls on external trade were minimized to enhance market competitiveness.[7][8][9]

Industrial Deregulation:

State intervention in industrial operations was substantially curtailed, and the 'license raj', which mandated government approval for business establishment and expansion, was abolished. This step promoted greater competition, entrepreneurial activity, and innovation.

3.2 Privatization:

Disinvestment in Public Sector Enterprises (PSEs): The government began offloading shares in state-owned enterprises to improve operational efficiency and ease fiscal burdens. Privatization sought to raise productivity, strengthen managerial efficiency, and stimulate competition.

Encouragement of Private Investment: By streamlining administrative procedures and broadening market access, the reforms encouraged the expansion of private sector participation, both domestic and international, across various industries.

3.3 Globalization:

Expansion of Foreign Direct Investment (FDI): The Indian economy was opened to foreign capital, enabling multinational corporations to invest through direct ownership and collaborative ventures with Indian companies. [10][11][12]

Integration with the Global Economy: Enhanced engagement with global trade and financial systems became a central objective. The lowering of trade barriers and adoption of international economic practices facilitated India's deeper integration into the global economy, particularly in the areas of commerce, technology, and finance.

6. Challenges: Price Volatility and Competition (Using Synonyms)

Price Volatility: One of the key problems confronting Indian agriculture in the context of globalization is the fluctuation in international commodity prices. Variations arising from global demand–supply dynamics result in income instability and financial uncertainty for farmers. Small and marginal cultivators are particularly at risk, as they have limited resilience to withstand abrupt market fluctuations.[9]

Increased Competition: Globalization has heightened competitive pressures on Indian farmers from both emerging economies and developed nations that heavily subsidize their agricultural sectors. Low-cost imports, especially products like pulses and edible oils, have entered domestic markets, often leading to falling local prices and reduced farm incomes.

Dependence on Global Markets: Although globalization has created wider export prospects, it has also made farmers increasingly reliant on international markets. Complying with strict quality norms, fulfilling global standards, and dealing with complex trade policies can challenge traditional agricultural methods.

Impact on Smallholder Farmers: Small-scale farmers, who constitute the majority of India's farming community, face significant disadvantages in a globalized environment. Inadequate access to finance, advanced technology, and proper infrastructure limits their ability to compete with large agribusiness firms that benefit from scale advantages.[10]

Conclusion

To conclude, globalization has significantly reshaped the Indian economy by driving technological progress, widening trade opportunities, and boosting economic growth through increased foreign investment. Nevertheless, it is vital to address the challenges that accompany globalization to ensure that its benefits are distributed fairly and maintained in the long run, supporting inclusive and balanced growth in India. At the global level, globalization has profoundly influenced economic structures. Therefore, policy initiatives should aim to maximize its positive impacts while minimizing negative consequences. Through well-designed policies in areas such as trade, education, infrastructure, technology, and social welfare, nations can overcome challenges and capitalize on the opportunities offered by globalization, leading to inclusive and sustainable development.

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Original Article

Cultural Renaissance as Nation Building: India @100

Ajinath vikram jaybhaye

UGC–NET (JRF), Political Science, Savitribai Phule Pune University, Pune, Maharashtra, India

Email: ajadinath7@gmail.com

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Abstract

As India approaches the centenary of its independence in 2047, articulated as India @100, the discourse on nation building requires renewed scholarly attention that goes beyond economic indicators and technological advancement. Among the multiple forces shaping national development, culture occupies a foundational position. Cultural renaissance—understood as the revival, reinterpretation, and creative transformation of cultural traditions—has historically played a decisive role in India's struggle against colonial domination, post-independence consolidation, and contemporary engagement with globalization. This paper examines cultural renaissance as a crucial instrument of nation building in India. It argues that culture is not merely symbolic but a dynamic force that shapes social inclusion, democratic values, national identity, and developmental priorities. Through an analysis of historical traditions, colonial-era reform movements, constitutional values, post-independence cultural policies, social inclusion movements, globalization, digital transformation, and educational reforms, the paper highlights the centrality of an inclusive cultural renaissance for realizing the goals of India @100. The study concludes that India's aspiration to become a developed, democratic, and socially just nation by 2047 critically depends on nurturing a pluralistic, ethical, and participatory cultural framework rooted in constitutional morality.

Keywords: Cultural Renaissance; Nation Building; India @100; Social Inclusion; Democracy; Constitutional Values.

Introduction

Nation building is a long-term, multidimensional process that extends beyond political sovereignty, economic growth, or institutional design. It involves the creation of shared values, collective memory, ethical norms, and a sense of belonging among citizens. In this broader understanding, culture becomes a core element of nation building. India, characterized by extraordinary diversity in terms of language, religion, caste, region, and tradition, presents a unique case where cultural integration has been both a historical challenge and a civilizational strength. As India moves towards completing one hundred years of independence in 2047, conceptualized as India @100, there is a growing emphasis on evaluating the deeper foundations of national development. While infrastructure, innovation, and economic expansion remain important, they cannot alone sustain democratic stability or social cohesion. Cultural renaissance plays a critical role in shaping national consciousness, moral responsibility, and democratic participation. Cultural renaissance refers to periods of intellectual awakening, social reform, artistic creativity, and ethical regeneration. In the Indian context, cultural renaissance has repeatedly emerged as a response to social stagnation, inequality, and external domination. From ancient philosophical traditions to medieval devotional movements, from colonial-era reform movements to constitutional democracy, cultural renewal has remained central to India's national evolution. This paper examines cultural renaissance as a process of nation building in post-independence India, with specific reference to the vision of India @100.

Culture and Nation Building: A Conceptual Understanding

Culture encompasses shared beliefs, values, languages, customs, arts, symbols, and collective practices that shape social life. It provides meaning to individual and collective existence and influences how citizens relate to the state and to each other.



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Address for correspondence:

Ajinath vikram jaybhaye, UGC–NET (JRF), Political Science, Savitribai Phule Pune University, Pune, Maharashtra, India

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Nation building refers to the process through which a shared national identity, loyalty to constitutional institutions, and commitment to collective goals are cultivated among diverse populations. In India, culture and nation building are inseparable due to the civilizational continuity and pluralistic nature of society. Thinkers such as Rabindranath Tagore, Mahatma Gandhi, Jawaharlal Nehru, and B. R. Ambedkar offered distinct yet complementary perspectives on culture and nationhood. Tagore emphasized universal humanism and warned against aggressive nationalism. Gandhi viewed culture as inseparable from ethics, self-discipline, and moral conduct. Nehru advocated scientific temper alongside cultural pluralism. Ambedkar argued that political democracy must rest on social democracy based on liberty, equality, and fraternity. Together, these ideas highlight that cultural renaissance must be inclusive, democratic, and ethical to strengthen nation building.

Roots of Cultural Renaissance in India

India's cultural renaissance is not a sudden historical rupture but the outcome of a long civilizational process rooted in ancient traditions, medieval social movements, colonial encounters, and post-independence constitutional developments. Unlike the European Renaissance, which signified a break from the medieval past, the Indian renaissance represented a renewal through reinterpretation, blending continuity with reform. It involved the rediscovery of ethical, philosophical, and cultural traditions while adapting them to modern democratic and egalitarian ideals.

1 Ancient and Medieval Traditions

India's cultural renaissance has deep historical foundations in its ancient philosophical and ethical traditions. The Upanishads emphasized inquiry, debate, ethical reasoning, and pluralism, promoting the idea that truth can be approached through multiple paths. Concepts such as dharma, karma, and moksha encouraged moral responsibility and self-reflection, fostering a culture of intellectual openness. These traditions nurtured critical thinking and ethical values that later influenced ideas of justice, equality, and democratic thought. Buddhism and Jainism further enriched this intellectual heritage by challenging ritualism, priestly dominance, and rigid social hierarchies. Their emphasis on compassion, rationality, non-violence, and equality questioned caste-based discrimination and contributed to a moral vision centered on human dignity. These movements played a crucial role in shaping a civilizational ethos that valued ethical conduct over social status. During the medieval period, the Bhakti and Sufi movements played a transformative role in Indian society. By emphasizing devotion, love, and inner spirituality, these movements rejected caste discrimination, religious orthodoxy, and sectarian divisions. Saints and reformers such as Kabir, Tukaram, Mirabai, Guru Nanak, and others articulated a humanistic worldview that transcended religious boundaries. The use of vernacular languages made spiritual and ethical ideas accessible to the masses, fostering cultural integration and social harmony. This pluralistic ethos later became a vital resource for nationalist mobilization and cultural renewal.

2 Colonial-Era Renaissance

The nineteenth and early twentieth centuries witnessed a powerful cultural renaissance shaped by the dual challenge of colonial domination and internal social evils. British rule introduced Western education, print culture, and modern institutions, which disrupted traditional structures but also created spaces for critical reflection. Indian intellectuals selectively engaged with Western ideas such as rationalism, liberalism, and human rights while reinterpreting indigenous traditions. Raja Ram Mohan Roy emerged as a pioneering figure who advocated rationalism, women's rights, freedom of expression, and modern education. He viewed social reform as essential for national regeneration. Jyotiba Phule and Savitribai Phule challenged caste oppression and patriarchy through education and social activism, laying the foundations of anti-caste and feminist thought in India. Their work highlighted the cultural dimensions of social justice and inclusion. Swami Vivekananda reinterpreted Indian spirituality as a source of national confidence and universal humanism, asserting that cultural self-respect was central to political freedom. Rabindranath Tagore promoted freedom of thought, creativity, and internationalism, warning against narrow nationalism while affirming cultural rootedness. Together, these reformers transformed culture into a site of resistance, reform, and national awakening, strengthening the intellectual foundations of the freedom struggle.

Cultural Renaissance in Post-Independence India

After independence in 1947, India's cultural renaissance entered a new phase shaped by constitutionalism, democratic governance, and developmental aspirations. The task of nation-building required reconciling cultural diversity with political unity. In this context, culture became a means of fostering inclusion, social justice, and national integration rather than mere revivalism.

1 Constitutional Culture

The Indian Constitution is not merely a legal document but a cultural text reflecting both civilizational values and modern democratic principles. Fundamental Rights ensure equality, freedom of expression, and cultural autonomy, while the Directive Principles of State Policy emphasize social and economic justice. Provisions related to minority rights, linguistic freedoms, and affirmative action aim to construct an inclusive national identity. The idea of constitutional morality underscores respect for diversity, rule of law, and ethical governance. It seeks to transform culture into a democratic force that promotes dignity, fraternity, and social cohesion. In this sense, post-independence cultural renaissance is deeply tied to constitutional values that challenge historical inequalities while preserving pluralism.

2 Language, Literature, and Media

The reorganization of states on linguistic lines strengthened federalism and cultural inclusion by recognizing linguistic identities within the national framework. Regional literatures flourished, articulating social realities, political struggles, and democratic aspirations. Dalit literature, feminist writings, and regional narratives challenged dominant cultural hierarchies and expanded the scope of cultural representation. Cinema, theatre, television, and digital media have played a significant role in shaping national consciousness. By addressing issues of caste, class, gender, marginalization, and inequality, cultural productions have contributed to democratic debate and social awareness. Media thus functions as a critical space where culture, politics, and citizenship intersect, sustaining the ongoing process of cultural renaissance in contemporary India.

Cultural Renaissance and Social Inclusion

Cultural renaissance in India is inseparable from the pursuit of social inclusion. Beyond artistic or intellectual revival, it represents a transformative process aimed at dismantling historical hierarchies and expanding democratic participation. In a deeply stratified society shaped by caste, gender, class, religion, and region, cultural renewal has functioned as a critical instrument for asserting dignity, equality, and collective belonging. The evolution of India's cultural renaissance reveals a gradual shift from elite reformism to mass-based struggles for inclusion and social justice. Historically, cultural movements have challenged structures of exclusion embedded in social practices and belief systems. Anti-caste thought, feminist consciousness, and minority assertions emerged not merely as political demands but as cultural critiques that questioned dominant narratives. Reformers such as Jyotiba Phule, Savitribai Phule, B. R. Ambedkar, and Periyar redefined culture as a site of resistance against Brahmanical hegemony and patriarchal norms. Their emphasis on education, rationality, and self-respect transformed cultural consciousness and empowered marginalized communities to claim social and political rights. In post-independence India, constitutional democracy institutionalized the ideals of social inclusion within the cultural sphere. Affirmative action policies, protections for minority cultures, and recognition of linguistic diversity sought to democratize cultural participation. The Constitution's emphasis on equality, fraternity, and dignity provided a normative framework for inclusive nation-building. Cultural renaissance thus became aligned with social justice, redefining national culture as plural, dynamic, and representative rather than uniform or exclusionary.

Education has been a central medium through which cultural renaissance has advanced social inclusion. Expansion of public education, access to higher learning, and the rise of critical social sciences enabled marginalized groups to articulate their histories and experiences. Universities, literature, and intellectual spaces increasingly became arenas where dominant cultural narratives were questioned and alternative voices amplified. Dalit, Adivasi, feminist, and minority perspectives reshaped cultural discourse by foregrounding lived experiences of exclusion and resistance. Literature, art, and popular culture have further deepened inclusive cultural transformation. Dalit literature, progressive theatre, folk traditions, and regional art forms have challenged elite cultural dominance and expanded the boundaries of national culture. Cinema and digital media have amplified marginalized voices by addressing themes of social inequality, discrimination, and identity. These cultural expressions not only foster empathy and awareness but also function as tools of political mobilization and democratic engagement. However, the relationship between cultural renaissance and social inclusion remains contested. Cultural revivalism, when divorced from democratic values, risks reinforcing exclusionary identities and majoritarian narratives. The challenge for contemporary India lies in sustaining a renaissance that is inclusive, critical, and forward-looking. A socially inclusive cultural renaissance must resist homogenization and instead affirm diversity as a foundational strength of the nation. In the context of India @100, cultural renaissance assumes renewed significance as the country navigates questions of equality, citizenship, and democratic resilience. Social inclusion is not merely a policy objective but a cultural imperative that shapes the moral character of the nation. A vibrant, inclusive cultural renaissance thus remains essential for realizing the constitutional promise of justice, liberty, equality, and fraternity in a plural society.

Globalization, Digital India, and Cultural Transformation

Globalization and digital technologies have profoundly reshaped cultural production, circulation, and consumption in contemporary India. The intensification of global flows of ideas, capital, and communication has expanded cultural interactions while simultaneously raising concerns about cultural homogenization and identity erosion. Within this context, India's cultural renaissance has entered a new phase characterized by digital mediation and global engagement. Digital platforms have democratized cultural expression by enabling marginalized voices to access wider audiences beyond traditional gatekeepers. Social media, online publishing, independent digital journalism, and streaming platforms have created alternative spaces for cultural articulation, dissent, and creativity. Dalit, feminist, regional, and minority narratives increasingly find visibility through digital media, challenging dominant cultural representations and contributing to a more inclusive public sphere. Government initiatives such as Digital India seek to harness technology for governance, education, and cultural outreach. Efforts to promote yoga, Ayurveda, Indian languages, and heritage through digital archives and international platforms reflect an attempt to integrate tradition with modernity and project soft power globally. Cultural diplomacy has thus become a key dimension of India's global engagement. However, globalization also introduces significant challenges. Commercialization of culture, algorithm-driven visibility, and

cultural commodification risk reducing complex traditions into marketable symbols. The dominance of global cultural industries may marginalize local and folk traditions. Therefore, sustaining a meaningful cultural renaissance in the digital age requires an ethical and inclusive framework that balances innovation with cultural diversity, accessibility, and social responsibility.

Education, Youth, and Cultural Renaissance

Education plays a foundational role in sustaining and deepening cultural renaissance. It functions as the primary medium through which values, critical thinking, historical consciousness, and democratic ethics are transmitted across generations. In India, education has historically been central to social reform, national awakening, and inclusion. The National Education Policy (NEP) 2020 emphasizes holistic education, multilingualism, critical inquiry, and the integration of Indian knowledge systems with scientific temper. By encouraging interdisciplinary learning, ethical reasoning, and cultural awareness, the policy aims to cultivate informed and socially responsible citizens. Emphasis on mother-tongue instruction and regional languages further strengthens cultural rootedness while preserving diversity. Youth participation is central to the realization of cultural renaissance. India's demographic advantage places young people at the forefront of cultural innovation, digital creativity, and democratic engagement. Student movements, creative arts, startups, and digital activism demonstrate how youth reinterpret culture in response to contemporary challenges such as inequality, climate change, and social justice. A culturally empowered youth is thus essential for translating the ideals of India @100 into lived democratic practices.

India @100: Cultural Vision for the Future

The vision of India @100 aspires to build a developed, inclusive, and globally respected nation by the centenary of independence. Economic growth and technological advancement alone are insufficient to achieve this goal; cultural vitality and democratic values must serve as its ethical foundation. Cultural renaissance, therefore, becomes a strategic and moral necessity for sustainable nation-building. A future-oriented cultural vision must promote pluralism, social justice, environmental sustainability, ethical use of technology, and democratic participation. Culture should function as a bridge between tradition and transformation—preserving civilizational wisdom while enabling innovation and reform. Inclusive cultural policies must recognize diversity as a strength and resist homogenizing tendencies that undermine social cohesion. In the context of globalization, India's cultural leadership will depend on its ability to project values of tolerance, dialogue, and human dignity. A vibrant cultural renaissance can enhance India's global standing while reinforcing internal unity rooted in constitutional morality and democratic ethics.

Conclusion

Cultural renaissance is not a return to an idealized past but a creative and critical engagement with history to shape a just and inclusive future. In India, it has historically supported resistance against oppression, social reform, and democratic renewal. From ancient philosophical traditions and medieval social movements to colonial-era reform and constitutional democracy, cultural renaissance has remained a dynamic force in nation-building. As India approaches the centenary of its independence, the success of India @100 will depend significantly on the depth and inclusiveness of its cultural democracy. An inclusive, plural, and justice-oriented cultural renaissance can strengthen national unity while respecting diversity, dignity, and constitutional values. Such a renaissance offers not only cultural continuity but also ethical direction for India's democratic future.

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Original Article

India's Climate Action Plan and Its Role in Environmental Sustainability

Lokesh Babulal Tayade¹, Dr. Sharad Madhukar Kulkarni²

¹Department of Political Science, K.B.C.N.M.U, Jalgaon

²Gangamai Education Trust's Arts, Commerce and Science College, Nagaon

Email: gploks@gmail.com

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Abstract

Climate change poses a significant threat to global environmental sustainability, demanding coordinated and effective action from all nations. As one of the world's fastest-growing economies and a major contributor to global greenhouse gas emissions, India faces the dual challenge of sustaining economic growth while addressing environmental degradation. This paper examines India's Climate Action Plan (CAP) and evaluates its role in promoting environmental sustainability, particularly in alignment with the Paris Agreement and the United Nations Sustainable Development Goals (SDGs). The study analyses key components of India's CAP, including mitigation strategies such as renewable energy expansion, energy efficiency initiatives, and emission reduction measures, alongside adaptation efforts in agriculture, water resource management, and disaster resilience. It further assesses policy frameworks, financial mechanisms, and international cooperation supporting climate action. Findings indicate that India has made notable progress in reducing emissions intensity and expanding renewable energy capacity; however, challenges remain related to financing, technological capacity, governance, and continued dependence on fossil fuels. The paper concludes that while India's Climate Action Plan represents a comprehensive and ambitious approach toward sustainable development, strengthening implementation mechanisms, enhancing adaptation investments, and fostering stronger domestic and international collaboration are essential to maximize its long-term effectiveness and environmental impact.

Keywords: Climate Change; Climate Action Plan; Environmental Sustainability; Renewable Energy; Greenhouse Gas Emissions; Paris Agreement; Sustainable Development Goals (SDGs); Climate Mitigation and Adaptation; India

Introduction

Life on our planet Earth is facing an existential threat from global climate change, it requires immediate and coordinated action plans from all nations worldwide. We need solid climate policies to face the increasing frequency of extreme weather patterns, and rising global temperatures due to uncontrolled greenhouse emissions in an efficient way. When The Paris Agreement was adopted in 2015 with a remarkable dedication from all member nations to limit rising temperatures well below 2°C, with an attempt to bring it to 1.5°C above pre-industrial levels. To achieve these goals, nations must adopt a framework for creating and applying productive Climate Action Plans (CAPs) that consider global purpose and national development goals. India is the world's largest and fastest-growing economy, facing the double challenge of supporting booming economic growth while relieving the environmental effects of development. India is responsible for 7% of the global greenhouse gas emissions, making it an important contributor to global climate action. But, India also struggles with serious socio-economic threats coming from poverty, inequality and energy needs. Balancing these demands of society needs an inclusive new way of climate policy. India's Climate Action Plan is planned to point out difficulties faced by combining the protection of the environment with economic development.



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Address for correspondence:

Lokesh Babulal Tayade, Department of Political Science, K.B.C.N.M.U, Jalgaon

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This paper deals with the capability of India's CAP to facilitate a sustainable environment, particularly in the settings of its commitments under the Paris Agreement and participation in achieving Sustainable Developmental Goals(SDGs). The study focuses on examining the achievements and identifying areas for improvement in CAP to enhance its effectiveness and impact in the coming years.

Background and Context: India is facing environmental challenges from all directions including the most serious Air pollution, deforestation, scarcity of water, loss of biodiversity, and water pollution which threatens both ecosystems and human well-being. Countries increasing industrialization and urbanization have worsened the problem, leading to severe environmental loss. The energy sector is heavily dependent on coal, which is a major emitter of greenhouse gas, accounting for at least 70% of the country's total emissions. The agriculture sector both the victim and driver of environmental change faces problems like soil erosion, water shortage, and changing climate patterns. To tackle these challenges, India has made major promises under the Paris Agreement. These promises are made through its Nationally Determined Contributions(NDCs), which decide countries' goals and strategies for decreasing emissions and increasing climate resilience. India's main task includes decreasing the Intensity of emissions of its GDP by33-35% from 2005 levels by 2030, increasing the share of renewable and green energy resources to 40% of the total installed capacity by 2030 and increasing forest cover through reforestation and initiatives like social forestry to create carbon sink of 2.5 to 3 billion tonnes of CO₂. These promises are closely set with Sustainable Development Goals, a set of 17 global goals accepted by all United Nations member states in 2015. SDG 13, which focuses on actions taken against climate change is meaningful to India's CAP. The plan also overlaps with other SDGs, including those linked to energy(SDG 7), sustainable cities (SDG11), responsible consumption and production(SDG12) and life on land(SDG15) ion by combining climate action with large developmental goals, India aims to fulfil sustainable growth that is in the good interest of both people and the planet.

Components of India's Climate Action Plan : India's Climate Action Plan consists of a wide range of approaches aimed at lowering greenhouse gas emissions, increasing the production capacity of energy through renewable resources and strengthening climate resilience. These plans of action are supported by inclusive policy and regulatory framework, as well as financial means structured to organise resources for climate action.

Mitigation Strategies: Adaptation Measures Mitigation is a main factor of India's CAP, focusing on lowering emissions across main sectors such as industry, agriculture and transportation. The government has set an aspiring target of reconstructing the energy sector with the help of renewable energy resources, with solar and wind energy in the main role to reach 450 GW capacity by 2030. To fulfil this vision The National Solar Mission, started in 2010 to make India a global leader in solar energy. By 2022, India had already achieved its goal of 1000GW of solar capacity, showing the productiveness of this method. Along with renewable energy, India's CAP promotes energy efficiency as a main mitigation strategy. The National Mission for Enhanced Energy Efficiency (NMEEE) has started The Perform, Achieve, and Trade (PAT) scheme, which aims at energy-intensive industries, inspiring them to lower their usage of energy through compulsory energy-saving goals. The scheme also features a market-based structure that allows businesses to trade energy-saving certificates for cash benefits. The transportation sector is another area where India is focusing on controlling emissions. The government is pushing the promotion and acceptance of electric vehicles(EVs) among people giving cash benefits on Hybrid vehicles and supporting the development of charging stations under the Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME) scheme. It is investing in public transportation systems such as metro and railway networks to lower emissions from private vehicles.

Adaptation Measures : India is at risk of the result of climate change. Increasing temperatures, changing rainfall patterns, and increasing continuousness of extreme weather events cause major risks to agriculture, water resources, and public health. To tackle these issues India's CAP includes a range of adaptations aimed at increasing resistance to climate change. Agriculture is highly sensitive to changing climate and is a major focus of India's adaptation attempts. As citizens, we are polluting our water bodies. To tackle this issue, the National Water Mission, one of the eight missions under the National Action Plan on Climate Change (NAPCC), focuses on the conservation of water, the formation of new water storage tanks and the revival of old water sources. Drive cleanliness of river bodies. Due to Climate change frequency of floods cyclones and droughts is increasing and affecting livelihood, disturbing their lives and loss of life. The National Disaster Management Authority plays a central role in managing disaster risk reduction efforts, including the development of early warning systems, and the promotion of strong infrastructure. The government gives funds to states to support people affected and displaced by disasters for their recovery and rebuilding shelter.

Policy and Regulatory Framework The implementation of India's Climate Action Plan is supported by a strong policy and official framework. The Indian government 2008 launched The National Action Plan on Climate Change (NAPCC), which serves as the complete framework for India's climate policies. It consists of eight national missions,

each focusing on different areas of climate change including solar energy, energy efficiency, sustainable agriculture, and water management. These missions are supported by state-level action plans, they are structured according to the needs and priorities of each state. India has made several laws and regulations to support its climate goals. The government gives subsidies and financial help to encourage investment in renewable energy and energy-efficient technologies.

Financial Mechanisms and International Support : Assessment of the Effectiveness of India's Climate Action Plan To support India's Climate Action Plan requires sizeable funds. The government has adopted different methods to organize funds, combining domestic donations and international support. To support climate action, India has established many funds including the National Adaptation Fund for Climate Change (NAFCC) and the Clean Energy Fund. These funds provide financial help to state governments, research institutions, and non-governmental organizations to carry out climate-related projects. At the international level, the Green Climate Fund (GCF) and the Global Environment Facility (GEF) financially support India for large-scale renewable energy projects, capacity-building programmes, and adaptation programs. India has signed bilateral and multi-lateral agreements with other countries to increase its technical and financial capacity to tackle climate change.

Assessment of the Effectiveness of India's Climate Action Plan : greenhouse Gas Reduction This section examines the progress of CAP by examining main indicators like reductions in greenhouse gas emissions, growth in renewable energy capacity, implementation of adaptation measures, and comparison with other developing nations.

Development of Renewable Energy Capacity Greenhouse Gas Reduction : The principal aim of India's climate action plan was to reduce the level of greenhouse gas emissions in the country. Over the last decade, India has made significant positive strides in this effort. The Ministry of Environment, Forest and Climate Change states that India's emissions intensity (emissions per unit of GDP) fell by 24% between 2005 and 2016, to reduce emissions intensity by 33-35% by 2030 as prescribed by the Paris Agreement. The country is achieving these reductions through a combination of renewable energy expansion, energy efficiency improvements, and industrial and transportation emission controls. Net emissions have risen steadily cause of the country's growing economy and population. To tackle this issue, India will need to accelerate the uptake of low-carbon technologies and reform both policy and economics to decouple economic growth from emission growth. Increased investments into renewable energy, energy efficiency, and sustainable infrastructure, as well as the introduction of stricter emissions standards, will be needed.

Development of Renewable Energy Capacity : India has the opportunity to develop a roadmap plan for renewable energy implementation due to the declining cost of renewable energy technologies, economic factors and government policies like the National Solar Mission. India is rapidly growing in the renewable energy sector and has reached more than 150 GW of renewable energy capacity in total, mainly led by solar and wind energy. India emerged as a global clean energy leader. A few noteworthy pilot projects, like the development of solar cities—itsself a notable feat, which seeks to have no 'grid' fossil fuel or energy use whatsoever and quite possibly the largest solar park in the world, in Karnataka, are evidence of India's renewable energy program's success. They have additionally reduced greenhouse gas emissions while also providing jobs, decreasing reliance on imported fossil fuels, and improving energy security. However, both grid integration and storage have challenges to rapid renewable energy development. With solar and wind energy being 'intermittent', there should be more development of advanced grid management systems and energy storage technologies to ensure a consistent and reliable electricity supply. In addition, phasing out coal-based power plants, which make up a considerable portion of India's energy mix will need to coexist with the transition to renewable energy.

Implementation of Adaptation Measures : India's adaptation efforts have yielded varied results, with success and limitations. Agriculture has seen the adoption of climate-resilient practices to raise crop production and lower the risk of climate change. For instance, the National Mission for Sustainable Agriculture has promoted the adoption of drought-resistant crop varieties, water-saving technologies, and integrated farming systems - all of which were conducive to a greater degree of resilience to climate change for the agriculture sector. The National Water Mission, in the case of water resources management in India, has taken strides promoting climate-resilient practices through projects aimed at renewing old traditional water bodies and creating new water storage and distribution networks to support water-saving irrigation practices. These initiatives started to illuminate the process of decreasing the effects of water scarcity and preparing local communities to deal with climate change. However, challenges remain the same due to inadequate political will and limits on financial and technical capacity can not assure the sustainability of those practices in the long run. To do so, India will need to enhance its adaptation-related investments, build institutional capacity, and strengthen coordination across governmental agencies, the private sector, and local communities.

Comparison with Other Developing Countries : India's Climate Action Plan is markedly more inspiring and a more inclusive process than is the case for many developing countries. India has assumed a leadership position for the global south and is offering assistance to developing countries in the transition to a low-carbon economy. However, India's

situation is quite distinctive compared to other developing countries as India faces challenges unique to itself. The large population, prevalent poverty situation and significant socio-economic inequality mean climate action in India requires a step-wise approach to climate action that balances ecological sustainability with economic development. Furthermore, India's dependence on coal for energy generation presents the largest challenge to achieving its climate goals because any transition to renewable energy will need to be carefully managed to balance job conservation and energy security.

Challenges and Barriers : There are certainly many obstacles to overcome despite the progress that has been achieved under India's Climate Action Plan. The primary challenge/obstacle is finance, and even though money was raised domestically and internationally, funding for climate action remains a barrier. Funds for adaptation and resilience especially are often at the bottom of their funding hierarchy and the risk of investing in those areas to attract private sector investment is generally less attractive than mitigation opportunities. There is not only a delay in the implementation of the climate action plan due to money, but also to the lack of technology and technical expertise. For the renewable sector of the country, technologies that need to be developed in areas including grid integration, energy storage, and transmission infrastructure are all increasingly relevant to fundraising or investing. In addition, the adoption of water management systems and climate-resilient agricultural practices are no differing of importance to technical expertise and the climate agenda. Difficulties implementing the Climate Action Plan with more challenges and barriers add political/institutional barriers to the national stage. Climate action requires cooperation on multiple governmental levels, and environments between private and public sectors require cooperation as well. Sometimes competing demands, restricted capabilities, and ineffective governance arrangements compromise costs, and delivering climate policies. .

Accomplishments and Prospects for Improvement: Recognition for the government under the Climate Action Program is warranted based upon good progress in emissions reductions, renewable energy modernization and climate adaptation. Particularly lauded is the progress made in the reduction of emissions intensity and the increase in renewable energy capacity from the strategic leveraging of domestic economic development respective to the advancement of global climate objectives. However, factors exist for improvements in the Climate Action Program, namely stronger implementation mechanisms, most notably for the state level, and identified challenges to securing adequate financial resources for local and growing national climate adaptation strategies. Stakeholders have expressed support for more aggressive integration of climate issues in economic planning and efforts related to international cooperation for transboundary climate action impacts. For the Climate Action Program to be even more effective moving forward it will require progressive policy changes, which oversee the increased monitoring and evaluation of climate-related plans, ways to massively invest in green technologies while supporting increased public and private sector cooperation agreements. This may also call for an expansion of international partnerships, and substantial global funds allocated for financial resources.

Outlook and Conclusion : Going forward, the Climate Action Program will play a key role in the pathway forward for India's economic and environmental future. As world attention continues to outrun global attention, there is an opportunity for India to be an exceptional leader in a developing country pursuing a sustainable future and mitigating the implications of climate change. The future will depend upon innovation in renewable energy sources and utilization, climate adaptation and resilience, and international cooperation. In conclusion, for the Climate Action Program, which began as a risk to becoming a plaid tick of doubt changing agents comprised an impressive strategy designed for environmental sustainability at a higher question of feasibility. While some considerable flaws for improvement exist, recognition is deserved for an acknowledgement of progress that has been made thus far.

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Original Article

Globalization and Indian Agriculture: Opportunities, Challenges, and Policy Implications

Mr. Sachin Prabhakar Murade
MVPS SSSM ASC College, Saikheda
Email: Sachinmurade82@gmail.com

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Abstract

Globalization has significantly influenced India's agricultural sector, shaping production systems, trade patterns, and policy frameworks. Since the post-liberalization period of the 1990s, Indian agriculture has experienced both opportunities and challenges arising from integration into the global economy. The adoption of modern technologies, access to global markets, and inflow of foreign investment have provided opportunities for productivity enhancement, income diversification, and rural development. However, globalization has also posed challenges such as price volatility, competition from imported agricultural products, and socioeconomic disparities among farmers. This study examines the impact of globalization on Indian agriculture, highlighting its opportunities, challenges, and policy implications. Using secondary research methodology, insights from academic literature, government reports, and industry analyses are synthesized to identify strategic interventions for sustainable agricultural development. The findings underscore the importance of policy support, technology adoption, capacity building, and institutional reforms to leverage globalization for inclusive growth in the agricultural sector.
Keywords: Globalization, Indian Agriculture, Trade Liberalization, Rural Development, Policy Implications, Agricultural Challenges, Opportunities

Introduction

1 Background

Agriculture has historically been the backbone of the Indian economy, contributing around 17–18% to the national GDP and employing over 40% of the workforce. Post-independence India faced the dual challenge of ensuring food security and achieving economic self-reliance. The Green Revolution of the 1960s and 1970s marked a turning point, increasing agricultural productivity through high-yield varieties, irrigation infrastructure, and modern farming practices. With the advent of economic liberalization in 1991, India's agriculture began experiencing the effects of globalization. Trade liberalization, integration into the World Trade Organization (WTO), foreign direct investment (FDI), and global supply chain linkages have reshaped Indian agriculture. While globalization presents opportunities for enhancing productivity, income, and market access, it also exposes farmers to global price volatility, competition from imports, and risks associated with climate change and resource constraints. Globalization in agriculture is multidimensional, encompassing trade in agricultural commodities, technology transfer, capital flows, and policy reforms. Understanding its impact is crucial for designing interventions that promote sustainable growth, farmer welfare, and rural development.

2 Need for the Study

Despite agriculture's central role in India's economy, the sector faces persistent challenges including low productivity, fragmented landholdings, dependence on monsoon, and limited market access. Globalization has introduced both opportunities and risks, yet research on its comprehensive impact on Indian agriculture, especially post-liberalization, remains limited.

There is a need to:

- Assess the positive and negative impacts of globalization on agricultural growth and rural livelihoods.



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Address for correspondence:

Mr. Sachin Prabhakar Murade, MVPS SSSM ASC College, Saikheda

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- Identify policy measures that can mitigate challenges and enhance opportunities.
- Guide stakeholders, including policymakers, farmer organizations, and private investors, in navigating the globalized agricultural environment.

This study aims to bridge the gap by providing a holistic analysis of globalization's effects on Indian agriculture.

3 Objectives of the Study

1. To analyse the impact of globalization on Indian agriculture.
2. To identify opportunities created by globalization in agricultural trade, technology, and investment.
3. To examine the challenges faced by Indian farmers due to globalization.
4. To evaluate policy implications and interventions for sustainable agricultural development.
5. To provide recommendations for maximizing benefits and minimizing risks associated with globalization.

Review of Literature

Globalization and agriculture have been widely studied in economic and development literature. Joshi et al. (2003) highlighted that trade liberalization increased India's participation in global agricultural markets but also exposed farmers to international price volatility. Rao (2005) argued that globalization enhanced access to new technologies, improved productivity, and diversified income sources for farmers. Bhalla and Singh (2009) observed that liberalization benefited export-oriented crops such as horticulture, spices, and cotton, while staple food crops remained vulnerable to price fluctuations. Kumar (2011) emphasized that globalization necessitated institutional reforms, including better market linkages, credit availability, and risk management strategies.

Studies also highlight challenges associated with globalization:

- **Market Competition:** Small-scale farmers struggle to compete with large-scale producers in global markets (World Bank, 2017).
- **Income Inequality:** Global integration has widened income disparities between commercial and subsistence farmers (Chand, 2012).
- **Resource Constraints:** Overexploitation of land and water resources is exacerbated by global demand pressures.

Literature underscores the need for policy interventions, capacity building, and technology adoption to ensure that globalization contributes positively to Indian agriculture.

Research Methodology

This study employs a secondary research methodology. Data and insights were collected from:

- Academic journals such as *Indian Journal of Agricultural Economics*, *Journal of Rural Development*, and *Economic and Political Weekly*.
- Government reports from Ministry of Agriculture & Farmers Welfare, FAO, and NITI Aayog.
- International organizations such as World Bank, WTO, and IFPRI.
- Case studies of crop sectors (cereals, horticulture, cotton) affected by globalization.

The approach is descriptive and analytical, synthesizing qualitative and quantitative data to provide a comprehensive overview of globalization's impact on Indian agriculture.

Analysis & Findings

1 Opportunities of Globalization in Indian Agriculture

1.1 Market Expansion

Globalization has opened international markets for Indian agricultural products. Exports of rice, spices, tea, coffee, and horticultural produce have grown steadily, generating foreign exchange and increasing farm incomes. For instance, India has become a leading exporter of basmati rice, earning over \$4 billion annually.

1.2 Technology Transfer

Global integration has facilitated adoption of modern technologies including precision farming, drip irrigation, high-yield seed varieties, and mechanization. Collaborations with multinational agricultural firms have provided access to advanced farming inputs and techniques.

1.3 Investment and Infrastructure

Foreign direct investment (FDI) in agriculture and food processing sectors has increased infrastructure development, cold storage facilities, and supply chain efficiencies. These investments have helped reduce post-harvest losses and improve product quality.

1.4 Diversification and Value Addition

Farmers have diversified into horticulture, floriculture, and organic farming, capitalizing on global demand. Value addition through processing, packaging, and branding has enhanced profitability.

1.5 Employment and Rural Development

Globalization has indirectly contributed to rural employment through agro-industries, export-oriented farming, and allied sectors, promoting economic development and poverty reduction.

2 Challenges Posed by Globalization

2.1 Price Volatility

Global commodity markets are highly volatile. Indian farmers are often affected by fluctuating international prices of crops such as sugar, wheat, and cotton, leading to unstable incomes.

2.2 Competition from Imports

Trade liberalization has exposed Indian farmers to competition from imported agricultural products, often cheaper due to subsidies in exporting countries. This has adversely affected local producers, particularly small and marginal farmers.

2.3 Socio-Economic Inequality

Globalization tends to favour commercial farmers with larger landholdings and access to capital, creating disparities with smallholder farmers. This can exacerbate rural poverty and migration pressures.

2.4 Environmental Concerns

Expansion of export-oriented farming has sometimes led to overuse of water, chemical fertilizers, and pesticides, causing soil degradation, water scarcity, and ecological imbalance.

2.5 Institutional and Policy Gaps

Inadequate institutional support, credit access, and market infrastructure limit farmers' ability to benefit from globalization. Weak regulatory frameworks also make farmers vulnerable to market shocks.

3 Policy Implications

3.1 Trade and Export Policies

Government policies should aim to stabilize prices, provide minimum support prices, and negotiate favourable trade agreements to protect farmers' interests. Export promotion strategies for high-value crops can improve competitiveness.

3.2 Technology and Research Support

Investment in agricultural research, technology dissemination, and skill development is essential for productivity enhancement. Public-private partnerships can facilitate technology transfer and innovation adoption.

3.3 Credit and Financial Inclusion

Access to affordable credit, crop insurance, and risk mitigation instruments can help farmers manage market volatility and investment in modern practices.

3.4 Sustainable Practices

Policies promoting organic farming, water conservation, soil health management, and integrated pest management are necessary to ensure environmental sustainability.

3.5 Institutional Strengthening

Strengthening farmer cooperatives, producer organizations, and market linkages can enhance bargaining power, reduce intermediaries, and improve income distribution.

4 Case Studies and Sectoral Insights

1. **Basmati Rice Exports:** India's integration into global rice markets has increased income for farmers in Punjab and Haryana, but price volatility remains a challenge.
2. **Horticulture and Floriculture:** Export-oriented production of mangoes, grapes, and flowers has diversified income sources and enhanced rural employment.
3. **Cotton Sector:** Competing with subsidized cotton from the USA and Brazil exposes Indian farmers to global price fluctuations, highlighting the need for supportive policies and innovation.

Limitations

- The study relies on secondary data, which may not capture all regional or crop-specific nuances.
- Rapid changes in global trade agreements, climate conditions, and technology adoption can alter trends.
- Socio-cultural factors influencing farmer behaviour are not deeply analysed.

Conclusion

Globalization has transformed Indian agriculture by creating new markets, technology access, and investment opportunities. However, challenges such as price volatility, import competition, inequality, and environmental stress limit the benefits for many farmers. Policy interventions that stabilize markets, promote technology adoption, ensure financial inclusion, and support sustainable practices are essential. By balancing opportunities and challenges, globalization can contribute to inclusive agricultural growth, rural development, and India's broader economic transformation.

Future Directions

1. **Sector-Specific Studies:** Conduct detailed research on horticulture, organic farming, and export-oriented crops.
2. **Primary Research:** Survey farmers to understand ground-level impacts of globalization.
3. **Climate-Resilient Agriculture:** Develop policies for sustainable, environmentally friendly farming practices.
4. **Digital Agriculture:** Promote e-marketing, online trading platforms, and precision farming tools.
5. **Policy Innovations:** Implement risk mitigation schemes, crop insurance reforms, and targeted subsidies.

Annexures

Annexure A: Opportunities in Globalized Agriculture

- Market expansion for export crops
- Technology transfer and modern farming practices
- Investment in agro-infrastructure
- Value addition and diversification
- Rural employment generation

Annexure B: Challenges in Globalized Agriculture

- Price volatility in international markets
- Competition from imports
- Socio-economic inequalities among farmers
- Environmental degradation due to intensive farming
- Inadequate institutional and policy support

Annexure C: Policy Recommendations

Policy Area	Recommendation	Benefit
Trade & Exports	Stabilize prices, negotiate trade agreements	Farmer income security
Technology	Promote research & adoption	Productivity increase
Credit & Finance	Crop insurance, affordable loans	Risk mitigation
Sustainability	Encourage organic & eco-friendly practices	Environmental protection
Institutional Support	Strengthen cooperatives & market linkages	Market access & bargaining power

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Original Article

R.K. Narayan and the Cultural Ethos of Post-Independence India

Dr. Bhagwat C. Patil

Associate Professor, English, J.D.M.V.P.'S Arts, Commerce & Science College, Yawal Maharashtra (India)

Email: bcpatil77@gmail.com

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Abstract

*This paper explores the fiction of R.K. Narayan as an important literary articulation of India's cultural and social ethos in the years following Independence. In contrast to contemporaries such as Mulk Raj Anand, whose work is shaped by explicit socio-political commitment, and Raja Rao, whose fiction is deeply philosophical, Narayan adopts a mode of artistic restraint and narrative objectivity. Through gentle humour, irony, and close observation of everyday life, he presents the Indian middle class negotiating the complex interplay between tradition and modernity in a newly independent nation. Rather than advancing ideological positions, Narayan depicts social change through ordinary human experiences, moral ambiguities, and shifting interpersonal relationships. Focusing on selected novels such as *The Guide*, *The Dark Room*, and *The Vendor of Sweets*, the paper examines Narayan's objective vision, his rooted sense of place, and his use of Indian cultural elements. His simple and idiomatic Indian English, combined with indigenous social practices and values, contributes to the formation of a distinctive post-Independence literary voice. The study argues that Narayan's fiction embodies a significant cultural achievement of independent India: the coexistence of continuity and change. His work offers valuable insight into how Indian society adapts to transformation while sustaining its ethical and traditional foundations in the post-1947 period.*

Keywords: Post-Independence India, Indian English Fiction, Cultural Ethos, Indian Middle Class, Indianism

Introduction

The achievement of political independence in 1947 marked a crucial moment in India's social, cultural, and intellectual history. In the decades that followed, Indian English fiction emerged as an important medium through which writers responded to the nation's evolving identity, aspirations, and challenges. Within this literary landscape, R.K. Narayan occupies a distinctive position for his understated yet penetrating portrayal of Indian life. While several post-Independence writers directly addressed political ideologies, social movements, or philosophical concerns, Narayan remained primarily focused on the everyday experiences of ordinary individuals, especially those belonging to the middle class. Through this focus, he captures the subtle and often unarticulated processes of social change in a society attempting to reconcile inherited traditions with modern realities.

A recipient of the Sahitya Akademi Award, R.K. Narayan enjoys international recognition as one of the foremost Indian English novelists. Along with Mulk Raj Anand and Raja Rao, he forms the well-known trio associated with the early development of Indian English fiction. Despite this shared status, the three writers differ significantly in their artistic methods and thematic concerns. Anand's sustained engagement with social injustice and marginalised communities has frequently led critics to view his work as ideologically driven. Raja Rao, on the other hand, is deeply invested in metaphysical and philosophical exploration, as evident in *The Serpent and the Rope* (1963), which demands considerable intellectual engagement from readers. Even *The Cat and Shakespeare* (1965), though lighter in tone, remains abstract in conception. In contrast, Narayan's fiction is marked by clarity, balance, and narrative simplicity, qualities that render his work accessible without sacrificing artistic depth. As K.R. Srinivasa



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Address for correspondence:

Dr. Bhagwat C. Patil, Associate Professor, English, J.D.M.V.P.'S Arts, Commerce & Science College, Yawal Maharashtra (India)

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Iyengar remarks:

“Anand at least has, it would appear, some political axes to grind, though these do not offensively intrude into his creative writing. But Narayan has no axes of any kind; he is that rare thing in India today, a man of letters pure and simple.” (358)

Narayan’s artistic achievement lies in his ability to handle complex human situations with apparent ease. His subtle humour, irony, and calm narrative tone allow him to present adverse circumstances without melodrama or authorial intrusion. His detachment enables him to observe human behaviour with clarity and sympathy. In this context, Meenakshi Mukherjee observes:

“There is R.K. Narayan whose whole achievement depends on his capacity to remain uninvolved.” (36)

Echoing this assessment, Iyengar further notes:

“Of the Indo-Anglian novelists, only Mulk Raj Anand and R.K. Narayan have shown anything like stamina and stern consistency of purpose (...) both have managed, despite the difficulties they faced, to hold on to their chosen course, and each has now to his credit a corpus of creative fiction of sufficient bulk and quality to merit serious study.” (331)

Although Narayan belonged to a Brahmin background, his fiction remains free from caste bias or social prejudice. Objectivity and impartiality are central to his narrative method. He consistently refrains from imposing moral judgments on his characters, often leaving conclusions open-ended so that readers may form their own interpretations. *The Guide* provides a striking example of this narrative restraint. Rosie’s relationship with Raju and her eventual return to the memory of Marco are presented without explicit authorial comment, while Raju alone undergoes suffering and punishment, revealing Narayan’s complex moral vision.

In *The Dark Room*, Savitri is portrayed as a traditional Indian wife who initially endures her husband Ramani’s arrogance and infidelity with quiet submission. Her eventual departure from the household and contemplation of suicide signal a moment of personal revolt. However, her return to domestic life, subdued and defeated, contrasts sharply with Ramani’s lack of remorse. Interestingly, while Ramani escapes moral reckoning in *The Dark Room*, Raju in *The Guide* pays a heavy price for his actions, demonstrating Narayan’s varied and situational approach to moral resolution.

Although Narayan frequently sets his fiction in Indian towns and semi-urban spaces, he rarely centres his narratives on peasants or the urban poor. His primary concern is middle-class life—educated individuals who are conscious of their social environment. Through such characters, he subtly registers social change, internal conflict, and moments of transformation. At the same time, his portrayal of everyday life remains deeply embedded in Indian customs and traditions. As B.S. Goyal notes:

“Narayan’s novels usually treat of those stranded between tradition and contemporary life. He does not write of peasants or urban workers; rather, he shows the townsman who still thinks in older ways but inhabits the modern world.” (2)

Narayan’s skill in characterization is marked by economy and precision. Physical descriptions are brief yet suggestive, allowing readers to infer character through carefully chosen details. His characters evolve naturally, with changes reflected subtly rather than through repetitive mannerisms. This technique is evident in several of his novels.

In *The Guide*, Narayan offers vivid yet restrained descriptions of Marco and Rosie. Raju narrates to Velan:

“She looked just the orthodox dancer that she was. She wore saris of bright hues and gold lace, had curly hair which she braided and beflowered, wore diamond earrings and a heavy gold necklace.” (Narayan 2005: 9)

Elsewhere, Rosie is described as:

“Not very glamorous—a slight and slender figure, beautifully fashioned, eyes that sparkled as if you saw her through a film of tender coconut juice.” (Narayan 2005: 5)

Similarly, in *The Vendor of Sweets*, Jagan is introduced with characteristic restraint:

“He had the outlook of a disembodied soul floating above the grime of this earth. At fifty-five his appearance was slight and elfish...” (Narayan 1994: 9)

As M.K. Naik observes:

“Narayan’s descriptions of the personal appearance of his major characters are sparingly done... leaving the rest to the reader’s imagination.” (143–144)

Narayan’s sense of place is another defining feature of his fiction. His fictional settings are closely aligned with character and action, contributing significantly to narrative coherence. Naik remarks:

“Narayan’s unfailing sense of place and his acute observation prove invaluable assets.” (136)

Emphasising the importance of regional rootedness, Naik further states:

“It is better for a writer to know a little bit of the world remarkably well than to know a great part of the world remarkably little.” (108)

Critical discussions of Indian English fiction often refer to the concept of ‘Indianism’, which emerged partly in response to anxieties about authenticity. While writers such as Anand and Khushwant Singh frequently employ Punjabi expressions, Narayan incorporates Tamil, Sanskrit, and Hindi words into his English prose. This linguistic blending enhances cultural authenticity without disrupting narrative flow.

Words such as *pyol*, *jutka*, and *dhoti* appear in *The Guide*, while *The Vendor of Sweets* includes terms like *puja*, *jibba*, and *sait*. Narayan also makes effective use of Indian proverbs and culturally resonant expressions, as noted by M.K. Naik (136).

Narayan's choice of English as his medium of expression was guided not merely by its global reach but by personal comfort and clarity. He avoids elaborate figurative language and stylistic excess. His prose remains simple, lucid, and unadorned, reflecting his broader artistic vision. As B.S. Goyal comments:

"His art is similar to his vision of Indian life; he uses a natural Indian English, without the deliberateness of style found in Raja Rao and Anand." (2)

Conclusion

R.K. Narayan occupies a significant place in post-Independence Indian English fiction for his sensitive and objective portrayal of everyday Indian life. Through narrative detachment, gentle humour, and irony, he captures the cultural ethos of a society negotiating the tensions between tradition and modernity. His sustained focus on the Indian middle class reflects one of the central challenges of independent India—the need to accommodate change while preserving cultural and ethical values. Unlike contemporaries whose work is shaped by ideological commitment or philosophical abstraction, Narayan allows social transformation to emerge organically through character and situation. His strong sense of place, restrained characterization, and use of Indian linguistic and cultural elements contribute to the formation of a distinct post-Independence literary identity. By presenting cultural continuity alongside quiet transformation, Narayan's fiction remains a valuable literary achievement and an insightful lens through which to understand the evolving ethos of independent India.

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