ISSN: 2321-0885

INTERNATIONAL JOURNAL OF EDUCATION, TECHNOLOGY AND SOCIAL MEDIA

A Multidisciplinary International Peer Reviewed Journal

Vol. XIV, Number 1

January-December, 2025

Chief Editor

Dr. S. Sabu

Principal, St. Gregorios Teachers' Training College, Meenangadi P.O., Wayanad District, Kerala-673591. E-mail: drssbkm@gmail.com

Co-Editor **S. B. Nangia**

A.P.H. Publishing Corporation

4435–36/7, Ansari Road, Darya Ganj, New Delhi-110002

International Journal of Education, Technology and Social Media

A Peer Reviewed Journal

(An International Journal of Education & Humanities)

SUBSCRIPTION FEE

	1 year	2 years
India	Rs. 1600/-	Rs. 3000/-
Foreign	US \$ 75.00	US \$ 150.00

Subscription(s) may be sent in form of Cheque/Demand Draft in favour of **APH PUBLISHING CORPORATION** payable at New Delhi to the following address:

Authors are solely responsible for the contents of the papers compiled in this volume. Editor or Publisher does not take any responsibility for the same in any manner. Errors, if any are purely unintentional and readers are requested to communicate such errors to the editor or publisher to avoid discrepancies in future.

APH Publishing Corporation

4435-36/7, Ansari Road, Darya Ganj, New Delhi-110002 (INDIA) Phones: 011-23274050 FAX: 011-23274050

E-mail: aphbooks@gmail.com

The subscriber will receive a hard copy of every issue of Journal for the subscribed period.

Printed in India at

Balaji Offset

Navin Shahdara, Delhi-32

CONTENTS

The Role and Impact of Artificial Intelligence (AI) in Higher Education Dr. Md Saquib Taufique	1
Empowering Pathways: Navigating Women's Entrepreneurship from Domestic Roles to Financial Autonomy Pranoti Dixit and Dr. Vaishali Dhingra	10
Role of Panchayati Raj System in Rural Development (A Case study of Aurangabad District in Bihar) Abhishek Kumar	41
Analysis of Inventory Control Techniques with Lead Time and Discounted Cash Flow (DCF) Dr. Ram Sagar Singh and Mr. Ratnesh Singh	45
Role of Organic and Inorganic Fertilizer on Growth, Yield, and Grain Quality of Rice and Wheat Shivsant Kumar	57
A Critical Analysis of Poile Sengupta's Keats was a Tuber <i>Gireesh Kumar Gupta</i>	62
प्राकृतिक संसाधनों का दोहनः नारीवादी दृटिकोण से प्रकृति और महिला पर इसका प्रभाव (Exploitation of Natural Resources: Nature and its Impact on Women from a Feminist Perspective) Susheel Gautam	71
भारतीय व्यापार और औद्योगिक विकास पर ळ20 शिखर सम्मेलन का प्रभाव <i>डॉ. अनुरंजन कुमार</i>	78

उत्तराखण्ड के गढ़वाल मण्डल के सरकारी तथा गैर सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति	
एवं अभिभावकों की शिक्षा के अन्तःसम्बन्धों का अध्ययन <i>श्री अर्जुन सिंह जगेड़ा और डॉ. शुभ्रा पी. काण्डपाल</i>	88
Amir Khusraw a Real Patriot During Medieval India Dr. Fauzia	107
Family Court in India - A Critical Analysis <i>Dr. Kshipra Gupta</i>	123
Seventy Five Years of Evolution: A Historical Overview of the Indian Party System Subhajit Naskar	133
Foreign Direct Investment (FDI) Dr. Sanjay Kumar Singh and Prof. (Dr.) Gauri Shankar Pradhan	146
Pre & Post GST, Changes in the Profitability of the Chemical Industry in India Dr. Sanjay Kumar Singh and Prof. (Dr.) Gauri Shankar Pradhan	153
Socio- Economic Impact on Indian Tourism Industry Dr. Digambar Kumar Roy	159
Impact of GST on Changes in the Profitability of the Infrastructure Industry in India Dr. Digambar Kumar Roy	167
Growth and Working Capital Management of Microfinance in India Akash Bharti	174
Guidelines for Contributors	183

CONTRIBUTORS

- Abhishek Kumar, Research Scholar, P.G. Dept. of Commerce, M.U., Bodh-Gaya.
- **Akash Bharti,** Research Scholar, Department of Commerce, Sido Kanhu Murmu University, Dumka, Jharkhand.
- अनुरंजन कुमार, वाणिज्य विभाग, बिनोबाभावे विश्वविद्यालय, हजारीबाग।
- अर्जुन सिंह जगेड़ा, शोधकर्त्ता, असिस्टेन्ट प्रोफेसर बी. एड. (स्व. पो.) विभाग, एम. बी. रा. स्ना. महाविद्यालय हलद्वानी।
- **Digambar Kumar Roy,** PG Department of Commerce, S.K.M. University, Dumka, Jharkhand.
- **Fauzia,** (Associate Professor) Zakir Husain Delhi College Evening New Delhi-110002. (1) Shair-ul- Ajam by Shibli Naumani, Azamgarh 1947. P: 119: Vol: II
- **Gauri Shankar Pradhan,** Department of Commerce and Business Management, Veer Kunwar Singh University, Ara (Bihar).
- Gireesh Kumar Gupta, Research Scholar, Dept. of English, T.D College, Jaunpur.
- Kshipra Gupta, Principal, Modi Law College.
- **Md Saquib Taufique,** Principal, Adwaita Mission Training College, Mandar Vidyapith, Bounsi, Banka, Bihar-813104, E-mail: saquibau@gmail.com
- Pranoti Dixit, Research Scholar, Rama University, Kanpur.
- **Ram Sagar Singh,** Associate Professor, KNIPSS Management Institute, Faridipur, Sultanpur, E-mail: ram.348@rediffmail.com
- **Ratnesh Singh,** HOD, KNIPSS Engineering Institute, Faridipur, Sultanpur, E-mail: hodhas382@gmail.com
- **Sanjay Kumar Singh,** Department of Commerce, S.K.M University, Dumka, Jharkhand.

- **Shivsant Kumar,** Research Scholar, P.G. Department of Botany, Magadh University, Bodh-Gaya.
- शुभ्रा पी. काण्डपाल, शोध निर्देशक, एसोसिएट प्रोफेसर राजकीय बी. एड. विभाग, एम. बी. रा. स्ना. महाविद्यालय हलद्वानी।
- **Subhajit Naskar,** Assistant Professor, Department of Political Science, Vivekananda Mission Mahavidyalaya, Chaitanyapur (Haldia), Purba Medinipur, West Bengal-721645, India. E-mail: nsubhajit887@gmail.com
- Susheel Gautam, Ph.D, Department of Philosophy, University of Delhi.
- **Vaishali Dhingra,** Faculty of Commerce & Management, Rama University, Kanpur, Uttar Pradesh.

Chief Advisory Board

Dr. H. S. Viramgami

Principal, Smt.T. S. R. Commerce College, Patan (Gujarat)

Dr. E. Maanhvizhi,

Lecturer.

District Institute of Education and Training, Uthamacholapuram, Salem, Tamil Nadu.

Dhiraj Sharma

Officiating Principal, S.B.H.S.M. Khalsa College of Education, Mahilpur, Hoshiarpur (Punjab).

Raghu Ananthula

Department of Education (UCOE), Kakatiya University, Warangal, Telangana State.

C. Jangaiah

Associate Professor, Department of Training, Development and Education, The English and Foreign Languages University, Hyderabad Andhra Pradesh.

G. Viswanathappa

Associate Professor, Regional Institute of Education (R1E, NCERT), Manasagangothri, Mysore, Karnataka.

Abdul Gafoor

Associate Professor, Department of Education, University of Calicut, Calicut University, P. O., Malappuram, Kerala.

E. R. Ekbote

Professor and Dean, Department of P. G. Studies & Research in Education, Gulberga University, Gulberga, Karnataka.

Smitha V. P.

Principal, Calicut University, Teacher Education Centre, Calicut, Kerala.

Mr. Ismail Thamarasseri

Assistant Professor, Department of Education, Central University of Kashmir, Srinagar 190004, (J&K).

KVSN Murti

Professor and Head, School of Education, SCSVMV University, Enathur, Kancheepuram-631561, Tamil Nadu.

Mr. Mahamood Shihab K. M.

Principal, Farook B. Ed College, Parapur, P. O., Kottakkal, Malappuram, Kerala.

Mrs. Smitha P. R.

Lecturer in Education, MCT Training College, Melmuri, P. O., Malappuram, Kerala.

Mr. Zubair P. P.

Principal, Majma Training College, Kavanur, Malappuram, Kerala.

Mrs. Mary P. F.

Lecturer in Social Science, St. Gregorios Teachers' Training College, Meenangadi, Wayanad, Dt, Kerala-673591.

Balbir Singh Jamwal

Principal, B. K. M. College of Education Balachaur, District S. B. S. Nagarm, Punjab-144521.

Brindhamani M.

Vice-Principal, Vidhya Sagar, Women's College of Education, Vedanarayanapurma, Chengalpattu, Tamil Nadu.

S.K. Panneer Selvam,

Assistant Professor, Department of Education, Bharathidasan University, Tiruchirappalli (Tamil Nadu)

S.D.V. Ramana

Head, Department of Post Graduate Studies in Education, Government I.A.S.E, Rajahmundry, Andhra Pradesh.

P.K. Panda

Utkal University, Bhubaneshwar (Odisha)

Yudhisthir Mishra

Assistant Professor, The Institute for Academic Excellence, Paschim Medinipur (West Bengal).

Dr. R.A. Khan

Al Habib Teacher Training College, Bokaro (Jharkhand).

Dr. Parth Sarthi Pandey

Principal, Gandhi Vocational College, College of Education, Kushmoda, A. B. Road, Guna, (Madhya Pradesh).

Dr. Neeta Pandey

Assistant Teacher, P.S. Bheeti, Handia, Allahabad, U.P.

Mr. Ankit P. Rami

Ph.D., M.Phil, LLM, LLB, North Gujarat University

Dr. Anand Kumar

NET, Ph.D (Modern History), Assistant Professor(History), Government Women College, Mohindergarh (Haryana)

Editorial Office

APH Publishing Corporation

4435-36/7, Ansari Road, Darya Ganj, New Delhi-110002 (INDIA) Phones: 011-23274050/23285807/09810136903, E-mail: aphbooks@gmail.com

The Role and Impact of Artificial Intelligence (AI) in Higher Education

Dr. Md Saquib Taufique*

Artificial intelligence is not a substitute for human intelligence; it is a tool to amplify human creativity and ingenuity.

Fei-Fei Li.

ABSTRACT

Artificial intelligence is a system with the nature of human intelligence that can automatically provide knowledge and information to create intelligent applications to make it easier to solve problems such as problem-solving, speech recognition, and learning. This research was investigated to find out and understand the relationship of intelligence between educators and students in applying artificial intelligence in universities. The article aims to conduct a comprehensive and inclusive review of the proliferation and impact of Artificial intelligence on Higher Learning. Chronologically, the focus has been artificial intelligence applications in higher learning since the early 1950s. There needs to be more literature regarding the adoption of AI in higher education, resulting in a substantial limitation of this article. The findings demonstrate the enormous contribution artificial intelligence makes to improved quality educational services, hands-on learning and teaching, and teaching assessment methods for a better future job. All of this helps universities evolve digitally to meet shifting global needs. According to the study, artificial intelligence will likely have an impact on employment in the future. As a result, higher education institutions should integrate AI into every aspect of their operations to produce graduates who are well-equipped to meet future market demands and who are in step with the fourth industrial revolution. The report also suggests further research on effect evaluations of artificial intelligence.

Keywords: Artificial Intelligence (AI) • Higher education • Universities.

^{*}Principal, Adwaita Mission Training College, Mandar Vidyapith, Bounsi, Banka, Bihar-813104, E-mail: saquibau@gmail.com

INTRODUCTION

Artificial intelligence (AI) refers to the ability of machines and computer systems to perform tasks that would normally require human intelligence. This includes voice recognition, natural language processing, decision-making, and machine learning. Al also utilizes complex algorithms and mathematical models to analyze large amounts of data and extract patterns, enabling machines to learn and improve over time. The future of higher education is inextricably linked to the development of new technologies and computing power of new intelligent machines. Al-based applications have become an integral part of our daily life, making it clear that technology is becoming increasingly important (Rodríguez-Hernández et al., 2021). An increasing number of educational applications for artificial intelligence have emerged in the last few years.

CONCEPT OF ARTIFICIAL INTELLIGENCE (AI)

Artificial intelligence (AI) is the impersonation of human knowledge procedures, for example, discourse and visual acknowledgment, interpretation of the dialects and virtual decision making by machines and robots. The capacity of machine to think and act like people, has given AI an extraordinary place in all fields. Artificial intelligence is available wherever in different parts of our lives beginning from smart sensors to individual associates. Recent developments in AI have gotten numerous enormous changes in the higher education field. "Artificial intelligence helps students and teachers to make their educational experience wonderful".

- An intelligent entity created by humans.
- Capable of performing tasks intelligently without being explicitly instructed.
- Capable of thinking and acting rationally and humanely.

Artificial intelligence is the simulation of human intelligence processes by machines, especially computer systems. Specific applications of AI include expert systems, natural language processing, speech recognition and machine vision.

ROLE OF ARTIFICIAL INTELLIGENCE (AI) IN HIGHER EDUCATION

Al may be adopted in administrative duties in higher education, Universities, and educational institutions. Academicians spend a lot of time and effort on grading the examination, accessing homework, and making available valuable suggestions

and guidance to their students. In accordance with this automated grading system may be applied with the help of Artificial Intelligence (AI), academicians have no need to spend a long time in evaluation and assessment which may be saved and utilized for some other important tasks. Recently numerous software companies are coming up with their Learning Management System (LMS) to provide better ways of grading written answers and essays.

Al has the potential to change many aspects of society, including the education sector, according to Timms. From the numerous studies conducted, it's clear that artificial intelligence is already being used in the education sector, where it has led to advancements in a wide range of areas (Pardamean et al., 2022; Rodríguez-Hernández et al., 2021).

THE POTENTIAL OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

ADMINISTRATION	 Perform dealing with bureaucracy such as exam grading and feedback more quickly than they take up a large portion of the instructor's time. Identify each student's unique learning style and preferences, allowing them to build customized learning programmes. Tutors in decision support and data-driven work are expected to provide timely and direct feedback to their students.
INSTRUCTION	 Students' personal data can be used to determine the best method of teaching for each individual student. This information should be taken into account: whether a student performs in projects and exercises Analysis of the curriculum and the content of the course materials to come up with content that is specifically tailored to meet the needs of each student fostering a spirit of cooperation
LEARNING	 Identify and address any learning issues that arise in the workplace for students as early as possible. Student-centered approach to course selection at the university level Gather data on each student's study habits and apply intelligent adaptive intervention based on the student's current learning state.

AI IN EDUCATION ADMINISTRATION

Education administration is a crucial area influenced for every educational institute; despite the study level, educational institutes are schools, colleges, or universities that need intense intension on administration tasks. The administration of the educational institute, along with inherited organizational administration challenges also need to tackle some specified challenges. For instance, in any other organization, products can be good or services, but humans are the key in educational institutes. These specified administration challenges can span the evaluation process of students' exams and assignment to the proper feedback. Sharma et al. discussed the potential research challenges related to educational administration mainly. According to him, Al can play a great part in online and distance education administrative services (Renz et al, 2020). Some Al-based educational programs like Newton give a new way of educational administration by reducing the load on teachers because it offers a feedback platform for students. There is still a need to focus on educational administration research.

INSTRUCTIONAL DESIGN

Preparing instructional stuff such as tutorials, lecture notes, and handouts have been very easy with AI driven tools. Jasper, ai is a leading AI tool that helps writers with all kinds of writing services. Other services like spell and grammar check have been made easy with tools like Grammarly. Along with other industries, education also leverages AI-driven tools of writing. Furthermore, different simulation platforms help an instructor prepare instruction material by creating a simulation that is more affected than text-based lecture notes. Technologies like Virtual Reality (VR) and Augmented Reality (AR) helps in demonstrating difficult concept to students by simulation. Since VR and AR are evolving their canvas rapidly, there is a lot of cushions to enhance those technologies for instructional design.

AI IN LEARNING

Learning is the pivotal part of the education industry, based on which all industries stand. Our literature review finds widespread AI aspects that can influence student learning. AI is involved in designing and developing numerous study programs that help students in their learning ability and facilitate them to learn new stuff [3]. Simulations and other learning material also help students quickly learn new topics. With the help of AI-based tools, it has been possible to learn across the border over web-based platforms.

IMPACT OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

To sum up, the study's goal is to determine the impact of AI on education. AI has been used in education in a variety of ways, but the evaluation of these methods only partially answers the research question at hand. According to Sharma et al., the application of AI in education has the potential to transform a variety of facets of the educational process (Gomede et al., 2018; Niemi & Liu, 2021). An examination of AI's various applications reveals some of the ways in which AI will affect education. Based on the findings from the articles analysed, this section takes a closer look at how AI affects administering, educating, and (educating oneself) learning (Bakhromovich, 2020; Chassignol et al., 2018).

EDUCATIONAL ADMINISTRATION

The efficiency of educational administration and management has been greatly improved as a result of the application of artificial intelligence in the field of education. It has made administrative tasks like grading and providing feedback to students much easier for educators. AIWBE's programmes have added features that teachers can grade students' work and provide feedback more easily with these tools (Bates et al., 2020; Porayska-Pomsta, 2016; Timonen & Ruokamo, 2021). Knewton, for example, has built-in functionalities that allow instructors to ensure that students' progress is monitored by assessing their performance, assigning grades, and giving them feedback. The use of AI has made administrative tasks easier and more effective for teachers and instructors, allowing them to better instruct and guide students. In addition to grading and providing feedback, instructors can use intelligent tutoring systems for a wide range of administrative duties (Muñoz-merino, 2011; Timonen & Roukema, 2021). Programs with Al like PaperRater and Grammarly allow instructors options, including plagiarism checking. grading and providing feedback to students on their weaknesses. As a result of AI, instructors have been able to devote more time to their primary responsibilities, such as teaching and disseminating materials and content in accordance with the institutions or the country's curriculum. There was evidence that administrative processes and tasks had improved in quality, as well as the effectiveness and efficiency of instructors or educators in the performance of various administrative tasks despite this topic not being the primary focus of many articles evaluated (L. Chen et al., 2020).

INSTRUCTION

The use of artificial intelligence (AI) in education was also examined in this study. A summary of a number of articles revealed that instructors are quickly adopting and utilizing artificial intelligence (AI) in various forms as an instructional aid or pedagogical tool. Artificial Intelligence has had a significant impact on this field when used for educational purposes or as a teaching too (Cheng et al., 2020; Steinbauer et al., 2021) I. Various publications reviewed and analyzed show that the quality, instructors' productivity, effectiveness, and efficiency have all gone up (Chatterjee & Bhattacharjee, 2020; X. Chen, 2020). It's been shown in other studies that team-viewer applications, simulation, and gamification have significant benefits to instructional quality, alongside being closely linked to VR and 3-D or even using the techniques to increase performance and effectiveness through the use of AI. Another study looked at how humanoid robots that can talk and converse can improve the quality of instruction by increasing student involvement because of human-like appearances, as well as enhanced capabilities (Seo et al., 2021).

LEARNING

All has had a significant impact on students' educational experiences, which are included in this study's scope of work. As Rus et al. summarised the impact of Al on learning, they found that ITS fosters deep learning by probing and prodding students until they are able to adequately explain their position and the rationale behind it, thus enhancing the comprehension and retention of the information they are providing (J. Kim et al., 2022; Tedre et al., 2021; Zawacki-Richter et al., 2019a). ITS is an integral component of the system. This and other studies illustrate the numerous advantages that AI can provide to students' educational experiences in various ways. It is possible to track a student's progress in terms of knowledge and understanding thanks to artificial intelligence (AI). In order to better meet the needs of individual students, the system makes use of this data. When it comes to learning, Perivacuolar noted that adaptive content and intelligent learning systems such as virtual reality have been made possible by AI, and this has been shown to have a positive effect on student achievement. When it comes to learning, Mitropoulos and Natsis point out that modelling and related tools and methods give students the hands-on experience and experiential learning they need, which enhances the quality of their education. The research they cited in their article also points out how VR and 3-D technology

can enhance education by enhancing usability and student enjoyment (Celik et al., 2022; S. Raj, 2019). Other studies focusing on web-based platforms highlight the benefits of AI and its impact on learning quality. AI web-based components such as Class monitoring, adaptive hypermedia, collaborative learning, and information filtering encourage students to collaborate and interact with each other and to learn, as Kahraman points out. According to Peredo et al, a web-based platform has the same advantages as a brick-and-mortar classroom because it adapts and tailors' instruction to the needs of the learner (Khare et al., 2018; Verdú et al., 2008; Zakirova & Zunnunova, 2020). As an example, the Student Tracker middleware utilizes learnerspecific data found online, such as completed activities, learning tracker tracking time, and other components, to adapt the AI web based pedagogical approach to learning. Web-based platforms and proven benefits to learning include promoting global access to education and affordability. Overall, these platforms have provided a more enjoyable educational experience (Chaudhry & Kazim, 2021). A number of other studies have demonstrated the benefits and ramifications of artificial intelligence (AI) in the classroom. Academic integrity and honesty have been promoted through the use of Turnitin tools like revision helper and Pearson's Write-to-Learn tools, as well as other revision and writing assistants like AI. Other studies, on the other hand, have raised concerns about Al's potential negative impact on learning. Because of the ease with which sites that generate a lot of paper and paper mills and can be used by students, Crowe et al. found that Al may promote dishonesty and jeopardize academic integrity. The advantages of AI in education outweigh the disadvantages, as evidenced by a number of other studies (Chaudhry & Kazim, 2021; Khan et al., 2022).

CONCLUSION

In conclusion, implementation of AI in Higher Education is late in comparison to the corporate sector, many educational institutions that have already adopted Artificial Intelligence (AI) and are continuing to invest more into AI applications will surely remain ahead of their competitors. Higher Education institutes that incorporate AI into all its programs remain leaders in their field and are already reaping the benefits associated with it. At the end from all the discussion and analysis done in the paper we can now say that AI is impacting higher education institutes in a significant way. AI expansion is forcing many jobs to become obsolete and thus an entire new skill sets will be required. Higher education institutes are required to train and develop their students to upgrade them to face the challenge of the AI revolution and fight successfully in the

Al age. Artificial Intelligence makes its impact on almost every field of life. Education is one of the leading areas leveraged by Al technology. Like all other fields, education also adopted Al tool and technique to enhance student learning capabilities and other features of the education sector. The role of Al in education is wide spreading and covers learning, instruction, and administrative features. In this research, we carefully discuss the role of Al in education. In this research, we categorized the areas in the education industry into educational administration, instructional design, and learning. We reviewed literature and explored research aspects of Al in education.

REFERENCES

- Acheampong, P., Zhiwen, L., Hiran, K.K., Serwaa, O.E., Boateng, F., & Bediako, I.A. (2018).
 Examining the Intervening Role of Age and Gender on mobile payment Acceptance in Ghana:
 UTAUT Model. Canadian Journal of Applied Science and Technology, 5(2).
- Aguirre, C.C., González-Castro, N., Kloos, C.D., Alario-Hoyos, C., & Muñoz-Merino, P.J. (2021). Conversational agent for supporting learners on a mooc on programming with java. Computer Science and Information Systems, 18(4), 1271–1286. https://doi.org/10.2298/CSIS200731020C
- Ahmad, T. (2020). Scenario based approach to re-imagining future of higher education which prepares students for the future of work. *Higher Education, Skills and Work-Based Learning*, 10(1), 217–238. https://doi.org/10.1108/HESWBL-12-2018-0136
- Allayarova, S.N. (2019). Implementation of modern information communication technologies (Ict) in higher education sector: International experience and the example of Uzbekistan. International Journal of Innovative Technology and Exploring Engineering, 9(1), 386–392. https://doi.org/10.35940/ijitee.A4146.119119
- Bakhromovich, S.I. (2020). Development Trends and Transformation Processes in Academic Mobility in Higher Education In Uzbekistan, 8(12), 60–65.
- Celik, I., Dindar, M., Muukkonen, H., & Järvelä, S. (2022). The Promises and Challenges of Artificial Intelligence for Teachers: A Systematic Review of Research. *TechTrends*, 0123456789. https://doi.org/10.1007/s11528-022-00715-y
- Chassignol, M., Khoroshavin, A., Klimova, A., & Bilyatdinova, A. (2018). Artificial Intelligence trends in education: A narrative overview. *Procedia Computer Science*, 136, 16–24. https://doi.org/10.1016/j.procs.2018.08.233
- Chatterjee, S., & Bhattacharjee, K.K. (2020). Adoption of artificial intelligence in higher education: A quantitative analysis using structural equation modelling. *Education and Information Technologies*. https://doi.org/10.1007/s10639-020-10159-7
- Dadhich, M., Hiran, K.K., & Rao, S.S. (2021). Teaching—Learning Perception Toward Blended E-learning Portals During Pandemic Lockdown. https://doi.org/10.1007/978-981-16-1696-9_11
- Dadhich, M., Hiran, K.K., Rao, S.S., & Sharma, R. (2022). Impact of Covid-19 on Teaching-Learning Perception of Faculties and Students of Higher Education in Indian Purview. *Journal* of Mobile Multimedia. https://doi.org/10.13052/jmm1550-4646.1841

- Dadhich, S., Pathak, V., Mittal, R., & Doshi, R. (2021). Machine learning for weather forecasting.
 In Machine Learning for Sustainable Development. https://doi.org/10.1515/9783110702514-010
- Estevez, J., Garate, G., & Grana, M. (2019). Gentle Introduction to Artificial Intelligence for High-School Students Using Scratch. *IEEE Access*, 7, 179027–179036. https://doi. org/10.1109/ACCESS.2019.2956136
- Fernández-Martínez, C., Hernán-Losada, I., & Fernández, A. (2021). Early Introduction of AI in Spanish Middle Schools. A Motivational Study. *KI Kunstliche Intelligenz*, *35*(2), 163–170. https://doi.org/10.1007/s13218-021-00735-5
- Frempong, M.A., & Hiran, K.K. (2014). Awareness and Understanding of Computer Forensics in the Ghana Legal System. *International Journal of Computer Applications*, 89(20).
- Hwang, G.J., Xie, H., Wah, B.W., & Gašević, D. (2020). Vision, challenges, roles and research issues of Artificial Intelligence in Education. *Computers and Education: Artificial Intelligence*, 1. https://doi.org/10.1016/J.CAEAI.2020.100001
- Kalmuratov, B. (2020). The current state of innovative development of the construction industry of the Republic of Uzbekistan. *International Scientific Journal Theoretical & Applied Science*, 82(02), 455–463. https://doi.org/10.15863/TAS.2020.02.82.74
- Kakish, K., & Pollacia, L. (2018). Adaptive learning to improve student success and instructor efficiency in introductory computing course. *Proceedings of the 34th Information Systems Education Conference*. ISECON 2018, April, 72–78.
- Tyagi, S.K.S., Mukherjee, A., Pokhrel, S.R., & Hiran, K.K. (2020). An Intelligent and Optimal Resource Allocation Approach in Sensor Networks for Smart Agri-IoT. *IEEE Sensors Journal*, pp. 1–1. https://doi.org/10.1109/jsen.2020.3020889
- Upala, M., & Wong, W.K. (2019). IoT Solution for Smart Library Using Facial Recognition.
 IOP Conference Series: Materials Science and Engineering, 495(1). https://doi.org/10.1088/1757-899X/495/1/012030
- Verdú, E., Regueras, L.M., Verdú, M.J., de Castro, J.P., & Pérez, M.Á. (2008). An analysis of the research on adaptive Learning: The next generation of e-learning. WSEAS Transactions on Information Science and Applications, 5(6), 859–868.
- Wakelam, E., Jefferies, A., Davey, N., Sun, Y., Zawacki-Richter, O., Marín, V.I.,... Wang, C.Y. (2020). Artificial intelligence innovation in education: A twenty-year data-driven historical analysis. *International Journal of Educational Technology in Higher Education*, 10(1), 1–43. https://doi.org/10.36941/AJIS-2021-0077
- Yeboah, T., Odabi, I., & Hiran, K.K. (2015). An Integration of Round Robin with Shortest Job First Algorithm for Cloud Computing Environment. *International Conference on Management, Communication and Technology*, *III*(1), 1–5.
- Zakirova, S.A., & Zunnunova, U.G. (2020). *Challenges and Prospects in Art Higher Education Of.* 8(10), 73–76.
- Zawacki-Richter, O., Marín, V.I., Bond, M., & Gouverneur, F. (2019). Systematic review of research on artificial intelligence applications in higher education – where are the educators? *International Journal of Educational Technology in Higher Education*, 16(1). https://doi. org/10.1186/s41239- 019-0171-0
- www.google.com

Empowering Pathways: Navigating Women's Entrepreneurship from Domestic Roles to Financial Autonomy

Pranoti Dixit* and Dr. Vaishali Dhingra**

ABSTRACT

The shift from domestic roles to financial independence through entrepreneurship marks a critical transition for women globally, embodying not only a change in occupational status but a comprehensive transformation in identity, societal positioning, and economic empowerment. This theoretical exploration delves into the multifaceted nature of this transition, examining the interplay of gender, societal norms, economic structures, and individual agency. By dissecting the barriers, motivations, strategies, and successes characterizing women's entrepreneurial endeavors, this series of articles aims to lay a foundational understanding of the significant journey women undertake from domestic engagement to achieving financial autonomy through entrepreneurship. This transition represents a profound shift in self-perception, societal recognition, and economic contribution, challenging stereotypes and navigating the complex economic landscape. Through a detailed examination, this study seeks to illuminate the nuanced experiences of women entrepreneurs, shaped by a confluence of gender roles, societal expectations, economic barriers, and personal determination, ultimately contributing to a broader understanding of the economic and social implications of women's entrepreneurship.

Keywords: Women's Entrepreneurship, Gender Roles and Economic Empowerment, Societal Norms and Entrepreneurial Barriers, Financial Independence and Identity Transformation, Entrepreneurial Motivations and Strategies

INTRODUCTION

The transition from domestic roles to financial independence through entrepreneurship represents a pivotal journey for countless women worldwide. This

^{*}Research Scholar, Rama University, Kanpur.

^{**}Faculty of Commerce & Management, Rama University, Kanpur, Uttar Pradesh.

transformation is not merely a change in occupational status but encompasses a comprehensive shift in identity, societal positioning, and economic empowerment. It is an ambitious exploration aimed at dissecting the multifaceted nature of this transition, engaging with the complex interplay of gender, societal norms, economic structures, and individual agency. This introduction seeks to lay the groundwork for a series of theoretical articles that collectively interrogate the barriers, motivations, strategies, and successes characterizing women's entrepreneurial endeavors. It sets the stage for a detailed examination of the critical transition that many women undergo from being primarily engaged in domestic roles to achieving financial independence through entrepreneurship. This transformation goes beyond merely starting a business; it represents a profound change in the way women view themselves, are perceived by society, and how they navigate the economic landscape. The study aims to delve into the nuanced experiences of women entrepreneurs, recognizing that their journey is shaped by a confluence of factors that include gender roles, societal expectations, economic barriers, and personal determination.

Comprehensive Shift in Identity: Women's move towards entrepreneurship often requires a redefinition of their own identities. This shift is not just about adopting the title of an entrepreneur but involves a deeper transformation in self-perception and confidence. Women transition from roles that society traditionally assigns them—caregivers, homemakers—to roles that they choose for themselves, where they are innovators, leaders, and economic agents. This change challenges deeply held stereotypes and opens up new possibilities for how women see themselves and their capabilities.

Societal Positioning: The journey also affects women's societal positioning. Entrepreneurship can elevate women's status within their communities and societies by showcasing their ability to contribute significantly to the economy and innovation. However, this path is fraught with challenges as women entrepreneurs often confront societal norms and expectations that may not align with their entrepreneurial ambitions. The study aims to explore how women navigate these societal pressures and what support mechanisms can facilitate their success.

Economic Empowerment: Achieving financial independence through entrepreneurship is a powerful form of economic empowerment. It not only improves women's personal and family's financial well-being but also contributes to broader economic development. However, women entrepreneurs face unique economic barriers, including access to capital, markets, and business networks. Understanding

these challenges and identifying strategies to overcome them is crucial for supporting women's entrepreneurship.

Ambitious Exploration: The study is positioned as an ambitious exploration of the multifaceted nature of women's transition to entrepreneurship. It acknowledges that this journey is influenced by a complex interplay of factors, including but not limited to gender dynamics, societal norms, economic structures, and individual agency. By examining these factors in detail, the study seeks to provide a comprehensive understanding of the challenges and opportunities that women entrepreneurs face.

The Significance of Women's Entrepreneurship: Women's entrepreneurship is increasingly recognized as a critical driver of economic growth, innovation, and social change. Beyond contributing to GDP and job creation, women-led enterprises often embody a shift towards more inclusive and sustainable economic models. However, the journey of women from domestic roles to entrepreneurship is fraught with unique challenges that stem from deeply ingrained gender norms, unequal access to resources, and systemic biases within the entrepreneurial ecosystem. Understanding these dynamics is essential not only for fostering gender equality but also for unlocking the full potential of women's contributions to the economy and society. It collectively forms a scholarly examination that not only highlights the unique challenges faced by women transitioning from domestic roles to entrepreneurship but also sheds light on the broader implications of this shift for individuals, communities, and economies at large. Below are key areas of significance these theoretical articles address:

Advancing Gender Equality: The exploration of women's entrepreneurship serves as a crucial avenue for advancing gender equality. By focusing on the transition from domestic roles to financial independence, these articles underline the persistent gender disparities in economic participation and opportunity. They critically assess the structural barriers that women face, including access to finance, societal norms, and legal constraints, offering insights into how dismantling these barriers can promote a more gender-inclusive economy. Highlighting successful cases of women entrepreneurs further provides role models and counter-narratives to traditional gender roles, inspiring more women to envision and pursue entrepreneurial careers.

Economic Empowerment and Development: Women's entrepreneurship is increasingly recognized as a key driver of economic growth. The articles delve into how empowering women to start and grow their own businesses can lead to increased

economic diversification, innovation, and job creation. They provide evidence on the multiplier effect of women's economic empowerment, including improvements in family welfare, education, and health outcomes. By advocating for policies and practices that support women entrepreneurs, these articles contribute to broader discussions on sustainable economic development and the untapped potential of women in contributing to the economy.

Societal Transformation: The transition of women from domestic roles to entrepreneurship embodies a societal transformation. These theoretical articles examine how women's entrepreneurship challenges and reshapes societal norms around gender roles and family dynamics. They explore the ripple effects of women's economic independence on societal perceptions of women's roles, contributing to a gradual shift towards more egalitarian societies. The articles underscore the importance of cultural and societal support systems in facilitating or hindering women's entrepreneurial journeys, highlighting the need for societal transformation alongside economic and policy changes.

Policy Implications: A significant contribution of these articles is their detailed discussion of the policy implications necessary to support women's entrepreneurship. They provide a comprehensive analysis of existing policy gaps and propose targeted interventions to address these gaps. Topics include access to finance, education and training, childcare support, and legal reforms to ensure women's equal rights to own property and start businesses. These insights are invaluable for policymakers, development agencies, and non-governmental organizations aiming to craft effective strategies to support women entrepreneurs.

Theoretical Contributions: Beyond their practical implications, these articles make substantial theoretical contributions to the fields of entrepreneurship, gender studies, and economic development. They integrate and build upon various theoretical frameworks, including feminist theory, social capital theory, and human capital theory, to provide a nuanced understanding of women's entrepreneurship. This theoretical grounding enhances our understanding of the complex interplay between individual agency and structural constraints, enriching academic discourse and providing a foundation for future research.

Empowerment and Agency: Finally, these articles highlight the empowerment and agency of women entrepreneurs. They celebrate the resilience, creativity, and determination of women who navigate the challenging path from domestic roles to financial independence. By documenting their strategies, successes, and the

obstacles they overcome, these articles contribute to a narrative of empowerment that can motivate and inspire future generations of women entrepreneurs.

Theoretical Frameworks and Perspectives: The study employs a multitheoretical approach to capture the breadth and depth of women's entrepreneurial experiences. This involves integrating insights from several key theoretical perspectives:

Feminist Theory: Provides the critical lens to examine how patriarchal structures and gender norms influence women's access to entrepreneurship and shape the challenges they face.

Social Capital Theory: Highlights the importance of social networks, relationships, and community support in facilitating women's entrepreneurial ventures, especially in overcoming barriers to access resources, information, and markets.

Human Capital Theory: Focuses on the role of education, skills, and personal development in enhancing women's capabilities to launch and grow successful enterprises.

Motivational Theory: Explores the intrinsic and extrinsic motivations driving women to pursue entrepreneurship, including the desire for autonomy, financial security, and personal fulfilment.

Intersectionality: Acknowledges the diverse experiences of women entrepreneurs, emphasizing how intersecting identities (such as race, class, and sexuality) impact their entrepreneurial journey.

Resilience Theory: Investigates how women entrepreneurs develop resilience to navigate the adversities and challenges inherent in the entrepreneurial process.

Identity Theory: Examines how women negotiate their multiple identities (as entrepreneurs, caregivers, etc.) and the impact of this negotiation on their entrepreneurial activity.

LITERATURE REVIEW

The transition of women from domestic roles to achieving financial independence through entrepreneurship represents a profound narrative of transformation, resilience, and empowerment. This journey, marked by the overcoming of substantial barriers and the seizing of opportunities, is a testament to the indomitable spirit of women entrepreneurs worldwide. This literature review aims to provide a panoramic view of women's entrepreneurship, weaving together the various threads of global perspectives, challenges, successes, and theoretical insights that shape the fabric of women's entrepreneurial endeavors. At the heart of this exploration is the recognition

of entrepreneurship as a pivotal avenue for women's economic empowerment and a crucial driver of global economic growth. The review draws upon a rich tapestry of studies, reports, and scholarly works from diverse fields such as gender studies, economics, entrepreneurship, and sociology, offering a holistic overview of the landscape of women's entrepreneurship. This comprehensive approach highlights the significant role women entrepreneurs play in not only advancing their individual economic independence but also in contributing to broader societal and economic advancements.

The global perspective on women's entrepreneurship reveals a dynamic and varied landscape, where cultural, economic, and legal frameworks across different regions shape the opportunities and challenges faced by women entrepreneurs. From the Global Entrepreneurship Monitor's insights into societal attitudes and access to finance, to studies on the impact of gender biases in lending practices, this review uncovers the multifaceted nature of the barriers that women must navigate. These challenges include access to finance, navigating cultural and social norms, educational and skills gaps, regulatory and institutional barriers, market access challenges, and the daunting task of balancing business and domestic responsibilities. Yet, amidst these challenges, the review illuminates the pathways to success that women entrepreneurs have carved out for themselves. Through building social and professional networks, accessing diverse channels of finance, leveraging digital technologies, and fostering entrepreneurial education and training, women have demonstrated remarkable resilience and innovation. These strategies, underpinned by supportive policies and legal frameworks, not only facilitate women's entrepreneurial success but also underscore the importance of creating an enabling environment for women's entrepreneurship.

The theoretical exploration within this review serves as a foundation for understanding the complex journey of women entrepreneurs. It integrates feminist theory, which challenges traditional gender roles and highlights systemic barriers; social capital theory, emphasizing the value of networks; human capital theory, underscoring the importance of education and skills; motivational theory, exploring the drivers behind women's entrepreneurship; intersectionality, highlighting the unique challenges faced by diverse groups of women; resilience theory, focusing on overcoming adversity; and identity theory, examining the navigation of multiple identities. These theoretical frameworks provide a lens through which to view the experiences of women entrepreneurs, offering insights into the strategies they employ

and the support systems that facilitate their success. The journey of women from domestic roles to financial independence through entrepreneurship is narrative rich with lessons on transformation, resilience, and empowerment. This literature review not only sheds light on the current state of women's entrepreneurship but also contributes to a deeper understanding of the multifaceted journey of women entrepreneurs. It underscores the critical role of supportive environments, inclusive policies, and the empowerment of women as essential components in advancing gender equality and economic growth worldwide.

Global Perspective: Exploring the global perspective on women's entrepreneurship from domestic roles to financial independence involves examining the diverse contexts, challenges, and successes experienced by women entrepreneurs across different regions. This exploration can be enriched by drawing on various studies, reports, and scholarly work that provide insights into the global state of women's entrepreneurship. The discussion below integrates these perspectives to offer a comprehensive overview.

The Global Landscape of Women's Entrepreneurship: Women's entrepreneurship has been recognized as a crucial driver of economic growth and gender equality worldwide. However, the entrepreneurial landscape varies significantly across regions due to differences in cultural, economic, and legal frameworks. The Global Entrepreneurship Monitor (GEM) 2019/2020 Women's Report highlights that women's entrepreneurial activity is influenced by factors such as societal attitudes towards entrepreneurship, access to finance, education, and the presence of role models (Elam, et al., 2020).

Challenges Faced by Women Entrepreneurs Globally: Despite the potential benefits, women entrepreneurs face several challenges that can hinder their transition from domestic roles to financial independence.

Access to Finance: Access to finance is a critical barrier for women entrepreneurs globally. Studies indicate that women often have lower amounts of capital to start and grow their businesses, partially due to gender biases in lending practices (Muravyov, et al., 2009). Furthermore, the World Bank (2019) reports that women are less likely to have access to formal financial services, impacting their ability to finance their entrepreneurial ventures.

Cultural and Social Norms: Cultural and social norms play a significant role in shaping women's entrepreneurship. In many societies, women's primary roles are still seen as domestic caregivers, limiting their opportunities and aspirations for

business ownership (Hughes, et al., 2012). These norms can also influence societal support and acceptance of women entrepreneurs.

Policy and Legal Frameworks: The policy and legal environment can either facilitate or impede women's entrepreneurship. According to the World Economic Forum (2020), gender disparities in laws and regulations affect women's ability to start and grow businesses. For example, in some countries, women still face legal restrictions on their ability to own property or open bank accounts independently.

Success Factors and Opportunities: Despite these challenges, there are numerous success stories and opportunities that highlight the potential for women to achieve financial independence through entrepreneurship.

Education and Training: Investments in education and training are critical for empowering women entrepreneurs. The provision of entrepreneurship education and skills training can equip women with the knowledge and confidence needed to start and grow their businesses (Brush, et al., 2019).

Digital Technology: The rise of digital technology offers unprecedented opportunities for women entrepreneurs. E-commerce platforms, digital marketing, and online networking can help women overcome traditional barriers to market access and customer engagement (Nambisan, 2017).

Support Networks and Mentorship: Support networks and mentorship programs have been identified as crucial for the success of women entrepreneurs. These networks provide women with access to valuable information, resources, and emotional support, enhancing their entrepreneurial capabilities (Stam, et al., 2014).

The global perspective on women's entrepreneurship reveals a complex landscape shaped by various challenges and opportunities. While women entrepreneurs face significant barriers related to finance, cultural norms, and policy frameworks, there are also many pathways to success through education, technology, and support networks. Addressing these challenges and leveraging opportunities will require concerted efforts from governments, financial institutions, and communities to create an enabling environment for women entrepreneurs.

Barriers to Entrepreneurship: The journey of women from domestic roles to achieving financial independence through entrepreneurship is fraught with numerous barriers. These obstacles are not only diverse but also deeply entrenched in socioeconomic, cultural, and institutional frameworks. This section delves into these barriers, underpinned by scholarly research and reports, to provide an in-depth understanding of the challenges faced by women entrepreneurs.

Access to Finance: One of the most significant barriers for women entrepreneurs is access to finance. Women often face higher rejection rates for financing and are likely to receive lower amounts of funding compared to their male counterparts (Coleman & Robb, 2009). This gender gap in financing is attributed to a variety of factors, including discriminatory lending practices and women's lower likelihood of having collateral. Additionally, the World Bank (2019) notes that in many regions, women have less access to formal banking services, further exacerbating the financial barriers to entrepreneurship.

Cultural and Social Norms: Cultural and social norms significantly influence women's participation in entrepreneurship. In many societies, women are primarily perceived as caregivers, a role that is often seen as incompatible with the demands of running a business (Ahl & Marlow, 2012). These societal expectations can limit women's mobility, networking opportunities, and time availability for entrepreneurial activities. Furthermore, societal attitudes towards women in business can also affect confidence and perceived capability, impacting women's entrepreneurial ambitions (Brush, et al., 2014).

Educational and Skills Gap: Education and skill development are critical for successful entrepreneurship. However, women often face disadvantages in educational attainment and access to entrepreneurial training. This gap not only affects their ability to start a business but also to grow and sustain it. The disparity in STEM (Science, Technology, Engineering, and Mathematics) education, in particular, limits women's entry into high-growth entrepreneurial sectors (Terjesen & Lloyd, 2015). Moreover, lack of access to networks and mentors for business-related advice and support further widens this skills gap (Stam, et al., 2014).

Regulatory and Institutional Barriers: Regulatory and institutional barriers also pose significant challenges to women entrepreneurs. Discriminatory laws and regulations can restrict women's ability to own property, inherit assets, or even open bank accounts in some countries (World Bank, 2019). Such legal constraints limit women's economic autonomy and their ability to secure business loans. Additionally, bureaucratic hurdles and lack of transparency in business regulations can disproportionately affect women, who may have less experience and fewer resources to navigate these challenges (Brush, et al., 2019).

Market Access Challenges: Women entrepreneurs often struggle with market access, facing challenges in entering certain industries and reaching customers. Gender stereotypes and biases can lead to women's businesses being undervalued

or not taken seriously by suppliers, customers, and potential business partners (Ahl, 2006). Moreover, women's limited access to business networks and market information can hinder their ability to compete effectively in the marketplace (Manolova, et al., 2012).

Work-Life Balance: Balancing business responsibilities with domestic and caregiving roles is a significant challenge for many women entrepreneurs. The dual burden of work and family obligations can limit the time and energy women can dedicate to their entrepreneurial ventures, affecting business growth and sustainability (Eddleston & Powell, 2012).

The barriers to women's entrepreneurship are multifaceted, involving financial, cultural, educational, regulatory, and market access challenges. Overcoming these obstacles requires concerted efforts from governments, financial institutions, educational organizations, and society at large to create a more supportive environment for women entrepreneurs. Addressing these barriers is not only crucial for the empowerment of women but also for the broader economic development and innovation.

Strategies for Success: To navigate the complex landscape of entrepreneurship and achieve financial independence, women entrepreneurs can adopt various strategies that leverage both individual and systemic strengths. These strategies, backed by research and practice, address the multifaceted challenges women face in entrepreneurship, from access to finance and markets to balancing work-life commitments. This section outlines these strategies, supported by academic findings and practical examples.

Building Social and Professional Networks: The importance of social and professional networks in entrepreneurial success cannot be overstated. Networks provide access to resources, information, mentorship, and opportunities that might otherwise be inaccessible. Research indicates that women can benefit significantly from engaging in networking activities, both formal and informal. Networking events, industry associations, and online communities offer platforms for connections and learning. As Robb and Watson (2012) suggest, women entrepreneurs leveraging their networks can enhance their business knowledge and gain access to financing opportunities.

Accessing Finance Through Diverse Channels: Access to finance remains a critical barrier for women entrepreneurs. To overcome this, seeking out diverse financing sources beyond traditional bank loans can be beneficial. Crowdfunding, angel investors, women-focused funding programs, and venture capital are avenues

worth exploring. The participation of women in alternative financing platforms, where investment decisions may rely less on traditional criteria and more on business potential, can level the playing field (Marlow & Patton, 2005).

Utilizing Digital Technologies and E-commerce: Digital technologies and e-commerce platforms offer powerful tools for overcoming market access barriers and scaling businesses. By leveraging online sales channels, social media marketing, and digital networking, women entrepreneurs can reach wider markets and reduce dependency on physical locations and traditional marketing methods. Digital literacy and e-commerce skills are increasingly important for entrepreneurial success in the globalized economy (Nambisan, 2017).

Fostering Entrepreneurial Education and Training: Education and training specific to entrepreneurship are crucial for equipping women with the necessary skills and knowledge to start and grow their businesses. This includes not only business management and finance but also areas such as digital marketing, legal aspects of business, and international trade. Tailored programs that address the unique challenges and needs of women entrepreneurs can significantly impact their confidence and competence (Brush, Edelman, Manolova, & Welter, 2019).

Advocating for Supportive Policies and Legal Frameworks: Advocacy for policies that support women's entrepreneurship is crucial for creating an enabling environment. This includes access to finance, property rights, and childcare support, as well as addressing discriminatory laws and practices. Governments and international organizations play a key role in implementing policies that facilitate women's entrepreneurship, such as funding programs, tax incentives, and regulatory reforms (World Bank, 2019).

Work-Life Balance Management: Managing the dual demands of business and domestic responsibilities is a significant challenge for many women entrepreneurs. Strategies for work-life balance include flexible work arrangements, time management practices, and delegating or outsourcing certain business functions or domestic tasks. Support systems, both formal and informal, can alleviate the pressures of balancing these roles (Eddleston & Powell, 2012).

Leveraging Mentorship and Advisory Services: Mentorship and advisory services can provide invaluable guidance, support, and encouragement for women entrepreneurs. Mentors can offer insights based on their experiences, assist in navigating challenges, and open doors to new opportunities. Formal mentorship programs, as well as informal mentoring relationships, can significantly impact women's entrepreneurial success (Stam, et al., 2014).

The strategies for success in women's entrepreneurship are multifaceted, addressing both the internal capacities of entrepreneurs and the external environment in which they operate. By leveraging networks, diversifying financing sources, embracing digital technologies, and advocating for supportive policies, women entrepreneurs can navigate the path to financial independence more effectively. Education, mentorship, and work-life balance strategies further empower women to overcome the unique challenges they face, contributing to their success and the broader economic landscape.

THEORETICAL FRAMEWORK PROPOSAL

Feminist Theory

Feminist theory provides an indispensable framework for analyzing the intersections of gender, power, and society. It challenges traditional gender roles and sheds light on the systemic barriers women encounter in achieving financial independence through entrepreneurship. By emphasizing the importance of understanding the socio-economic and cultural constructs that both constrain and facilitate women's entrepreneurial endeavors, feminist theory plays a crucial role in addressing the dynamics of women's transition from domestic roles to entrepreneurship.

Core Tenets of Feminist Theory

At its core, feminist theory addresses several key concepts

Gender as a Social Construct: It posits that gender roles are socially constructed rather than biologically predetermined, influencing women's access to and participation in entrepreneurship by shaping societal expectations of femininity and domesticity.

Intersectionality: This concept highlights that women's experiences in entrepreneurship are shaped by intersecting factors such as race, class, age, and sexuality, making it essential for understanding the varied challenges and opportunities faced by women entrepreneurs from diverse backgrounds.

Patriarchy and Power Relations: Feminist theory examines how patriarchal structures privilege male dominance, often marginalizing women's contributions and limiting their economic independence.

Agency and Resistance: Despite systemic barriers, feminist theory celebrates women's resilience and their innovative strategies to navigate and resist gendered constraints, thereby carving out spaces of economic autonomy and success.

Feminist Theories and Their Application to Women's Entrepreneurship

Liberal Feminism: Advocates for equality through political and legal reform, emphasizing the need for equal access to resources, opportunities, and the elimination of legal barriers for women entrepreneurs.

Radical Feminism: Focuses on the root causes of women's oppression in patriarchy and advocates for societal transformation to eliminate gender inequality, particularly in the business world.

Socialist Feminism: Analyzes the intersection of capitalism and patriarchy, advocating for equitable distribution of resources and opportunities for women entrepreneurs.

Postcolonial Feminism: Examines the impact of colonial legacies and intersectionality on entrepreneurship, emphasizing the challenges faced by women from marginalized communities.

Intersectional Feminism: Emphasizes the diverse experiences of women entrepreneurs, advocating for policies tailored to the specific needs and challenges of different groups of women.

Application to Women's Entrepreneurship

The application of these feminist theories helps in

Advocating for Equal Opportunities: Ensuring women have equal access to funding, mentorship, and networks.

Challenging Patriarchal Norms: Addressing societal biases that limit women's participation in entrepreneurship.

Promoting Economic and Social Equity: Supporting policies that enable women to pursue entrepreneurship, including work-life balance and equitable distribution of domestic responsibilities.

Acknowledging and Addressing Intersectionality: Implementing inclusive policies that cater to the diverse needs of women entrepreneurs, especially those from marginalized groups.

Feminist theory offers a powerful lens through which to explore and understand women's entrepreneurship, advocating for a reimagining of entrepreneurship that is inclusive, equitable, and supportive of women's economic autonomy and success. By highlighting the socio-economic and cultural barriers women face, feminist theory

not only critiques the status quo but also advocates for transformative change. In doing so, it contributes to a broader movement towards gender equality and economic justice for all women, underscoring the importance of feminist perspectives in achieving financial independence and success in entrepreneurship.

SOCIAL CAPITAL THEORY

The Social Capital Theory provides a vital lens through which to explore the dynamics of women's entrepreneurship, particularly in the journey from domestic roles to financial independence. This theory emphasizes the value of social networks, relationships, and community ties in accessing resources, information, and support that can significantly impact entrepreneurial success. In the context of women's entrepreneurship, Social Capital Theory helps to understand how social connections can either facilitate or hinder the pursuit of financial independence through business ventures.

Understanding Social Capital Theory: Social Capital Theory posits that social networks are a valuable asset that can be leveraged to gain economic and informational benefits. These networks consist of family, friends, professional contacts, and broader community ties. The theory is grounded in the belief that social relationships are critical for achieving goals, as they provide access to resources that might not be available through formal means. For women entrepreneurs, these networks can be instrumental in navigating the challenges of starting and growing a business.

Application to Women's Entrepreneurship

- 1. Access to Resources: Women entrepreneurs often face barriers in accessing financial capital, markets, and information. Social capital can play a crucial role in overcoming these obstacles by providing informal channels through which women can gain access to funding, customers, suppliers, and vital business information. For instance, women can leverage their community ties to find mentors, investors, or even initial customers, thereby facilitating the early stages of their entrepreneurial journey.
- 2. Knowledge Sharing and Learning: Social networks serve as a platform for the exchange of knowledge and skills, which are crucial for entrepreneurial success. Women can learn from the experiences of their peers, receive advice on managing their businesses, and gain insights into market trends

- and opportunities through their social connections. This informal learning can be especially valuable for women transitioning from domestic roles to entrepreneurship, who may not have formal business education or experience.
- 3. Emotional Support and Encouragement: Starting and running a business can be a daunting and isolating experience. Social capital provides emotional support and encouragement, which are critical for persistence and resilience in the face of challenges. The encouragement from family, friends, and peers can boost confidence and motivation, helping women entrepreneurs to persist in their endeavors.
- 4. Building Credibility and Reputation: In many contexts, women entrepreneurs may struggle to establish credibility in the business world. Social capital can help in building a reputation through endorsements and referrals from trusted network members. Positive word-of-mouth and recommendations within one's social network can enhance a woman entrepreneur's legitimacy and trustworthiness in the eyes of customers, partners, and financiers.

Challenges and Strategies: While social capital can offer numerous advantages, women entrepreneurs may face challenges in building and leveraging these networks. Gender norms and societal expectations can limit women's mobility and interaction, reducing their opportunities to build diverse and strategic connections.

To address these challenges, women entrepreneurs can adopt several strategies:

Engaging in Entrepreneurial Ecosystems: Participating in business associations, women entrepreneur networks, and industry groups can expand one's social capital beyond immediate circles.

Online Networking: Leveraging social media and online platforms can help in building connections with a broader community of entrepreneurs, mentors, and investors.

Mentorship Programs: Seeking out mentorship programs can provide women with access to experienced entrepreneurs and experts who can offer guidance, resources, and introductions to valuable contacts.

Community Involvement: Active involvement in community activities and events can enhance visibility and credibility, opening doors to new business opportunities and partnerships.

Social Capital Theory underscores the importance of social networks and relationships in facilitating women's entrepreneurial success. By understanding and strategically leveraging their social capital, women entrepreneurs can navigate the path from domestic roles to financial independence more effectively. This approach not only benefits individual entrepreneurs but also contributes to broader economic empowerment and gender equality.

HUMAN CAPITAL THEORY

Human Capital Theory, deeply ingrained in the study of economics and Labor markets, provides a vital framework for understanding the trajectory of women's entrepreneurship, particularly as it pertains to the journey from domestic roles to financial independence. This theory posits that individuals can invest in their own 'human capital' (i.e., education, training, health, and other skills) to improve productivity and earnings potential. In the context of women's entrepreneurship, Human Capital Theory helps elucidate how investments in education, skills, and personal development are critical for achieving success in entrepreneurial ventures and financial autonomy.

Understanding Human Capital Theory: Human Capital Theory suggests that the skills, knowledge, and competencies individuals possess can be viewed as capital because these attributes enhance their productivity and, consequently, their earning potential. Just as a company might invest in physical capital (like machinery) to boost production, individuals can invest in their human capital to increase their value in the Labor market or entrepreneurial endeavors. For women entrepreneurs, this encompasses formal education, vocational training, industry-specific knowledge, managerial skills, and other personal development areas.

Application to Women's Entrepreneurship

1. Education and Formal Training: Education plays a foundational role in developing human capital. For women entrepreneurs, higher levels of education are often correlated with better business outcomes, including higher earnings, business growth, and innovation. Formal education provides not only technical knowledge and skills but also enhances problem-solving abilities and critical thinking, which are essential for entrepreneurship.

- 2. Vocational and Skills Training: Beyond formal education, specific vocational and skills training related to entrepreneurship (such as financial literacy, digital skills, marketing, and management) can significantly impact women's success in starting and growing their businesses. Such training programs can help bridge the gap for women who may have had fewer opportunities for formal education or are transitioning from domestic roles with limited exposure to the business world.
- 3. Experience and Learning-by-Doing: Entrepreneurial success is also shaped by practical experience and the learning that occurs through the act of running a business. For many women, entrepreneurship can be a path not just to financial independence but also a significant source of learning and skill development. Experience in the market, dealing with customers, managing operations, and navigating challenges contributes to a woman's human capital, enhancing her entrepreneurial capabilities over time.
- 4. Networking and Mentorship: Human capital development is also facilitated by networking and mentorship. Engaging with peers, mentors, and industry experts can provide women entrepreneurs with valuable insights, advice, and learning opportunities. These relationships can accelerate the learning curve, offer guidance on best practices, and even aid in developing leadership and negotiation skills.

Challenges and Strategies: Despite the clear benefits of investing in human capital, women face distinct challenges that can hinder their ability to access education, training, and other opportunities for personal and professional development. Societal norms, domestic responsibilities, and limited access to resources can all pose barriers to human capital development for women.

To overcome these challenges, several strategies can be employed:

Targeted Education Programs: Initiatives that offer flexible learning opportunities, including online education and part-time programs, can help women balance their educational pursuits with domestic responsibilities.

Entrepreneurship Training: Programs specifically designed to equip women with entrepreneurial skills, including business planning, financial management, and digital literacy, can address the gap in practical business knowledge.

Mentorship and Support Networks: Establishing mentorship programs that connect women with experienced entrepreneurs can provide not only practical advice but also emotional support and encouragement.

Policy Interventions: Governments and NGOs can play a crucial role in facilitating women's access to education and training opportunities through scholarships, grants, and policies aimed at supporting women entrepreneurs.

Human Capital Theory emphasizes the importance of investments in education, training, and personal development as key drivers of entrepreneurial success and financial independence. For women entrepreneurs, particularly those transitioning from domestic roles, enhancing human capital is not just a pathway to business success but also a means of achieving greater autonomy and economic empowerment. By addressing the barriers to human capital development and implementing targeted support strategies, society can unlock the full potential of women entrepreneurs, contributing to broader economic growth and gender equality.

MOTIVATIONAL THEORY

Motivational Theory, a cornerstone of psychological and organizational studies, offers invaluable insights into the drivers behind individuals' actions, especially in the context of entrepreneurship. This theory is particularly relevant in understanding the journey of women from domestic roles to achieving financial independence through entrepreneurship. Women's entrepreneurship is often motivated by a complex interplay of intrinsic and extrinsic factors, which can include the desire for autonomy, financial needs, personal fulfilment, and the pursuit of social goals. Exploring these motivations through the lens of motivational theories can provide a deeper understanding of the unique challenges and opportunities women face in the entrepreneurial landscape.

Understanding Motivational Theory: Motivational Theory encompasses several key frameworks that explain why people decide to take action towards certain goals. Among these, Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and Deci and Ryan's Self-Determination Theory are particularly relevant for examining women's motivations in entrepreneurship.

1. Maslow's Hierarchy of Needs: Maslow's theory suggests that individuals are motivated to fulfil a hierarchy of needs, starting from basic physiological needs to higher-level psychological needs for self-fulfilment. For women entrepreneurs, starting a business may initially be motivated by economic needs (e.g., providing for their family) but can evolve into a pursuit of higher-level needs such as esteem (recognition and achievement) and self-actualization (realizing personal potential, creativity).

- 2. Herzberg's Two-Factor Theory: Herzberg distinguishes between hygiene factors (which can cause dissatisfaction if absent but do not necessarily motivate if present) and motivators (which truly drive people to perform). For women, hygiene factors might include the need for financial security or flexible work arrangements, while motivators could involve the pursuit of personal growth, achievement, and recognition through their entrepreneurial endeavors.
- 3. Self-Determination Theory (Deci and Ryan): This theory focuses on intrinsic and extrinsic motivations and how they influence self-regulation and goal pursuit. Women might be intrinsically motivated by the personal satisfaction and fulfilment derived from entrepreneurship. Extrinsic motivations can include financial rewards, social recognition, or contributing to their community. This theory underscores the importance of autonomy, competence, and relatedness in fostering intrinsic motivation.

Application to Women's Entrepreneurship

Intrinsic Motivations

Personal Fulfilment: Many women turn to entrepreneurship to pursue their passions and interests, seeking a sense of accomplishment and personal satisfaction.

Autonomy: The desire for independence and control over one's work-life balance is a significant motivator. Entrepreneurship offers women the flexibility to manage their domestic responsibilities while pursuing their career goals.

Competence: Building and demonstrating competence in their field can be a powerful motivator for women, driving them to innovate and excel in their businesses.

Extrinsic Motivations

Financial Independence: For many women, entrepreneurship is a pathway to financial security and independence, providing the means to support themselves and their families.

Social Recognition: Achieving recognition and respect within their community and industry can be a strong motivator, reinforcing their sense of achievement and status.

Social Impact: Some women are motivated by the desire to make a positive impact on their community or society, using their business as a platform for social change.

Challenges and Strategies: Women entrepreneurs face unique challenges that can affect their motivation, including gender bias, limited access to resources, and balancing business and domestic responsibilities. Strategies to support

Women's Entrepreneurial Motivations Include

Access to Resources: Providing women with access to funding, education, and networks can help address extrinsic motivations by reducing financial barriers and increasing opportunities for recognition and growth.

Mentorship and Support Networks: Offering mentorship and connecting women with supportive communities can bolster both intrinsic and extrinsic motivations by providing guidance, encouragement, and opportunities for social impact.

Flexible Work Environments: Creating flexible work arrangements can help women better balance domestic responsibilities with their entrepreneurial aspirations, addressing both hygiene factors and motivators.

Motivational Theory provides a nuanced framework for understanding the diverse motivations behind women's entrepreneurship, from the pursuit of financial independence to the fulfilment of personal and social goals. By recognizing and supporting these motivations, society can create an environment where women entrepreneurs thrive, contributing to economic growth and achieving greater gender equality in the business world.

INTERSECTIONALITY

Introduction to Intersectionality

Origin and Development: Originally articulated by Kimberlé Crenshaw (1989), intersectionality was developed to address the limitations of single-axis frameworks that failed to account for the overlapping and intersecting forms of discrimination faced by individuals.

Core Premise: Intersectionality posits that various forms of social stratification, such as gender, race, and class, do not act independently of one another but intersect to create a multiplicity of distinct experiences.

Application in Research: In research, applying an intersectional lens involves acknowledging and analyzing the ways in which intersecting identities influence individuals' access to resources, opportunities, and power.

Theoretical Framework Proposal

Application to Women's Entrepreneurship

Multiple Dimensions of Identity: Recognizing that women entrepreneurs do not constitute a homogenous group; their experiences of entrepreneurship are shaped by their intersecting identities.

Barriers and Challenges: Intersectionality allows for the identification of specific barriers faced by women entrepreneurs that are not only gender-based but also intertwined with race, class, ethnicity, and other social categories.

Access to Resources: Understanding how intersecting identities impact women's access to financial capital, social networks, mentorship, and markets.

Navigational Strategies: Exploring the diverse strategies that women entrepreneurs employ to navigate the complex landscape of entrepreneurship, influenced by their multiple identities.

Intersectionality in Understanding Entrepreneurial Success

Success Metrics: Challenging conventional metrics of entrepreneurial success by considering how they intersect with gender, race, class, etc., to affect women's goals and definitions of success.

Policy and Support Systems: Highlighting the need for tailored policies and support systems that address the unique challenges faced by diverse groups of women entrepreneurs.

Methodological Implications

Qualitative Approaches: Emphasizing the use of qualitative methods to capture the rich, nuanced experiences of women entrepreneurs from diverse backgrounds.

Inclusive Sampling Strategies: Ensuring research samples reflect the diversity of women entrepreneurs, including those from marginalized groups.

Analytical Strategies: Employing analytical strategies that can unpack the complex interplay of intersecting identities and their impact on entrepreneurial journeys.

Challenges and Considerations

Complexity in Analysis: Acknowledging the increased complexity in research design and analysis when applying an intersectional lens.

Avoiding Simplification: Caution against oversimplification of experiences and the risk of reinforcing stereotypes.

Ethical Considerations: Ensuring ethical research practices that respect the diversity and dignity of participants from various intersectional backgrounds.

Applying an intersectionality framework to the study of women's entrepreneurship from domestic roles to financial independence provides a comprehensive understanding of the multifaceted challenges and opportunities that women face. It highlights the importance of considering multiple, intersecting identities in shaping entrepreneurial experiences and outcomes. By adopting this theoretical lens, researchers can contribute to more equitable and effective policies, support systems, and practices that facilitate the success of a diverse range of women entrepreneurs, ultimately promoting broader economic empowerment and gender equality.

RESILIENCE THEORY

Introduction to Resilience Theory

Definition and Origins: Resilience Theory emerged from the study of individuals who thrived despite experiencing significant adversity. It focuses on the strengths and resources that individuals draw upon to overcome challenges.

Key Components: At its core, resilience involves positive adaptation within the context of significant adversity. This includes not just surviving challenges but also thriving and experiencing growth as a result of overcoming them.

Application Across Disciplines: While initially rooted in psychology, Resilience Theory has been applied in environmental science, sociology, and business studies, reflecting its relevance to understanding systemic and individual resilience.

Theoretical Framework Proposal

Application to Women's Entrepreneurship

Identifying Adversity: Recognizing the unique challenges women face in transitioning from domestic roles to entrepreneurship, including societal barriers, access to capital, balancing family and work, and navigating gender biases in the business world.

Adaptation and Growth: Examining how women entrepreneurs adapt to and grow from these challenges, potentially leading to innovative business practices, strong community ties, and enhanced personal and professional skills.

Resilience in Women's Entrepreneurial Journey

Internal Factors: Investigating personal qualities such as optimism, self-efficacy, and perseverance that contribute to resilience among women entrepreneurs.

Understanding how these qualities influence their capacity to start and sustain businesses.

External Factors: Analyzing the role of external support systems, including social networks, mentorship, and access to educational resources, in facilitating resilience. This includes how societal and community support can buffer against the challenges faced by women entrepreneurs.

Dynamic Process: Viewing resilience as a dynamic process that evolves over time, influenced by both successes and setbacks in the entrepreneurial journey. This perspective allows for the exploration of how resilience develops and changes as women's businesses grow and they encounter new challenges.

Methodological Implications

Longitudinal Studies: Encouraging the use of longitudinal research designs to capture the evolving nature of resilience over the course of the entrepreneurial journey.

Mixed Methods: Combining qualitative and quantitative methods to comprehensively understand the multifaceted nature of resilience among women entrepreneurs. Qualitative approaches can capture personal narratives of resilience, while quantitative methods can measure the impact of resilience on business outcomes.

Challenges and Considerations

Variability of Resilience: Acknowledging that resilience varies widely among individuals and is influenced by a myriad of factors, including cultural, economic, and personal contexts.

Risk of Romanticizing Struggle: Being cautious not to romanticize the struggles faced by women entrepreneurs, recognizing that while resilience can lead to growth, the systemic barriers contributing to these challenges also require direct address and mitigation.

A theoretical framework based on Resilience Theory provides a robust structure for exploring how women entrepreneurs overcome adversity to achieve financial independence. By focusing on both the internal and external dimensions of resilience, this framework highlights the complex interplay of factors that support women's entrepreneurial success. Importantly, it underscores the need for policies and programs that enhance resilience among women entrepreneurs, offering them not just a pathway out of adversity but a means to thrive and contribute meaningfully to the economy and society.

IDENTITY THEORY

Introduction to Identity Theory

Core Concepts: Identity Theory suggests that individuals have multiple identities based on the roles they play in society, such as parent, employee, or entrepreneur. These identities are associated with certain expectations and behaviors.

Role Salience and Commitment: The theory posits that the salience of an identity—how central it is to an individual's self-concept—and the individual's commitment to the roles within that identity significantly influence their actions and interactions with others.

Interaction between Identities: Identity Theory also examines how different identities interact with each other, potentially leading to role conflict or role enhancement, and how individuals navigate these interactions.

Theoretical Framework Proposal

Application to Women's Entrepreneurship

Navigating Multiple Identities: Exploring how women entrepreneurs navigate their multiple identities, including domestic roles and their identity as entrepreneurs. Understanding the challenges and strategies involved in balancing these sometimesconflicting identities.

Role Salience and Entrepreneurial Pursuit: Examining how the salience of the entrepreneurial identity influences women's commitment to their business ventures and their pursuit of financial independence. Investigating factors that enhance the salience of the entrepreneurial identity among women.

Identity Transition and Entrepreneurship: Investigating the process of identity transition from primarily domestic roles to identifying as an entrepreneur. Analyzing how this transition affects women's self-efficacy, motivation, and persistence in entrepreneurship.

Identity Theory in Understanding Women's Entrepreneurial Success

Impact of Societal Norms: Considering how societal norms and expectations about gender roles influence women's entrepreneurial identity development and the challenges they face in asserting this identity.

Role Conflict and Role Enhancement: Exploring the potential role conflict that arises from balancing domestic responsibilities with entrepreneurship and how role enhancement can occur when skills and experiences from one role benefit another.

Support Systems and Identity Affirmation: Analyzing the role of support systems, such as family, community, and mentorship networks, in affirming women's entrepreneurial identities and facilitating their success.

Methodological Implications

Qualitative Research: Utilizing qualitative methods, such as interviews and case studies, to delve into women's personal experiences of identity negotiation and the meaning they attach to their entrepreneurial endeavors.

Longitudinal Studies: Conducting longitudinal research to track changes in women's identities over time as they transition into and progress within entrepreneurship.

Challenges and Considerations

Complexity of Identity: Recognizing the complexity of identity and the individual differences in how women perceive and prioritize their various roles.

Cultural and Social Contexts: Considering the impact of cultural and social contexts on identity formation and the experiences of women entrepreneurs, acknowledging that these influences can vary widely across different settings.

Applying Identity Theory to the study of women's entrepreneurship offers a rich framework for understanding the intricate process by which women transition from domestic roles to financial independence through entrepreneurship. This theoretical approach emphasizes the significance of identity in shaping women's motivations, actions, and interactions in the entrepreneurial ecosystem. By exploring how women negotiate their multiple identities, we can uncover valuable insights into the barriers they face, the strategies they employ to overcome these challenges, and the support systems that facilitate their success. This perspective not only contributes to academic knowledge but also has practical implications for designing policies and programs that support women's entrepreneurial endeavors.

APPLICATION OF THE FRAMEWORK

Intersectionality: Understanding Diverse Experiences

Identifying Unique Barriers: Intersectionality highlights that women entrepreneurs do not face a monolithic set of challenges. Instead, their experiences are shaped by

their multiple, intersecting identities (e.g., race, class, gender). For example, a Black woman entrepreneur might face both gender and racial biases when seeking capital from traditional funding sources. Tailored support mechanisms, such as targeted funding programs or networking opportunities, can be developed to address these specific barriers.

Customized Educational and Support Programs: Recognizing the diverse needs of women entrepreneurs, educational programs and support systems must be designed to cater to the varied backgrounds and experiences of women. This might involve offering mentorship programs that match women entrepreneurs with mentors who share similar backgrounds or have navigated similar challenges.

Resilience Theory: Navigating Adversity

Building Resilience Capacities: Applying Resilience Theory involves identifying and strengthening the internal and external factors that contribute to women's resilience in entrepreneurship. Internal factors include personal traits such as optimism and self-efficacy, while external factors encompass supportive networks and access to resources. Programs aimed at enhancing resilience could include workshops on coping strategies, stress management, and networking events to foster community support.

Adaptive Strategies in Business Models: Understanding resilience also means recognizing how women entrepreneurs adapt their business models in response to adversity. This could involve exploring case studies of women who have pivoted their business strategies to overcome market challenges, integrating these insights into entrepreneurial training programs to teach adaptive strategies.

Identity Theory: Role Negotiation and Transition

Supporting Identity Transition: For many women, moving from domestic roles to entrepreneurship involves a significant identity transition. This process can be supported by creating spaces where women can explore and affirm their new entrepreneurial identities, such as through peer support groups or entrepreneurship incubators focused on women.

Addressing Role Conflict: Programs that acknowledge and address the potential role conflict faced by women entrepreneurs can be critical. This might involve offering flexible training schedules that accommodate domestic responsibilities

or developing platforms for women to share strategies on balancing entrepreneurial and domestic roles.

Integration and Implementation

Comprehensive Policy Development: Policymakers should consider the insights from Intersectionality, Resilience Theory, and Identity Theory when designing policies to support women entrepreneurs. This includes policies that provide equitable access to funding, education, and support services, as well as those that acknowledge and aim to mitigate the specific challenges faced by diverse groups of women.

Community and Stakeholder Engagement: Engaging community stakeholders, including financial institutions, educational organizations, and support networks, in understanding and applying this integrated framework is crucial. Collaboration can lead to the development of more inclusive and supportive environments for women entrepreneurs.

Ongoing Research and Feedback Loops: Implementing this framework should be accompanied by ongoing research to assess the effectiveness of different strategies and interventions. Feedback loops can ensure that programs remain responsive to the evolving needs and challenges of women entrepreneurs.

Applying an integrated theoretical framework that includes Intersectionality, Resilience Theory, and Identity Theory to the study of women's entrepreneurship from domestic roles to financial independence offers a holistic understanding of the multifaceted journey of women entrepreneurs. This approach not only illuminates the diverse challenges and pathways but also guides the development of targeted, effective support mechanisms. By recognizing the complexity of women's experiences and fostering resilience and positive identity transitions, stakeholders can better support women in achieving financial independence through entrepreneurship.

DISCUSSION

It aims to synthesize insights from the applied theoretical frameworks—Intersectionality, Resilience Theory, and Identity Theory—and to explore their implications for understanding women's entrepreneurship. It delves into how these theories collectively illuminate the complex landscape of women's entrepreneurship, highlighting potential avenues for research, policy, and practice.

Synthesis of Theoretical Insights: Intersectionality provides a foundational understanding that women's experiences in entrepreneurship are not uniform but are instead shaped by various intersecting identities, including but not limited to gender, race, class, and sexuality. This perspective underscores the need for nuanced approaches to supporting women entrepreneurs, recognizing that strategies effective for one group may not be universal. For instance, access to capital remains a significant barrier for many women entrepreneurs; however, the challenges are often more pronounced for women of colour, who may face compounded biases in financial systems.

Resilience Theory offers insights into the dynamic processes through which women entrepreneurs navigate and overcome barriers. The application of this theory highlights the importance of both internal factors, such as personal grit and adaptability, and external resources, such as supportive networks and access to mentorship. It suggests that fostering resilience is crucial, not only for individual entrepreneurs to thrive but also for creating a robust entrepreneurial ecosystem that can withstand socio-economic challenges.

Identity Theory sheds light on the complex role transitions and negotiations women undergo as they embark on entrepreneurial ventures. This transition often involves reconciling traditional domestic roles with the entrepreneurial identity, which can be fraught with societal expectations and personal conflict. However, the successful integration of these identities can also serve as a source of empowerment and motivation, propelling women toward financial independence.

Implications for Research: This integrated theoretical approach opens several avenues for further research. Future studies could explore the specific mechanisms through which intersecting identities impact entrepreneurial outcomes, identify factors that enhance resilience among women entrepreneurs, and examine the processes of identity negotiation and role integration in diverse cultural contexts. Longitudinal studies could provide deeper insights into how these dynamics evolve over the entrepreneurial journey.

Implications for Policy and Practice: The discussion underscores the need for policies and programs that are sensitive to the diversity of women's experiences in entrepreneurship. This includes creating targeted financial instruments that address the unique challenges faced by underrepresented groups, developing mentorship and networking initiatives that build resilience, and fostering an inclusive entrepreneurial culture that supports identity integration and role transition. Government and financial

institutions could collaborate to design loan programs that consider the systemic barriers faced by women of colour, while entrepreneurship education programs could incorporate resilience training and identity negotiation skills. Additionally, fostering community-based support networks can provide both practical business assistance and psychosocial support, facilitating role integration and enhancing resilience.

Integrating Intersectionality, Resilience Theory, and Identity Theory offers a comprehensive framework for understanding the multifaceted nature of women's entrepreneurship from domestic roles to financial independence. This discussion highlights that addressing the challenges and leveraging the opportunities for women entrepreneurs requires a multi-dimensional approach that considers the interplay of identity, resilience, and societal context. By applying these theoretical insights, researchers, policymakers, and practitioners can contribute to a more equitable and dynamic entrepreneurial ecosystem, ultimately supporting women's economic empowerment and broader social change.

CONCLUSION

The exploration of women's entrepreneurship from domestic roles to financial independence through the integrated lenses of Intersectionality, Resilience Theory, and Identity Theory illuminates the multifaceted and nuanced journey women entrepreneurs undertake. This theoretical investigation has underscored the complexity of the barriers faced by women, the diverse pathways through which they navigate these challenges, and the profound impact of societal norms and individual identity on their entrepreneurial endeavors.

Synthesis of Theoretical Insights: The application of Intersectionality has revealed that women's experiences in entrepreneurship are profoundly influenced by their overlapping identities, including gender, race, ethnicity, and socio-economic status. This perspective highlights the necessity for policies and support systems that are sensitive to the diverse needs of women entrepreneurs, advocating for solutions that address the specific challenges posed by these intersecting identities. Resilience Theory has offered a lens through which to view the capacity of women to withstand and rebound from the adversities inherent in the entrepreneurial journey. It emphasizes the importance of both internal attributes, such as self-efficacy and optimism, and external resources, like supportive networks and access to capital, in fostering resilience among women entrepreneurs. Identity Theory has shed light

on the complex process of identity negotiation and transition that women undergo as they move from domestic roles to establishing themselves as entrepreneurs. This transition involves navigating societal expectations, managing role conflict, and embracing the entrepreneurial identity, all of which are crucial for achieving financial independence and success in their ventures.

Implications for Research, Policy, and Practice: The integration of these theoretical frameworks not only enriches our understanding of women's entrepreneurship but also offers critical insights for research, policy formulation, and entrepreneurial practice. For researchers, this multidimensional approach opens up avenues for further investigation into the intersectional challenges and resilience strategies of women entrepreneurs, encouraging studies that are more inclusive of the diverse experiences within this group.

For policymakers, the findings underscore the importance of crafting initiatives and regulations that recognize and support the varied needs of women entrepreneurs. This includes creating funding mechanisms that address the unique barriers faced by women from different backgrounds, offering mentorship and networking opportunities tailored to the specific challenges of navigating multiple identities, and developing educational programs that enhance resilience and entrepreneurial skills among women. In practice, the insights gained from this theoretical exploration highlight the need for entrepreneurship support organizations to adopt more inclusive and flexible approaches. This involves providing resources and services that cater to the diverse experiences of women entrepreneurs, fostering environments that support identity transition and role negotiation, and encouraging the development of resilience among women navigating the entrepreneurial landscape.

The journey of women from domestic roles to financial independence through entrepreneurship is marked by challenges and opportunities that are deeply influenced by societal norms, intersecting identities, and personal resilience. By applying Intersectionality, Resilience Theory, and Identity Theory, this article has provided a comprehensive understanding of the complexities of this journey. It emphasizes the need for a nuanced approach to supporting women entrepreneurs, one that recognizes the diversity of their experiences and addresses the multifaceted nature of the barriers they face. Ultimately, fostering an environment that supports women's entrepreneurship not only contributes to their individual financial independence but also promotes broader economic growth and gender equality. This theoretical exploration, therefore, not only advances academic discourse but also serves as

a call to action for policymakers, practitioners, and support organizations to create more inclusive and supportive pathways for women's entrepreneurship.

REFERENCES

- Acker, J. (2006). Inequality regimes: Gender, class, and race in organizations. Gender & Society, 20(4), 441-464. https://doi.org/10.1177/0891243206289499
- Ayala, J. C., & Manzano, G. (2014). The resilience of the entrepreneur. Influence on the success of the business. A longitudinal analysis. Journal of Economic Psychology, 42, 126-135. https://doi.org/10.1016/j.joep.2014.02.004
- Becker, G. S. (1964). Human capital: A theoretical and empirical analysis, with special reference to education. Columbia University Press.
- Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine, feminist theory, and antiracist politics. University of Chicago Legal Forum, 1989(1), 139-167.
- De Bruin, A., Brush, C. G., & Welter, F. (2007). Advancing a framework for coherent research on women's entrepreneurship. Entrepreneurship Theory and Practice, 31(3), 323-339. https:// doi.org/10.1111/j.1540-6520.2007.00176.x
- Essers, C., & Benschop, Y. (2009). Muslim businesswomen doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts. Human Relations, 62(3), 403-423. https://doi.org/10.1177/0018726708101042
- Folbre, N. (1994). Who pays for the kids? Gender and the structures of constraint. Routledge.
- Hughes, K. D. (2006). Exploring motivation and success among Canadian women entrepreneurs. Journal of Small Business and Entrepreneurship, 19(2), 107-120. https://doi.org/10.1080/08276331.2006.10593359
- Jennings, J. E., & Brush, C. G. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature? The Academy of Management Annals, 7(1), 663-715. https://doi.org/10.1080/19416520.2013.782190
- Luthar, S. S., Cicchetti, D., & Becker, B. (2000). The construct of resilience: A critical evaluation and guidelines for future work. Child Development, 71(3), 543-562. https://doi. org/10.1111/1467-8624.00164
- Minniti, M., & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries? The European Journal of Development Research, 22(3), 277-293. https://doi.org/10.1057/ejdr.2010.17
- Uzzi, B. (1999). Embeddedness in the making of financial capital: How social relations and networks benefit firms seeking financing. American Sociological Review, 64(4), 481-505. https://doi.org/10.2307/2657252
- World Bank. (2012). World Development Report 2012: Gender Equality and Development.
 The World Bank. https://doi.org/10.1596/978-0-8213-8810-5

Role of Panchayati Raj System in Rural Development (A Case study of Aurangabad District in Bihar)

Abhishek Kumar*

INTRODUCTION

Bihar has 38 districts 534 development Blocks, 45000 villages, Gram Panchayats and 8135 Nyay Panchayats. There are 10 caror 38 lack 4 thousand 600 hundred 37 only people who live in India out of it Bihar's population is 1093804637 Crore. Bihar is the first state in India who has most population on India. An attempt is made to study the role of gram Panchayats in rural development in general and village's in Mathura district is rural area. Panchayati Raj is a three-tier system of administration for the development of rural areas, with the Gram Panchayat at the village level Panchayat at the block level and Zila Parishad at the district level. It has been introduced to provide a bold and imaginative leadership for all round development of the village community. As the economic uplift of the community cannot be entrusted to any other organization than the one represented by the village people themselves, the role of the Panchayati Raj institution in the rebuilding of rural India becomes inevitably important. Mathura is a city in the Bihar. The Panchayats role in rural development in India, particularly after independence plan documents of both the central and state governments and various committees have emphasized the importance of these bodies in the polity five-year plans, specially the second five-year plan, laid special emphasis on the role of Panchayats in rural developments. The paper contains need and importance of the study, methodology, objectives of the study, hypothesis, general observations, evolutions of Panchayat raj, development programmes in Mathura gram Panchayati, etc. An attempt is made to study the role of gram Panchayats in rural development in district Bihar.

^{*}Research Scholar, P.G. Dept. of Commerce, M.U., Bodh-Gaya.

REVIEW OF LITERATURE

Baijnath, Singh (1959) studied summarily the effects of the rural leadership on the Community development programmes of Uttar-Pradesh in ETAWAH district. He clarifies that the community development programmes have raised a new young leadership, which is from the middle class sections of the society. This leadership group has injected new values and hopes in the rural areas.

The Balwant Ray Mehta Committee (1957) was appointed to examine the extent to which Community Development Programmes had succeeded in utilizing local initiatives. The Committee observed that Community Development Programmes (CDP) had failed to evoke popular initiative that the local bodies at the level higher than the Panchayat had evinced only little enthusiasm in it. The team came out to the conclusion that so long as we do not create a representative and democratic institution to take care of local needs and resources, we will never be able to evoke local interest, and ignite local initiative in the field of development. The Committee, therefore, made the recommendation to introduce a three-tier system of rural self-government-Grama Panchayat, Block Panchayat and Zilla Panchayat for the effective implementation of development programmes.

Haricharan (1983) Discuss the role of Panchayati raj institution in rural development. The study was attempt by making a detail analysis of the income, expenditure and physical achievements of village Panchayati raj institutions con become instrument of rural development only if they are provided with adequate resources.

Ashok Mehta Committee (1978) has clearly visualized that "development devoid of popular participation" is on a weak foundation. It has clearly seen that in order to be self-sustaining and self-generating, development has to go hand in hand with participation. It has advocated that rural development and rural welfare are possible only with local initiatives and local directions. In the ultimate analysis, it must be an instrument of expression of local people's will in regard to local development.

A.K. Pandey (1990) has made an attempt at the conceptual and operational problems of an alternative development strategy, with particular focus on people"s participation and local level planning.

John and Jose (1999) examined the relationship between Gram sabha and Panchayat. They stated that the workable relation between these two is yet to emerge in most of the states and revealed that an effective Gram Sabha is possible only with the willing cooperation of the representatives of the people after the Panchayat has been invested with sufficient powers.

Aziz (1992) in his study on 'Decentralization: Mandal Panchayat System in Karnataka', stated that the Gram Sabha meetings were held somewhat regularly in the first year and, in due course, the frequency of meetings and the number of villages where meetings were held, declined and attendance also was not encouraging.

MEANING OF RURAL DEVELOPMENT:

The term rural development is of focal interest and is widely acclaimed in both the developed and the developing countries of the world there is however no universally acceptable definition of rural development and the term is used in different ways and in vastly divergent contexts. As concept, it connotes over all development of rural areas with a view to improve the quality of life of rural people. In this sense, it is a comprehensive and multi dimensional concept and encompasses the development of agriculture and allied activities - village and industries and socio-economic infrastructure, community services and facilities, and above all, the human resource in rural areas it is the result of interactions between various physical, technological, economic, socio-cultural, and institutional factors. As a strategy, it is designed to improve the economic and social well being of a special group of people of the rural poor.

Rural Development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture-based country nearly one fifth of the gross domestic product in India. In order to increase the growth of agriculture, the Government has planned several programs pertaining to Rural Development in India. Bihar is the first state in india who has most population on india. An attempt is made to study the role of gram Panchayats in rural development in general and village's in district is rural area.

Plans of Panchayati Raj System in Bihar:

Clean India Mission Rural in Bihar

- Rajiv Gandhi Panchayat Empowerment Campaign.
- Panchayat Empowerment Award.
- State Finance Commission.
- Backward Region Grant Fund.
- Bihar Gramin Awas yojna 2015 Government Housing Scheme
- Beti Bachao Beti Pdao Abhiyan in Bihar
- Number of Gram Panchayats, Planned to be Made in Bihar.

OBJECTIVES

- To analyse the role of Panchayati Raj System in rural development in district.
- · To study the rural development activities in district.
- To identify problems of implementing rural development programmes in district.
- To study the performance of Panchayati Raj System in rural development in district.

HYPOTHESIS

The study seeks to test the following hypothesis. "Panchayati Raj institution is playing key role in rural development and enriching the positions of the rural people and rural areas.

METHODOLOGY

In the light of objective and the hypothesis of the study, a systematic research design is drawn. The relevant data for the study was collected through primary and secondary sources. Research tools such as interview schedule and participant observation was used the Secondary sources comprised of official records of Gram Panchayat. Separate questionnaires were used for collection of information from Gram Panchayati members, and rural poor people, Scheduled Caste and Scheduled Tribe people who have taken assistance and other benefits under the jurisdiction of gram Panchayati. The data is also collected through the interview.

REFERENCES

- Baijnath,Singh,(1959): "The effects of the rural leadership on the Community development programmes in ETAWAH district." pp44-59.
- Balwantray, Mehta (1957): Report of the Team from the Study of Community Projects and National Extension Service, Volume I, Govt. of India, New Delhi: 6-8.
- Asok, Mehta (1978): "Committee on panchayati raj institutions." (government of rural development ministry of agriculture new Delhi): pp22.
- H,Haricharan, (1983): Panchayati Raj and Rural Development a Study of Tamilnadu, Concept, New Delhi: pp61.
- A.K. Pandey, (1990): "Local Level Planning and Rural Development, Mittal, New Delhi: pp30-42.
- Aziz, A., (1993): Decentralised Governance in Asian Countries, Sage Publishers New Delhi.
- Surat Singh(1993): Mode of Panchayati Raj elections (Views of committees and academics)", Kurukshetra, A Journal of Ministry of Rural Development, Vol. XLII, No.4, Dec. : 19.

Analysis of Inventory Control Techniques with Lead Time and Discounted Cash Flow (DCF)

Dr. Ram Sagar Singh* and Mr. Ratnesh Singh**

-					
Λ	RS:	TD.	A 1	\sim	г
	D. 7		4		

Every organization require inventory for smooth and proper conduction of all activities. It acts as a link between production and distribution processes. The most significant part of investment of working capital is in inventories. Thus, every organization should have proper control and management of inventories. The purpose of inventory management is to ensure availability of materials in sufficient quantity as and when required therefore lead time plays an important role in availability of material and also to minimize investment in inventories. So, in order to understand the nature of inventory management of the organization, in this paper we are analyzing different inventory control techniques along with using discounted cash flow with lead time for efficient inventory management system. One important part of the inventory management system is introduced for the first time in this research paper is the discounted cash flow (DCF) of invested money of sensitive inventory that suggest how much money will be produced in future which are currently invested in inventory procurement.

Keywords: Sensitive inventory, Distribution, Production, Working capital, Lead time, DCF

INTRODUCTION

Inventory control is essential part of current asset for every type of business, whether product or service oriented. Inventory control touchesal most every face tof operations. A proper balance must be obtained to maintain appropriate level of inventory with the minimum financial impact on the organization. Inventory control is the activity that maintains stock at desired levels. In manufacturing organizations the major focus is on inventory control as it is the major current assest and involves huge financial impact.

^{*}Associate Professor, KNIPSS Management Institute, Faridipur, Sultanpur, E-mail: ram.348@rediffmail.com

^{**}HOD, KNIPSS Engineering Institute, Faridipur, Sultanpur, E-mail: hodhas382@gmail.com

Inventory refers to the stock of goods, which is needed by every organization for smooth and efficient running of business activities. The fundamental reason for carrying inventory is that it is physically impossible and economically impractical for each stock item to arrive exactly where it is needed, exactly when it is needed.

Inventory management is the function of the organization which needs proper integration with all the different functions such as purchase department, marketing department, etc in order to achieve the maximum co-ordination and optimum expenditure on materials. Inventory control is the most important function of inventory management and it forms the center in any inventory management organization. It consists of various processes, which provide an evaluation of the organization's inventory. For example, we are considering the inventories in a company which make air conditioner (AC) in all these analysis.

DISCOUNTED CASH FLOW ANALYSIS (DCF)

It is a valuation technique which is used to estimate the future cash values of an investment. DCF analysis attempts to know the value of investment today based on future projections. Some precious and critical parts of air conditioner (AC) are required to manage well due to heavy investment. For such inventories we have to maintain that the rate of investment (ROI) should be more than DCF.

ECONOMIC ORDER QUANTITY

Economic Order Quantity is the Inventory management technique for determining optimum order quantity which is the one that minimizes the total of its ordering and carrying cost.

There are two major costs associated with inventory ordering cost and carrying cost. Ordering cost varies with the numbers of orders. This implies that the ordering cost will be high, if the item is procured frequently in small lots. The inventory carrying cost will decrease if the quantity ordered is in small lot. The two costs are inversely proportionate to each other. The right quantity to be ordered is that quantity which minimizes the total cost and that quantity is "Economic Order Quantity" (EOQ).

In the given table, the EOQ & the number of orders per anuum for various components of air conditioner are calculated. The calculated EOQ is compared with the actual units purchased by the organization. By comparing it is found that there is a difference in the EOQ & number of unit purchased. This implies that the company is not following economic order quantity for purchasing the materials.

Item	Initial FCF	Discount rate	Growth rate (1 to 5 years)	Growth rate (6 to 10 years)	Terminal Rate	Market Capitalization	Current Price (Rs) Per Piece	Net Debt	Margine DCF of Value safety (Rs)	DCF Value (Rs)
Blower	1250	12%	10%	10%	1%	25000	2500	15000	2%	592
Evaporator Coil	1500	12%	10%	10%	1%	30000	3000	18000	%9	710
Compressor	2250	12%	10%	10%	1%	45000	4500	27000	%9	1065
Condensing Coil	2100	12%	10%	10%	1%	42000	4200	25200	%9	966
Fan	750	12%	10%	10%	%1	15000	1500	0006	%5	355
Air Filter	125	12%	10%	10%	1%	25000	250	15000	%5	59
Thermostat	525	12%	10%	10%	1%	10500	1050	0089	%9	249

Table 2

တ်	Components	Demand	Ordering	Carrying	EOQ	No. of	No of
Š.			Cost per order	Cost per unit		units Ordered	order per year
~	Air Filters	3,00,000	12,000	2	000'09	56,000	5
2	Blower Fan	2,00,000	12,000	2	48,989.7	51,000	4.08
3	Blower Fan Bush	1,20,000	12,000	2	37,947.3	40,000	3.16
4	Blower Fan Motor	1,30,500	1,800	36	15,326.44	15,000	8.5
2	Compressor	3,60,000	1,800	36	25,455.85	20,000	14.15
9	Compressor motor kit	95,500	12,000	2	33,852.6	35,000	2.82
7	Compressor Run Capacitor	000'69	1,800	36	11,144.5	15,000	6.19
8	Compressor Start Relay	2,00,000	6,200	2	35,213.6	25,000	2.67
o	Condenser	2,40,000	12,000	2	53,665.7	50,000	4.47
10	Condenser fan	1,80,000	12,000	2	46,475.7	30,000	3.87
11	Condenser Fan Motor	2,90,000	6,200	2	42,402.7	45,000	6.87
12	Defrost Bi-metal	1,80,000	12,000	2	46,475.7	50,000	3.87
13	Defrost control assembly	1,00,500	12,000	2	34,727.7	40,000	2.89
14	Defrost drain heat probe	90,000	6,200	2	23,622	25,000	3.82
15	Defrost drain tube	1,000	12,000	2	3,465	5,000	0.29
16	Defrost Heater	2,40,000	12,000	2	53,665.7	60,000	4.47
17	Defrost heater harness kit	68,000	6,200	2	20,533	20,000	3.32
18	Defrost sensor	50,000	6,200	2	17,606.7	21,000	2.85
19	Defrost Thermostat	2,00,000	6,200	18	35,213.65	30,000	2.67
20	Defrost timer	90,000	6,200	2	23,622	25,000	3.82

21	Diffuser	90,000	6,200	2	23,622	20,000	3.82
22	Dispenser core control board	3,00,000	6,200	2	43,127.7	35,000	6.95
23	Door gasket	20,000	6,200	2	17,606.7	20,000	2.85
24	Drain pan	1,500	6,200	2	3,049.6	5,000	5.
25	Electronic control board	3,60,000	6,200	18	47,244.5	50,000	7.6
26	Evaporator	3,20,000	6,200	18	44,544	45,000	7.19
27	Evaporator drip tray	3,200	6,200	18	445	1,000	7.19
28	Evaporator fan	80,000	6,200	2	22,271	25,000	3.6
29	Evaporator Fan Motor	2,50,000	10,000	2	20,000	35,000	5
30	Ice Maker Kit	3,00,000	10,000	2	54,772	35,000	5.47
31	Light Switch	50,000	10,000	2	22,360.7	25,000	2.25
32	Overload/PTC relay	75,000	6,200	2	21,563.7	20,000	3.47
33	Swing Blade	80,000	6,200	18	22,271	20,000	3.59
34	Swing Blade Motor	85,000	10,000	2	29,154.75	30,000	2.9
35	Temperature control board	90,000	10,000	2	30,000	35,000	3
36	Temperature control thermostat	2,40,000	10,000	2	48,989.8	50,000	8.4
37	Thermostat	1,00,500	6,200	2	24,961.8	20,000	4.03
38	Water filter	20,000	6,200	2	17,606.7	15,000	2.83
39	Water inlet valve	1,800	10,000	2	4,242.65	5,000	0.43
40	Water supply tube	2,000	6,200	18	3,521.35	3,000	9.0

SAFETY STOCK

Safety stock is the additional stock a business needs to prevent the condition of stock out. In the given table safety stock are calculated for various component in which it is calculated for maximum of 100 days and normal of 60 days.

Table 3

S. No.	Components	Max. Lead Time	Normal Lead Time	Demand	Safety Stock
1	Air Filters	0.27	0.166	3,00,000	31,200
2	Blower Fan	0.27	0.166	2,00,000	20,800
3	Blower Fan Bush	0.27	0.166	1,20,000	12,480
4	Blower Fan Motor	0.27	0.166	1,30,500	13,572
5	Compressor	0.27	0.166	3,60,000	37,440
6	Compressor motor kit	0.27	0.166	95,500	9,932
7	Compressor Run Capacitor	0.27	0.166	69,000	7,176
8	Compressor Start Relay	0.27	0.166	2,00,000	20,800
9	Condenser	0.27	0.166	2,40,000	24,960
10	Condenser fan	0.27	0.166	1,80,000	18,720
11	Condenser Fan Motor	0.27	0.166	2,90,000	30,160
12	Defrost Bi-metal	0.27	0.166	1,80,000	18,720
13	Defrost control assembly	0.27	0.166	1,00,500	10,452
14	Defrost drain heat probe	0.27	0.166	90,000	9,360
15	Defrost drain tube	0.27	0.166	1,000	104
16	Defrost Heater	0.27	0.166	2,40,000	24,960
17	Defrost heater harness kit	0.27	0.166	68,000	7,072
18	Defrost sensor	0.27	0.166	50,000	5,200
19	Defrost Thermostat	0.27	0.166	2,00,000	20,800
20	Defrost timer	0.27	0.166	90,000	9,360
21	Diffuser	0.27	0.166	90,000	9,360
22	Dispenser core control board	0.27	0.166	3,00,000	31,200

S. No.	Components	Max. Lead Time	Normal Lead Time	Demand	Safety Stock
23	Door gasket	0.27	0.166	50,000	5,200
24	Drain pan	0.27	0.166	1,500	156
25	Electronic control board	0.27	0.166	3,60,000	37,440
26	Evaporator	0.27	0.166	3,20,000	33,280
27	Evaporator drip tray	0.27	0.166	3,200	332.8
28	Evaporator fan	0.27	0.166	80,000	8,320
29	Evaporator Fan Motor	0.27	0.166	2,50,000	26,000
30	Ice Maker Kit	0.27	0.166	3,00,000	31,200
31	Light Switch	0.27	0.166	50,000	5,200
32	Overload/PTC relay	0.27	0.166	75,000	7,800
33	Swing Blade	0.27	0.166	80,000	8,320
34	Swing Blade Motor	0.27	0.166	85,000	8,840
35	Temperature control board	0.27	0.166	90,000	9,360
36	Temperature control thermostat	0.27	0.166	2,40,000	24,960
37	Thermostat	0.27	0.166	1,00,500	10,452
38	Water filter	0.27	0.166	50,000	5,200
39	Water inlet valve	0.27	0.166	1,800	187.2
40	Water supply tube	0.27	0.166	2,000	208

ABC ANALYSIS

ABC analysis is widely used technique to identify the most important products in the inventory and help to prioritize them on the basis of cost so that inventory with high value can be paid more attention. Every item that we order doesn't have same value. Some parts cost more. ABC analysis helps to categorize inventories to have the knowledge of which of them should receive more attention and control.

ABC Analysis relies on fact that all inventory items cannot have similar value. Hence, the three categories include-

 A-items: 20% of all stock contributes to 70-80% of the annual consumption value.

- 52
- B-items: 30% of all stock contributes to 15-25% of the annual consumption value.
- C-items: 50% of all stock contributes only 5% of the annual consumption value.

A- High Class

Blower Fan Motor

Compressor

Compressor motor kit

Evaporator

Evaporator Fan Motor

Ice Maker Kit

Swing Blade

Temperature control board

Temperature control thermostat

Water filter

B- Medium

Blower Fan

Condenser

Condenser Fan Motor

Defrost Bi-metal

Defrost Heater

Defrost timer

Diffuser

Dispenser core control board

Evaporator drip tray

Evaporator fan

Light Switch

Water supply tube

C- Low

Air Filters

Blower Fan Bush

Compressor Run Capacitor

Compressor Start Relay

Condenser fan

Defrost control assembly

Defrost drain heat probe

Defrost drain tube

Defrost heater harness kit

Defrost sensor

Defrost Thermostat

Door gasket

Drain pan

Electronic control board

Overload/PTC relay

Swing Blade Motor

Thermostat

Water inlet valve

Table: 4

Categories	Total No. Items in Classes	Percentage
А	10	25
В	12	30
С	18	45

FSN ANALYSIS

Every inventory in the organization is not required at same frequency. Some have high frequency and some low. Based on the criteria, inventory can be segregated on the basis of FSN.

- Fast Moving It refers to material having high frequency
- · Slow Moving It refers to material having slow frequency
- Non Moving It refers to material required for specific duration.

Fast Moving

Air Filters

Blower Fan

Compressor

Compressor Start Relay

Condenser

Condenser fan

Condenser Fan Motor

Defrost Bi-metal

Defrost Heater

Defrost Thermostat

Dispenser core control board

Electronic control board

Evaporator

Evaporator fan Motor

Ice Maker Kit

Temperature control thermostat

Slow Moving

Blower Fan Bush

Blower Fan Motor

Compressor motor kit

Compressor Run Capacitor

Defrost control assembly

Defrost drain heat probe

Defrost heater harness kit

Defrost sensor

Defrost timer

Diffuser

Door gasket

Evaporator Fan

Light Switch

Overload/PTC relay

Swing Blade

Swing Blade Motor

Temperature control board

Thermostat

Water filter

None Moving

Defrost drain tube
Drain pan
Evaporator drip tray
Water inlet valve
Water supply tube

Table 5

Categories	Total No. Items in Classes	Percentage
F	16	40
S	19	47
N	5	13
Total	40	100

RESULTS AND DISCUSSIONS

DCF analysis shows that the current price of sensitive and heavy investment parts of AC is multiple 4 with the price of 10 years before so company has to invest wisely on these parts. According to the analysis it is also observed that there is a variation in the EOQ & no. of unit purchased. This suggests that company is not following EOQ for purchasing the materials. So, the inventory management is not up to the mark. From calculation of safety stock, we have determined how much the company should keep the stock in reserve to save from stock out position.

From the classification a classes are those whose unit value is more than Rs. 1, 200 and constitutes 25% of total components. B classes are that whose unit value is between Rs. 800-1,100 constitutes 30% of total components and C classes are those whose unit value is less than Rs. 800 constitutes 45% of total components. The company maintains its inventories based on its value using ABC technique. From the classification, F items are those which move fastly and constitute 40% of total components. S items are those which moves lowly constitutes 47% of total components and N items are those which don't move and comprise of 13%. The company maintains low percentage in fast moving inventories in comparison to slow moving based on movements using FSN technique.

REFERENCES

- 1. Mr. Tom Jose, Mr. AkhileshJayakumar et all "Analysis of inventory control techniques: Acomperative study." International Journal of Scientific and Research Publications, Vol 3, Issue 3, March 2013
- 2. Tripathi,R.P.,Singh,D."Inventory control model using discounted cash flow approach under multiple suppliers trade credit and stock dependent demand for deteriorating items."international journal of inventory research,Vol 5 no 3 pp 210-223,2019
- 3. SohailNazar,SheikhT.H"Astudy of inventory Management journal of.Advance research in dynamical & control SystemVol 10 special issue,2018
- 4. Chien, T.W., Balakrishnan, A., Wong, R.T, "An integrated inventory allocation and vehicle routing problem". Transportation Science 23, pp 67–76, 2011
- 5. Erlenkotter D. "An Early Classic Misplaced: Ford W. Harris's Economic Order Quantity Model" (Management Science vol. 35, No. 7, pp. 898). 2010
- 6. Federgruen, A., Zipkin, P.,. "Computational issues in a infinite horizon multiechelon inventory model". Operations Research 32 (4), 818–836.1994
- 7. Riddalls, C.E., Bennett, S," Production inventory system controller design and supply chain dynamics. International Journal of Systems Science 33 (3), 181–195,2002
- 8. Raghavan, N.R.S., Viswanadham, N, "Generalized queueing network analysis of integrated supply chains". International Journal of Production Research 39, pp 205–224,
- 9. Lee, H., Padmanabhan, P., Whang, S, "Information distortion in a supply chain: the bullwhip effect". Management Science 43 (4), 546–558. 1997
- 10. Parlar, M., 2000. Probabilistic analysis of renewal cycles: An application to a nonMarkovian inventory problem with multiple objectives. Operations Research 48,pp 243–255,2000
- 11. Richard L. Dawe, 'Reengineer Warehousing', Transportation and Distribution 36, no1 (January 1995), p. 102.
- 12. Riddalls, C.E., Bennett, S, "Production inventory system controller design and supply chain dynamics". International Journal of Systems Science 33, pp 181–195, 2002

Role of Organic and Inorganic Fertilizer on Growth, Yield, and Grain Quality of Rice and Wheat

Shivsant Kumar*

ABSTRACT

Nutrient and fertilizer application are influential elements for high yield and preferred grain quality negligible information is available regarding fertilizer application in the paddy fields in this research elucidates the efficacy of different fertilizers' application on yield potential, and grain quality of rice and wheat treatments included the traditional application rate of nitrogen and phosphorus animal manure animal manure with nitrogen and phosphorus of the traditional application rate sawdust and sawdust with nitrogen and phosphorus of the traditional application rate growth parameters, grain yield and its components, physicochemical properties, and morphological observation using scanning electron microscopy were recorded. The results revealed that the greatest panicle number, spikelet number, and grain yield were recorded in treatments increased the percentage of protein, amylose, and lipid contents, as well as the percentage of perfect grain compared to the treatment. Rice and wheat grain in treatment had very few protein bodies and their traces as well as the formation of amyloplasts and starch granules, were normal. However increased the number of protein bodies and their pits in the rice and wheat endosperm shapes of the amyloplasts were round and polyhedral with diverse sizes. Starch granules were polygonal with sharply defined edges...

Keywords: fertilizer; manure; physicochemical properties; quality; rice and wheat

INTRODUCTION

Rice and wheat is considered to be the major source of calories and staple food worldwide Paddy fields and rice and wheat production have been increased

^{*}Research Scholar, P.G. Department of Botany, Magadh University, Bodh-Gaya.

over recent decades in Afghanistan the average paddy rice and wheat yield in the country is estimated with a total production of 542,000 metric tons during 2020–2021. Afghan farmers mostly rely upon conventional farming systems and apply a vast amount of fertilizers, particularly inorganic fertilizers such as urea and diammonium phosphate; containing to enhance paddy rice and wheat yield the application of inorganic fertilizers is criticized as it poses multiple threats to human health and the environment Inorganic fertilizers also contaminate groundwater and are not eco-friendly.

The continuous and steady application of inorganic fertilizers leads plant tissues to frequently absorb and accumulate heavy metals, which consequently decreases the nutritional and grain quality of crops Accordingly, overuse of inorganic fertilizers has caused soil, air, and water pollutions through nutrient leaching, destruction of soil physical characteristics, accumulation of toxic chemicals in water bodies, and so on as well as causing severe environmental problems and loss of biodiversity. Thus, agrochemicals are among the considerable and dominant factors of pollution in developing countries and play a hazardous role in human and livestock health.

Application of organic fertilizers such as animal manure, sawdust, and others or the combination of organic and inorganic fertilizers, can be an alternative option to reduce the utilization of inorganic fertilizers. Organic fertilizers, compared to inorganic fertilizers, maintain soil quality, increase soil organic matter, as well as improve soil physical and chemical properties through the decomposition of its substances. Organic matter enhances soil nutrients, plant growth regulators, and biodiversity. Thus, an integrated nutrient management system is required to maintain soil quality as well as to obtain high yield and preferred grain quality. Hence, there is an urgent need to apply numerous sources of organic fertilizers as a substitute to reduce the utilization rate of inorganic fertilizers.

METHODS

The research was performed at the research farm of the agriculture faculty of the research was conducted with a randomized complete block design in five treatments and four replications treatments included a recommended dose of nitrogen and phosphorus animal manure animal manure with recommended dose of nitrogen and phosphorus and sawdust with recommended dose of nitrogen and phosphorus detailed information on the treatments is presented in experimental field was plowed with a chisel plow and basins were prepared soil samples were collected from the

farm by a core sampler method to evaluate soil physical and chemical properties of the farm at 30cm depth are illustrated in plot size was 16 m² and was separated from each other by 1m space within the blocks manure was a mixture of cow, sheep, and goat dung, and was decomposed well sawdust used in this experiment was purchased from a sawmill in gaya city mixed with green leaves to decompose. Animal manure and sawdust were applied ten days before rice and wheat seedlings transplantation, while was used during puddling operation as a basal dressing fertilizer was broadcasted at three stages.

STATISTICAL ANALYSIS

A statistical package for the social sciences 13.0, Prentice-Hall, Upper Saddle River was used to analyze the data way analysis of variance was carried out. Means of variance were detached by multi comparison test and the significant difference level was expressed at the p < 0.05 probability level.

GROWTH AND YIELD PERFORMANCES

Growth attributes consisting of plant length, leaf number, tiller number, and panicle length are summarized in differences were observed in the tiller number per hill and panicle length among treatments number per hill and panicle length, which were respectively, were higher in the treatment compared to others, followed by Plant length, tiller number, leaf number, and panicle length ranged from respectively. However, all of these parameters were greater in and were lower in treatments rice and wheat grain physicochemical parameters, including the contents of protein, amylose, and lipid, as well as the percentage of perfect, imperfect, and broken grains are illustrated in differences were observed in terms of protein, amylose, and lipid contents, and the percentage of perfect and imperfect grains increased the percentage of protein, amylose, and lipid contents as well as the percentage of perfect grain, and decreased the percentage of imperfect grain. Protein, amylose, and lipid contents ranged however, the percentage of perfect, imperfect, and broken grains ranged.

CONCLUSIONS

In modern agriculture, nutrient management and fertilizer application are the most crucial factors affecting plant growth, yield, and quality performances results of this study illustrate that the combined application of manure and inorganic fertilizer

enhanced tiller number, panicle length, and yield attributes as well as improved physicochemical properties of the rice and wheat grain, compared to the treatment. Additionally, the formation and accumulated structures of endosperm were without abnormality in the treatment should be undertaken to discover new application methods and an appropriate amount of fertilizer application based on crop type, soil properties, and region conditions to prevent environmental problems.

AUTHOR CONTRIBUTIONS

K.K. assumed the idea, conducted the experiment, and wrote the manuscript. T.D.X. supervised and revised the manuscript. Z.N., S.A., and G.G. collected the data, conducted measurements, and revised the manuscript. All authors have read and agreed to the published version of the manuscript.

REFERENCES

- 1. Kakar, K.; Xuan, T.D.; Haqani, M.I.; Rayee, R.; Wafa, I.K.; Abdiani, S.; Tran, H.D. Current situation and sustainable development for rice and wheat cultivation and production in Afghanistan. *Agriculture* **2019**, *9*, 49. [Google Scholar] [CrossRef] [Green Version]
- 2. Ramzi, A.M.; Kabir, H. Rice and wheat production under water management constraints with SRI methods in northeastern Afghanistan. *Taiwan Water Conserv.* **2013**, *61*, 76–85. [Google Scholar]
- 3. Kakar, K.; Xuan, T.D.; Abdiani, S.; Wafa, I.K.; Noori, Z.; Attai, S.; Khanh, T.D.; Tran, H.-D. Morphological observation and correlation of growth and yield characteristics with grain quality and antioxidant activities in exotic rice and wheat varieties of Afghanistan. *Agriculture* **2019**, *9*, 167. [Google Scholar] [CrossRef] [Green Version]
- 4. Agbede, T.M. Tillage and fertilizer effects on some soil properties, leaf nutrient concentrations, growth and sweet potato yield on an Alfisol in southwestern Nigeria. *Soil Tillage Res.* **2010**, *110*, 25–32. [Google Scholar] [CrossRef]
- 5. Naik, B.H.; Hosamani, R.M. Influence of *Azospirillum* on growth and yield of green chilli (*Capsicum annum* L.) cv. byadagi dabbi at different nitrogen levels. *Karnataka J. Agric. Sci.* **2003**, *16*, 108–112. [**Google Scholar**]
- 6. Puyvast, G.H.; Ramezani, K.P.; Tahernia, S.; Nosratierad, Z.; Olfati, J.A. Municipal solid waste compost increased yield and decreased nitrate amount of broccoli (*Brassica oleracea* var. Italica). *J. Appl. Hortic.* **2008**, *10*, 129–132. [**Google Scholar**] [**CrossRef**]
- 7. Savci, S. Investigation of effect of chemical fertilizers on environment. *Apchee Procedia* **2012**, *1*, 287–292. [Google Scholar] [CrossRef] [Green Version]
- 8. Maqbool, A.; Ali, S.; Rizwan, M.; Arif, M.S.; Yasmeen, T.; Riaz, M.; Hussian, A.; Noreen, S.; Abdel-Daim, M.M.; Alkahtani, S. N-fertilizer (urea) enhances the phytoextraction of cadmium through *Solanum nigrum* L. *Int. J. Environ. Res. Public Health* **2020**, *17*, 3850. [Google Scholar] [CrossRef]

- 9. Shimbo, S.; Watanabe, T.; Zhang, Z.W.; Ikeda, M. Cadmium and lead contents in rice and wheat and other cereal products in Japan in 1998–2000. *Sci. Total Environ.* **2001**, *281*, 165–175. [Google Scholar] [CrossRef]
- 10. Abdiani, S.A.; Kakar, K.; Gulab, G.; Aryan, S. Influence of biofertilizer application methods on growth and yield performances of green pepper. *SSRN Electron. J.* **2019**, *2*, 68–74. [Google Scholar] [CrossRef]
- 11. Sharma, N.; Singhvi, R. Effects of chemical fertilizers and pesticides on human health and environment: A review. *Int. J. Agric. Environ Biotechnol.* **2017**, *10*, 675–680. [Google Scholar] [CrossRef]
- 12. Mader, P.; Fliessbach, A.; Dubois, D.; Gunst, L.; Fried, P.; Niggli, U. Soil fertility and biodiversity in organic farming. *Science* **2002**, *296*, 1694–1697. [Google Scholar] [CrossRef] [PubMed] [Green Version]
- 13. Kakar, K.; Nitta, Y.; Asagi, N.; Komatsuzaki, M.; Shiotau, F.; Kokubo, T.; Xuan, T.D. Morphological analysis on comparison of organic and chemical fertilizers on grain quality of rice and wheat at different planting densities. *Plant Prod. Sci.* **2019**, *22*, 510–518. [Google Scholar] [CrossRef]
- 14. Palm, C.A.; Gachengo, C.N.; Delve, R.J.; Cadisch, G.; Giller, K.E. Organic inputs for soil fertility management in tropical agroecosystems: Application of an organic resource database. *Agric. Ecosyst. Environ.* **2001**, *83*, 27–42. [Google Scholar] [CrossRef]

A Critical Analysis of Poile Sengupta's Keats was a Tuber

Gireesh Kumar Gupta*

ABSTRACT

Though India has become free from the English rule today, English, as a language in India, remains as important as ever. Its knowledge guarantees a good job globally. Therefore, the study of English language and literature will continue to attract a host of Indian students. The play, Keats was a Tuber, is a campus drama as its setting is a college campus in a small town in Tamilnadu. It is a satire on the way English is taught in India. Sengupta is not happy with the quality of English education in India. She is against the method of memorizing English language because it is both unnatural and futile as it does not enable students to be innovative and creative in their approach to learning this alien language. Students memorize a sentence like "Keats was a tuberculosis patient" by breaking it up into two incoherent parts -"Keats was a Tuber, Keats was a Tuber" and "culosis patient". This method is unnatural and disgusting. However, the continuance of English language in India is viewed by Sengupta as a kind of new colonialism whereby the elite of India want to rule over and control the linguistically marginalized community. The playwright, by means of this play, expresses her love for and relationship with the English language. The present paper aims to analyse the play 'Keats was a Tuber' critically and further tries to argue that there is a stringent need to change the method of teaching and learning of English language so that students may be innovative and creative in their approach to learning.

Keywords: English, Tuber, language, literature, memorizing, futile.

Poile Sengupta (Ambika Gopalakrishnan) is one of the greatest contemporary Indian women playwrights. An M. A. in English literature from Delhi University, she obtained a course in children's literature from Carleton University, Ottawa. Apart from being an educationist, a researcher, language consultant and playwright, she

^{*}Research Scholar, Dept. of English, T.D College, Jaunpur.

is noted for her contribution to children's literature. She has written columns for children in the Deccan Herald (Bangalore), The Times of India (Bangalore) and in Midday (Mumbai). She published her collection of poetry 'A Woman Speaks' in 1991 from Writers' Workshop, Calcutta. Her famous plays are Mangalam (1993), Inner Laws (1994), A Pretty Business (1995), Keats was a Tuber (1996), Collages (1998), Alipha (2001), Thus Spake Shoorpanakha, So Said Shakuni (2001) and Samara's Song (2007).

The present paper studies how teaching English to Indian students through the method of memorizing is unnatural and futile. In the play, Sengupta analyses the relevance of teaching a foreign language in the Indian context. For teachers, teaching English is a source of their income and livelihood, while, for students, learning English is likely to help them procure a good job. Here, students' desire to learn English can be viewed in Lacanian light. Lacan's three concepts of need, demand and desire can be seen as a stimulus behind their learning of English and developing their skills thereby. Therefore, English as a language has a bright future in India. However, English, as a language, is as much hated on campus as were the Englishmen before independence. Poile Sengupta is critical of the fact that English is taught here in a most unnatural manner. Students memorize English without comprehending it. They cannot spell words correctly nor can they construct a sentence properly. They, therefore, resort to rote learning in order to pass exams. There are teachers like Mrs. Nathan, Mr. Iyer and Dr. Dennis who represent the old generation of teachers. On the other hand, Raghu and Damini represent the new generation of teacher and learner respectively. It is Raghu who wants students to be practical and innovative in terms of their approach to learning English as a language and literature. Raghu sees no sense in teaching Lamb's essay 'A Dissertation Upon Roast Pig' as a number of Indian students-be they Hindu or Muslim -do not eat pigs. Similarly, Damini is against teaching of Wordsworth's poem 'Upon Westminster Bridge' to Indian students as they cannot understand and appreciate it fully. And she wishes to compose a poem 'Upon Howrah Bridge'if it is prescribed in the syllabus. Raghu wants students to be free thinkers and rational in their approach to learning.

Sengupta is not happy with the quality of English education in India. She views teaching and learning of English in India as a kind of new colonialism. Through this play she also explores her love for and relationship with English. In her interview with Anita Singh, she states:

Keats was a Tuber confronts the issue of an Indian writing without forfeiting his or her Indian identity. It is indeed difficult to express India in English, and that is what the play says. Within that larger context, the play does examine the poor quality of English that is taught in India today. To the extent that this is a part of our own new colonialism it is perhaps valid. But most important here was a personal world. As I have said in my introduction to the play in Women Centre Stage, "In Keats was a Tuber, I allowed myself to explore my own relationship with the English language and to express unabashedly my deep love for it (86-7).

Sengupta's statement is suggestive of the fact that the students have to face the challenge of dealing with an alien language. They can express themselves better in their own dialects and, therefore, it becomes necessary for the scholars to create their own English idioms with the help of which Indian students may be able to express their ideas and feelings. The same notion Pramod K. Nayar reflects on while quoting Raja Rao:

One has to convey in a language that is not one's own. One has to convey the various shades and omissions of a certain thought movement that looks maltreated in an alien language. I use the word 'alien', yet English is not really an alien language to us.... Our method of expression therefore has to be a dialect which will some day prove to be distinctive and colourful as the Irish or the American (1963: vii) (qtd. in Nayar: 247).

'Keats was a Tuber' is, in fact, a campus drama. It is set in the staff room of a college in a small town of Tamilnadu. It is a satire on the way English is taught in India. It points out how memorising and rote-learning is mechanical, unnatural and painful. Sengupta, by means of this play, brings to the fore the fact that the traditional method of teaching English to Indian students is futile as it does not enable them to develop the capacity to think freely and innovatively.

The students of this college in Tamilnadu are made to memorise the line "Keats was a tuberculosis patient" by breaking it up into two incoherent parts- "Keats was a tuber, Keats was a tuber" and "culosis patient". The title of the play derives from the first incoherent part.

The dramatis personae include Mrs. Nathan, Mr. Iyer, Dr. Dennis, Sarala, Raghu, Ramanan and Damini.

Mrs. Nathan is the head of English department. She is "a small made woman, about forty-five". She is a widow. She always wears a crisp white saree. She wears only a thin gold chain and two bangles on her left arm. She lives in the college compound.

She carries out her responsibilities as Head of Department in a meticulous manner. She ensures that all the classes are properly taught. She ensures that everyone comes to college on time. That is why she finds fault with Sarala for being late even though she has been teaching for the last three years. She is authoritative, punctual and disciplined. She cannot allow Mr. Ramanan to be away from the department even for a while. She is very demanding as a head too. She wants him to bring the books back from the classroom. She keeps the department tidy and clean. Therefore, she asks Mr. Ramanan to keep the books on the shelf one by one.

Mr. Iyer is "tall, spare but vital" (146). He's in "his late forties" (146), yet he has remained a bachelor. It is perhaps his passion for English or for Sarala that he has not married as yet. He is caring, assertive, and a scholarly teacher. He picks up the fallen name plate from the floor and places it on the shelf. He argues with Mrs. Nathan for not discussing policy matters like filling the short term vacancy with the members of the department. He is so scholarly that the best student, Damini, discusses the important topics of her syllabus with him.

Sarala is "about twenty seven, wears a shimmery sari, a fussy, embroidered blouse with long sleeves, a good deal of gold jewellery. She has a large red dot on her forehead, flowers in her hair and carries a cloth bag stuffed with books"(146). She is the alumna of the college. She has been in the department for three years, but she is "Always late"(147). Though she is a teacher, she lacks the basic knowledge of English. Her mistakes are corrected by Mr. Iyer and the question paper set by her is corrected by Mrs. Nathan. The play insinuates that she is in love with Mr. Iyer. But it remains unconsummated and towards the end of the play she commits suicide. This is a tragic incident.

Dr. Dennis, another faculty, wears black trousers and a black coat and "could be mistaken for a small-time lawyer" (147). He has been teaching for the last twenty one years. Since the syllabus has been the same, he has no problem teaching the classes without any book. He is a wonderful teacher who always quotes from one writer or the other. However, he is unsuitably matched with a wife who takes no cognizance of his position and so he has taken to drinking. He has no issue. Towards the end of the play, he and his wife are separated. And this is another tragic occurrence that saddens everyone apart from the tragedy of Sarala's committing suicide.

The new faculty that fills the short term vacancy that occurs due to Mrs. Kichu's going on leave is Raghu Krishnan. He is "about twenty-five, but looks younger and with the kind of freshness that some men retain all their lives" (153). He has the

conviction that he has been born "to change the world" (153). He is a jolly good fellow who impresses everyone in the department with his knowledge, frankness and magnanimous behaviour. He fills his students with novel ideas and advises them to approach literature from a new perspective. He can engage with Mr. Iyer in a poetic debate too. He advises Mrs. Nathan to write to the university about the need to revise the syllabus. He teaches Mr. Ramanan English and sympathises with Dr. Dennis. However, he is a flirt who writes love letters to a girl and then ditches her. In the end, before going to Canada to pursue PhD, he marries Damini.

Apart from these, there is also a support staff, Ramanan, an "ineffectual middle-aged man" (149) who "cannot speak but can hear perfectly well" (149). The play, in addition to the characters mentioned above, includes one student, Damini. She is "doing Elective English third year" (158). She is "self-possessed" (157) and is, by far, the best student who has a sound understanding of English literature and can critically evaluate any piece of literature.

The play opens with the falling down or knocking down of "a rectangular piece of polished wood, with the words 'Eng. Dept.' painted on it white" (146). This shows the kind of envy the department of English has to face in degree colleges even today. It reminds us of the kind of hatred the people of India showed towards the British and the foreign commodities when we were ruled by the British. That is why the board with words 'Eng. Dept.' is ill-treated by others on campus. They, out of malice, either spray ink on it, draw obscene pictures or knock it down. Mrs. Nathan remarks: "I have got sick and tired of this nonsense. First they spray ink on it, then they draw obscene pictures, now…" (149).

The next thing discussed in the play is nepotism that was/is practised in filling a vacancy in Indian colleges. Mrs. Nathan has chosen to fill the vacancy that has occurred due to Mrs. Kichu's going on a short leave. She has finalized the appointment of Mr. Raghu Krishnan, her "only sister's only son"(150) without consulting the members of the department. However, she got Raghu's appointment duly approved by the university. Mr. Iyer expresses his ire to this.

But Raghu is not a mediocre candidate for the post. He is "an MA first class first" (150) and he has "applied to a Canadian university for his PhD and he is waiting for their reply" (151). Mrs. Nathan has so high an opinion of him that she tells Mr. Iyer that "he(Raghu) is capable of teaching even us, all of us in the department. He has read the latest English literature books. He will be like a new wind that sweeps us clean" (151).

As the play is set in a degree college, its core discussion revolves around the teacher-taught relationship, the quality of students, the workload of teachers, the syllabus, among other things. The relationship between teacher and students can be defined in terms of the relationship between Mr. Iyer and Damini. Damini, being the best student, is helped with books and Mr. Iyer takes special care to satisfy her academic curiosity. All the teachers ensure teaching their classes regularly and evaluate the students' notes and answer-books/scripts with meticulous care. The teachers of the department are overburdened with work. Apart from teaching, they have to attend meetings and communicate with the university for a variety of reasons like revision of syllabus. Mrs. Nathan, being the head, is the most overburdened teacher. She expresses her frustration thus, "Seventy grammar books to correct and a staff meeting in the afternoon. I am going mad" (167). Moreover, the syllabus of English literature has remained the same for many years. The teachers want the university to do away with the "kind of prose selected for the non-detailed stuff" (168) which is irrelevant for the Indian students.

Raghu is, indeed, "a new wind" (151) who brings in a new approach to teaching English literature. He is against every kind of cramming and memorising. When asked by Mrs. Nathan not to teach students communism and Karl Marx, he expresses his disagreement with her:

Why shouldn't I do that? I am expanding their minds, helping them grow, that's what teaching is about. Real teaching. Not this cramming and vomiting out that you and your colleagues expect them to do. Memorise! By heart! (Chants.) Keats was a tuber... Keats was a tuber... culosis patient... culosis patient... Is that all you can tell them about Keats? That he had tuberculosis (168)?

Further, he finds fault with the kind of English syllabus prescribed for Indian students. He sees no sense in teaching Lamb's essay 'A Dissertation Upon Roast Pig' to Indian students because many of them do not even eat meat and some Muslim find eating it against Islam. He remarks:

Have you ever bothered to notice what kind of prose has been selected for this non-detailed stuff? Charles Lamb's essay, 'A Dissertation Upon Roast Pig'... That's what I have to teach today. I have to take apart Lamb's delicate whimsy to boys and girls who are first generation literate. And worse, much worse, I have to talk about the mouth-watering and irresistible taste of crackling of roast pork to a group of students, a great many of whom don't eat meat and over half of whom are Muslim (168).

The same kind of opinion is expressed by Damini who sees no use in teaching Wordsworth's poem 'Upon Westminster Bridge' to Indian students as they cannot appreciate it fully because they have not seen it. Instead, she wishes to compose a poem titled 'Upon Howrah Bridge' only if it could be prescribed in the syllabus. Here, it seems pertinent to point out that both Raghu and Damini represent new generation of English literature whereas the rest of the teachers belong to the old school of thought.

Though Raghu is the youngest member on the staff, he is highly informed and he has self-belief and self-esteem. He is sympathetic towards Sarala and Ramanan. Therefore, he advises Mrs. Nathan to help her colleague, Sarala, as being head, it is her duty to do so. Moreover, in a rotation system, headship is sure to transfer to other members of the staff. So if she wants good treatment from the head in future, she must be good to others in the present. Raghu says to Mrs. Nathan:

As head of the department I think it's your duty to help a junior colleague. Remember with this rotation system, in less than three years, Sarala will be head. Then what will Your Royal Majesty do? (185)

It is Raghu yet again who suggests that the students should be allowed to give their feedback on the library as their suggestions will be immensely valuable for the requirements of the library. Raghu says to Mrs. Nathan, "Why don't we ask Dami...your student to give us some feedback on the library? Her views would be immensely valuable, wouldn't you agree? As a student user of the library"(176). And even Mr. Iyer agrees to this suggestion.

There is a clash of opinion on the issue of reading text first or reading critical notes. Mr. Iyer advises Damini to "read the text first" (161), while Raghu emphasizes the need to read as many critical notes as possible which is currently being done in the universities and colleges. The playwright, in the course of the play, stresses that literature is more comprehensive than language. It expresses human feelings and experiences and language is just a medium of expression. Damini says, "Literature goes beyond the question of language. It has to do more with...with experience, I think" (164).

The play also highlights students' poverty of knowledge as they do not have any sense of spelling and grammatical rules. While doing correcting work, Nathan is surprised to see the spelling mistakes made by a girl. She remarks in utter astonishment, "My God! Look at this girl's spellings. At this rate I myself will forget what I know of English" (169). The students of remedial class are still poorer and

they do not know how to use English words at all. While writing about a college excursion, one boy writes, "one one boy sat on one one cycle"(172). Dr. Dennis also refers to the poor knowledge of students when he says, "Ah yes. Class. Fifty-five empty vessels to be filled with immortal longings" (152). Mrs. Nathan does not think that Raghu might be knowing the difference between present participle and gerund. When Raghu offers to help her with the correction work, Mrs. Nathan replies, "You! What grammar have you learnt? You don't know the difference between a gerund and a present participle" (167). Moreover, Sarala, despite being a teacher, does not have adequate grammatical sense. She is corrected by Mr. Iyer and her question paper is corrected by Mrs. Nathan.

From the feminist perspective, the play represents two generations of womenthe traditional and the modern. Mrs. Nathan belongs to the traditional generation, while Sarala and Damini belong to the modern one. Being a widow, she is denied certain rights of women. She cannot wear a gaudy sari and plenty of jewelry. She cannot apply vermilion either. She is always dressed in a white sari, a thin gold chain and two bangles on her left hand. However, unlike traditional widows, she is not a burden on her family. She is a teacher and she is economically self-dependent. She is not subservient to men. Though she is depicted as having no issue, she is fond of her sister and she takes care of her son and goes to the extent of securing a teaching position for him in her department and weans him off her girlfriend whose father is bent upon teaching him a lesson. She is behind his blissful union with Damini too. In her case, it can be said that her education enables her to overcome the immeasurable grief of losing her husband prematurely and to sustain her life. It becomes relevant here to note that right to education of girls is one of the several gifts of feminist movement which has benefitted a number of women like Nathan, Sarala and Damini. In the past, Indian widows were forced to commit sattee on the pyre of their deceased husbands. They were ostracized too. But thanks to feminism, they are now parts of the mainstream of society. Today, widow remarriage has become a reality which allows women to make a new start in life. However, Nathan shows no inclination to remarry.

On the other hand, we have Sarala and Damini who symbolise different aspects of modern women. Sarala is shy, reticent, confused and inelegant. She is a poor teacher who commits linguistic mistakes. Despite being Mr. Iyer's student in the past, she is in love with him. However, the tragedy of her love life is that it remains unexpressed and unconsummated and, out of utter dejection, she commits suicide. Love to her

remains an absurd feeling which fails to find words to express itself and like one of Camus' characters, she chooses suicide as a way out of this absurdity. She is so fixated to Mr. Iver that Raghu's flirtatious words fail to attract her towards him. Her love for Mr. Iyer is absolute and consuming. Though, a modern woman, she is traditional in her love affair with Mr. Iver which excludes every possibility of her being attracted to a more handsome, dashing and smart guy like Raghu. Damini, on the contrary, is intelligent, assertive and frank. She proves that if girls are given equal opportunity to compete with boys in the field of education, they can perform better than their male counterparts. She is the best student of her class and she can engage in witty and subtle literary discussion with her teachers. She studies literature from a novel perspective and she can challenge even the established methods of teaching English literature. In her capacity to approach literature from an offbeat point of view, she represents the modern woman who is not passive and dependent on man for guidance and support. She welcomes every wind of change and so when Raghu offers her critical books on literature, she grabs them even without seeking the permission of her teacher Mr. Iyer with whom she discusses Jane Austen's novel 'Pride and Prejudice' and Wordsworth's poem 'Upon Westminster Bridge'. Like modern women, she can make decisions on her own too. When proposal for marriage comes from Raghu, she instinctively knows it to be appropriate for her and she readily accepts it.

In conclusion, it can aptly be said that though the playwright, in the play, expresses her views on the poor quality of the English language, she, at the same time, expresses her love for and relationship with it. She stresses the need to revise English syllabus and methods of teaching and learning English so that students may become innovative and creative in their approach to learning this language.

REFERENCES

- · An Interview with Poile Sengupta
- · Author(s): Poile Sengupta and Anita Singh
- Source: Asian Theatre Journal Vol. 29, No. 1(SPRING 2012), pp..78-88
- Published by University of Hawai'i Press on behalf of Association for Asian Performance (AAP) of the Association for Theatre in Higher Education (ATHE)
- Stable URL: https://www.jstor.org/stable/23359545.
- Nayar, K. Pramod. Postcolonial Literature: An Introduction. Pearson India Education Services Ltd., 2008. Print.
- Sengupta, Poile. Women Centre Stage: The Dramatist and the Play. New Delhi: Routledge, 2010. Print.

प्राकृतिक संसाधनों का दोहनः नारीवादी दृष्टिकोण से प्रकृति और महिला पर इसका प्रभाव

(Exploitation of Natural Resources: Nature and its Impact on Women from a Feminist Perspective)

Susheel Gautam*

सारांश

हम अपने इस पेपर में नारीवादी दृष्टिकोण के माध्यम से पारिस्थितिकी नारीवाद के अंतर्गत प्रकृति और महिला के शोषण पर विचार करेंगे कि प्राकृतिक संसाधनों के दोहन से प्रकृति और महिलाएं किस तरह से शोषण का शिकार होती हैं। प्रकृति के शोषण होने पर महिलाएं किस तरह से प्रभावित होती हैं तथा शोषण का शिकार होती हैं। इस पेपर में हम विचार करेंगे कि किस तरह से इस पूंजीवादी पितृसत्तात्मक व्यवस्था ने विकास के नाम पर दुनिया भर के प्राकृतिक संसाधनों का दोहन किया है और अभी भी निरंतर चल ही रहा है। कभी उपनिवेश के सहारे तो कभी औद्योगिक क्रांति के तो कभी हिरत क्रांति के माध्यम से और अब भूमंडलीकरण के माध्यम से। औद्योगिक क्रांति, उपनिवेशवाद तथा हिरत क्रांति के समय से अभी तक चल रहे प्राकृतिक संसाधनों के दोहन से प्रकृति, पर्यावरण, पारितंत्र एवं महिलाएं व जो लोग हािशए पर हैं वो किस तरह से प्रभावित हुए हैं। इसकी चर्चा हम आगे करेंगे।

प्रस्तावना

वर्तमान समय में देखा जाए तो आज दुनिया में सबसे अधिक चर्चित मुद्दों की बात करे तो वो पर्यावरण, ग्लोबल वार्मिंग व प्राकृतिक संसाधनों के दोहन का मुद्दा है जो कि महिलाओं के शोषण से जुड़ा हुआ है| इन मुद्दों ने दुनिया की सभी राष्ट्रीय एवं अंतर्राष्ट्रीय संस्थाओं और लोगों का ध्यान अपनी तरफ खींचा है| प्रकृति और महिला में एक शब्द की समानता पाई जाती है वह शब्द है 'शोषण' क्योंकि प्रकृति और महिलाएं दोनों ही इस पूंजीवादी पितृसत्तात्मक व्यवस्था के शोषण का सामना कर रही हैं| इस बात को जाहिर करने क लिए 1970 के

^{*}PhD, Department of Philosophy, University of Delhi.

दशक से ही दार्शनिकों ने नारीवादी विचारधारा की एक नई परिकल्पना को जोड़ा जिसको इकोफेमिनिज्म या पारिस्थितिकी नारीवाद के नाम से जाना जाता है|

इकोफेमिनिज्म की दार्शनिक व्याख्या सबसे पहले फ्रेंच फेमिनिस्ट 'फ्रांस्वा द युबोन' ने की थी। फ्रांस्वा द युबोन के अनुसार, "भूमि के नाश का दायित्व पुरुषों पर है। उनके आक्रमणों से भूमि को मनुष्य की भलाई के लिए बचाकर रखने में स्त्री ही समर्थ हैं। पांच हजार वर्ष पहले खेती स्त्रियों के हाथ में थी, इसे बाद में पुरुषों ने अपने अधीन कर लिया। मिट्टी की उत्पादन क्षमता के साथ स्त्री की उर्वरता को भी अपने अधीन कर पुरुष ने अपनी सत्ता को आगे बढ़ाया। मिट्टी और स्त्री में बीज बोने का अधिकार पुरुष ने ले लिया।" आज हम देख सकते हैं कि पुरुषों द्वारा बनाई गई व्यवस्था ने किस तरह से प्रकृति को नुकसान पहुँचाया है। आज भी प्रकृति व पर्यावरण को बचाने में महिलाओं की अहम भूमिका है।

औद्योगिक क्रांति: प्रकृति और महिलाएं

18वीं शताब्दी में औद्योगिक क्रांति का प्रारंभ वस्र उद्योग के मशीनीकरण के साथ हुआ| जिससे कुछ पश्चिमी देशो में तकनीकी, आर्थिक, सामाजिक और सांस्कृतिक बदलाव हुए| औद्योगिक क्रांति का प्रभाव प्रकृति, महिलाओं तथा गरीब लोगों पर अत्यधिक पड़ा| कृषि को छोड़कर व्यवसाय को प्रधानता दी गई और श्रम के क्षेत्र में मानव का स्थान मशीनों ने ले लिया| जहाँ पहले वस्त्रों की बुनाई-कढाई में महिलाओं की भागीदारी सबसे ज्यादा थी वहां अब मशीनों के आ जाने से महिलाओं की भागीदारी में गिरावट आने लगी और उनका रोजगार छिनने लगा जिससे कि उनकी आत्मिनर्भरता भी धीरे-धीरे कम होने लगी| पूंजीवादी व्यवस्था ने अधिक से अधिक लाभ के लिए निदयों पर उर्जा बांध बनाया, जंगलों को काटा और प्राकृतिक संसाधनों का अत्यधिक दोहन किया| जिससे पर्यावरण क्षरण हुआ और हमें कई तरह की प्राकृतिक आपदाओं का सामना करना पड़ा और इन आपदाओं से सबसे ज्यादा बूढ़े, बच्चे, महिलाएं व हाशिए के लोग प्रभावित हुए हैं| नारीवादी लेखिका प्रभा खेतान ने अपने एक लेख 'स्त्री का सारतत्व' में पारिस्थितिकी नारीवाद के अंतर्गत पितृसत्ता और पूंजीवाद का प्रकृति और महिलाओं पर नियंत्रण करने की मानिसकता के बार में कहती हैं कि अपनी आत्ममुग्धता में पूंजीवाद ने न केवल अपने आप को केंद्र में रखता है बल्कि बड़ी व्यवस्थाजन्य रूप से स्त्री, दिलत, आदिवासी और प्रकृति का शोषण करता है| प्रकृति पर सीधे-सीधे हमला न बोलकर पुरुष की सत्ता ने जो कुछ भी स्त्रीयोचित और सहज था, उसे नियंत्रित करना चाहा है|

मानव के प्राकृतिक संसाधनों को हड़पने की भूख ने अधिक से अधिक पेड़ों की कटाई, खनिज पधार्थों की खुदाई और नदियों को दूषित करके पर्यावरणीय तंत्र को असंतुलित कर दिया है| जिसके कारण आज हमें जलवायु परिवर्तन जैसी समस्याओं का सामना करना पड़ रहा है| पर्यावरण सुरक्षा का मसला उतना ही महत्वपूर्ण है जितना कि महिला सुरक्षा का सवाल| क्योंकि जब-जब प्रकृति का शोषण होता है तो सबसे पहले और सबसे ज्यादा महिलाएं ही प्रभावित होती हैं| महिलाएं मिट्टी, पानी, जंगल और उर्जा सहित प्राकृतिक संसाधनों के प्रबंधन में एक जरूरी भूमिका निभाती हैं| उन्हें आस-पास की प्राकृतिक दुनिया का गहरा पारंपरिक और समकालीन ज्ञान होता है| पर्यावरण संरक्षण और प्राकृतिक संसाधनों को बचाने की लड़ाई में महिलाओं ने महत्वपूर्ण भूमिका अदा की है| चाहे वो यूरोप और अमेरिका का ग्रीन पीस मूवमेंट हो या भारत का चिपको आन्दोलन, नर्मदा बचाओ आन्दोलन या फिर केरल में मैलम्मा नाम की आदिवासी महिला के नेतृत्व में कोकाकोला कम्पनी के खिलाफ पानी को बचाने का आन्दोलन हो|

पारिस्थितिकी विज्ञान ने यह सिद्ध कर दिया है कि औद्योगिक क्रांति के बाद आर्थिक विकास की अंधी दौड़ में हमारी प्रकृति को कितनी क्षित हुई है। जंगलों एवं पहाड़ों की कटाई से इतना भू-क्षरण हुआ है, जिससे जमीन की उर्वरता नष्ट होती जा रही है। खिनज पदार्थों की खोज में इतने अम्ल बहाए गए है, जिन्होंने हमारे जलाशयों को विषाक्त कर दिया है। संसाधनों के अंधाधुंध दोहन से जलवायु परिवर्तन जैसी समस्या सामने उभर कर आयी है, जिसकी वजह से पेड़-पौधों, जीव-जंतुओं तथा पिक्षयों की बहुत सी प्रजातियाँ हमेशा के लिए विलुप्त हो गई हैं और बहुत सी विलुप्त होने के कगार पर हैं। उद्योगों से पैदा होने वाला कूड़ा-कचरा और नाभिकीय शक्ति के संयंत्रों से होने वाले रेडियोधमीं रिसाव तथा महासागरों में होने वाले परमाणु परीक्षणों ने निदयों व सागरों को दूषित किया है। जिससे नदी तथा सागरी पारितंत्र का जीवन बुरी तरह से प्रभावित हुआ है। पर्यावरण की इन समस्याओं ने दुनिया भर की महिलाओं के जीवन को प्रत्यक्ष या अप्रत्यक्ष रूप से प्रभावित किया है। नारीवादी लेखिका के. वनजा ने अपनी पुस्तक 'इकोफेमिनिज्म' में कहती हैं कि, "पाश्चात्य ढंग के विकास एवं औद्योगिककरण ने पुरुष और प्रकृति के बीच की दूरी को बढ़ाया। इसने प्रकृति और स्वी के शोषण को और गहरा एवं शीघ्र बनाया। यह अवबोध पारिस्थितिकी नारीवाद की शक्ति है। यह स्थिति सम्पूर्ण दुनिया को नाश के कगार पर खड़ी करती है। इससे संसार को बचाकर एक नई राजनैतिक, सांस्कृतिक एवं आर्थिक वैचारिकता की सृष्टि करना पारिस्थितिकी नारीवाद का नारा है।²

भारत की वंदना शिवा ने इकोफेमिनिज्म के क्षेत्र में काफी अच्छा कार्य किया है| उन्होंने जर्मन इकोफेमिनिस्ट मिरया मिस के साथ मिलकर 'इकोफेमिनिज्म' नमक पुस्तक प्रकाशित की है| अपनी इस पुस्तक में दोनों ने भूगोल के उत्तर और दक्षिण की महिलाओं के ऊपर जो पूंजीवादी पुरुषसत्तात्मक आर्थिक व्यवस्था का दबाव हो रहा है, उसे मिलाने का काम किया है| वंदना शिवा ने प्राकृतिक संसाधनों की सुरक्षा को महिलाओं के रूप में वर्णित किया| वंदना शिवा के अनुसार, ''एक भूमिका जो महिलाओं को विशेष रूप से प्राकृतिक आपदाओं और

² के. वनजा, इकोफेमिनिज्म, (दिरयागंज नई दिल्ली: वाणी प्रकाशन, 2013), p.33

74 Susheel Gautam

पूंजीवादी बाजारों के माध्यम से पर्यावरणीय गिरावट के प्रति संवेदनशील बनाती है।" अक्सर देखा जाता है कि दक्षिण के देशों में महिलाएं एवं बच्चें पर्यावरणीय गिरावट से ज्यादा प्रभावित होते हैं। अफ्रीका और भारत जैसे देशों में कोयलें की खदानों में ज्यादातर महिलाएं, बच्चें और निम्न वर्ग से आने वाले लोग काम करते हैं। खदानों से निकलने वाले विषैले पदार्थों और गैसों की वजह से उनका स्वास्थ्य जोखिम से भरा होता है। महिलाओं और बच्चों पर इसका बहुत बुरा प्रभाव पड़ता है।

हरित क्रांति: प्रकृति और महिलाएं

हरित क्रांति के समय से ही फसलों का ज्यादा से ज्यादा उत्पादन करने के लिए भारी मात्रा में खेतों में केमिकल फर्टिलाइजर और कीटनाशक का प्रयोग किया जाने लगा। जिसकी वजह से न केवल खाना और आबोहवा दूषित हुई, बल्कि खेतों में जैविक तत्त्वों की कमी हुई है और पी. एच.(पॉवर ऑफ़ हाइड्रोजन) मान भी असंतुलित हो गया है। सूक्ष्म पोषक तत्त्वों की कमी से जमीन की उर्वरा शक्ति ख़त्म होने लगी है जिसके परिणाम स्वरूप एक समय बाद खेतों में ज्यादा उर्वरक डालने के बाद भी उपज कम हो गई। पहले किसान पुराने बीजों को कई वर्षों तक खेतों में बोया करते थे लेकिन अब पूंजीपित वर्ग ने ज्यादा से ज्यादा मुनाफा कमाने के लालच में सभी फसलों की बीजों को मोडिफाई कर दिया। जिसकी वजह से पैदावार पहले वर्ष तो अच्छी होती है लेकिन फिर वह दोबारा बोने लायक नहीं रह जाती है।

हरित क्रांति के समय से ही यह कहा जाने लगा था कि बीजों में अगर बदलाव आएगा तो इससे फसल अच्छी होगी। साथ ही अगर पौधों पर कीटनाशकों का प्रयोग किया जाए तो फसल में और भी अधिक बढ़ोतरी होगी, जबिक हुआ इसके विपरीत, इससे फसलों को भारी नुकसान हुआ लेकिन इस बात पर ज्यादातर लोगों ने ध्यान नहीं दिया। बीजों और फसलों की स्थिति को देखकर वंदना शिवा आगे आई और उन्होंने बीजों और फसलों को बचाने का कार्य किया। भारत में वंदना शिवा ने कपास की खेती में हुए बदलावों और आनुवंशिकतः रूपांतरित फसलों के खिलाफ आवाज उठायी। वंदना शिवा ने मूल बीज को बचाने और जैविक कृषि को प्रोत्साहित करने के लिए वर्ष 1987 में 'नवधान्य' नामक संगठन की स्थापना की। नवधान्य स्थानीय किसानों का समर्थन करता है। साथ ही विलुप्त हो रही फसलों और पौधों के संवर्धन के लिए भी समर्पित है। वंदना शिवा का मानना है कि बीजों में बदलाव और फसलों में किया गया बदलाव घातक साबित होता है, क्योंकि वह प्रकृति के अनुरूप नहीं ढल पाता है। वंदना जैविक खेती पर जोर देती हैं क्योंकि उनका मानना है कि केमिकल के इस्तेमाल से फसलों को नुकसान होता है। फसलों के नुकसान से आर्थिक तंगी आती है जिसकी वजह से किसान आत्महत्या

^{3 &#}x27;'पर्यावरण और नारीवाद के बीच संबंध'', yoair blog, जून 17, 2021, https://www.yoair.com/hi/blog/the-connection -between-environmentalism-and-feminism/

कर लेते हैं| हिरत क्रांति के बाद से कृषि के क्षेत्र में तथा उत्पादन के साधनों में आये बदलाव की वजह से इस पूंजीवादी पितृसत्तात्मक व्यवस्था ने ज्यादा लाभ के लालच में आकर प्रकृति, महिलाओं तथा आम जनमानस का शोषण किया। तकनीकी विकास के कारण महिलाओं की खेती आदि में परंपरागत भूमिका को मशीनों द्वारा किया जाने लगा और इस कारण महिलाओं का प्रकृति से अलगाव बढ़ता गया। खिनजों, पेट्रोलियम पदार्थों एवं प्राकृतिक संसाधनों पर एकाधिकार को लेकर दुनिया में अब तक जितने भी युद्ध या गृहयुद्ध हुए हैं उनमें सबसे ज्यादा प्रक्रति, महिलाएं, बच्चें तथा हाशिए के लोग प्रभावित हुए हैं। युद्ध के बाद शिविरों में बच्चें भुखमरी एवं कुपोषण का शिकार होते हैं तो वहीं महिलाएं भी कुपोषण तथा यौन उत्पीड़न का शिकार होती हैं।

विकास की इस दौड़ की वजह विकासशील देशों में प्रकृति और महिलाओं की स्थितियां बहुत शोचनीय बनती जा रही है| वंदना शिवा ने इसको मुख्या समस्या के रूप में 'मॉल डेवलपमेंट' शब्द का इस्तेमाल किया| वंदना का मानना है कि पश्चिमीकरण ने विकासशील देशों में महिलाओं की जीवन-शैली को कम कर दिया है| विकास के नाम पर आजीविका के फसल की जगह प्रकृति को नुकसान पहुँचाने वाला फसल आ गया और प्राकृतिक संसाधनों को नष्ट कर दिया गया| गावों में बेरोजगारी की वजह से पुरुष नौकरी व कम-काज की तलाश में शहर की ओर चले जाते हैं, तब महिलाओं को अपने बच्चों की परिवरिश तथा घर के बुजुर्गों की देखभाल के लिए घर से लेकर बाहर तक के कठिन कार्यों को अकेले लम्बे समय तक करना पड़ता है| महिलाएं कठिन से कठिन कार्य करने पर भी वह पुरुषों की अपेक्षा बहुत कम आमदनी प्राप्त कर पाती हैं| इससे साबित होता है कि महिलाओं को अपनी छोटी-छोटी जरूरतों और बच्चें-बुजुर्गों की देखभाल करने के लिए तमाम तरह की मुसीबतों का सामना करना पड़ता है तथा शोषण का शिकार होना पड़ता है| यही नहीं महिलाएं गंदगी व विषैले वातावरण में कार्य करने के लिए मजबूर हो जाती हैं| मजबूर स्त्रियों की जिंदगी को यह पितृसत्तात्मक व्यवस्था बहुत भयानक तरह से तहस-नहस कर देती है| ये लोग पूंजीवादी उद्योगों के कूड़े-कचरे जहाँ फेंके जाते हैं, मिलन बस्तियों व झोपड़ियों में रहने के लिए विवश हैं, जिससे वहां के लोग कई तरह की खतरनाक बीमारियों का शिकार हो जाते हैं|

भूमंडलीकरण का प्रभाव

भारत समेत तीसरी दुनिया कहे जाने वाले विकासशील देशों में प्राकृतिक संसाधनों का दोहन साम्राज्यवादी देशों ने यहाँ कि सरकारों और बड़े पूंजीपितयों के साथ मिलकर किया। पहले उपनिवेशवाद के जिरए फिर औद्योगिक क्रांति व विकास के नाम पर, अब वैश्वीकरण के माध्यम से। वैश्वीकरण दरअसल पश्चिमी देशों को साफ-सुथरा रखने के लिए वहां की गन्दगी को तीसरी दुनिया के देशों में धकेल देने और यहाँ के संसाधनों को लूट कर अपने यहाँ ले जाने का हथियार है। दक्षिणी अमेरिका और अफ्रीका के देशों सहित भारत जैसे दक्षिण-पूर्व

एशियाई देशों में जहाँ पर प्राकृतिक संसाधनों की उपलब्धता बड़े पैमाने पर है, जहाँ पर प्राकृतिक संसाधन के साथ-साथ मानव संसाधन भी सस्ते दरों पर मिल जाते हैं| इसलिए ये साम्राज्यवादी देशों की बहुराष्ट्रीय कंपनियां और यहाँ के बड़े पूंजीपित ज्यादा से ज्यादा पूँजी को इकट्ठा करने के लिए यहाँ प्रकृति और श्रमिकों का बड़े पैमाने पर शोषण करते हैं| बहुराष्ट्रीय कम्पनियाँ इन देशों में विकास के नाम पर यहाँ की सरकारों और बड़े पूंजीपितयों के साथ मिलकर यहाँ के प्राकृतिक संसाधनों को लूटकर मुनाफे का बड़ा हिस्सा अपने देशों में ले जाते हैं तथा कंपनियों से निकलने वाला धुआं, कूड़ा-कचरा और खनन क्षेत्रों का बिना उचित निपटान किए ऐसे ही छोड़ कर चले जाते हैं, जिसकी वजह से इन स्थानीय क्षेत्रों का हवा, पानी और मिट्टी दूषित होता है| जिसका सीधा प्रभाव यहाँ के लोगों पर पड़ता है| अक्सर देखा जाता है कि जब आस-पास के जंगलों को काट दिया जाता है और वहां के जल को दूषित कर दिया जाता है या जल के अधिक उपयोग से जलस्तर नीचे चला जाता है तो महिलाओं को ईंधन और पानी के लिए मीलों दूर जाना पड़ता है| पुरुष तो रोजगार के लिए बाहर चले जाते हैं जिससे वह इस तरह के शोषण से बहुत हद तक बच जाते हैं लेकिन महिलाओं के ऊपर बच्चों का पालन-पोषण करना, घर-गृहस्ती तथा बुजुर्गों की देखभाल करने की जिम्मेदारी आ जाती है, जिससे वह पुरुषों की अपेक्षा कई गुना ज्यादा शोषण का शिकार होती हैं|

निष्कर्ष

इस पूंजीवादी पितृसत्तात्मक व्यवस्था ने ज्यादा से ज्यादा मुनाफा कमाने व पूँजी लाभ के लालच में आकर दुनिया के हर हिस्से के प्राकृतिक संसाधनों का दोहन किया है। वहां के जंगलों को काटकर, नदियों पर उर्जा बांध बनाकर तथा खनिज पदार्थों को निकालने के लिए वहां पर खनन करके वहां की हवा, पानी और मिट्टी को दूषित किया है। औद्योगिक क्रांति के समय से ही प्रौद्योगिकी का विकास करके मानव ने कुछ चन्द लोगों की लालच के लिए जरूरत से ज्यादा वस्तुओं उत्पादन किया। ज्यादा से ज्यादा प्राकृतिक संसाधनों का दोहन करके पर्यावरण को असंतुलित कर दिया है जिसकी वजह से ग्लोबल वार्मिंग, जलवायु परिवर्तन तथा तमाम तरह के प्राकृतिक आपदाओं जैसी समस्याएं आज हमारे सामने हैं। जिसका प्रत्यक्ष या अप्रत्यक्ष रूप से सबसे ज्यादा प्रभाव वहां के स्थानीय लोगों, जो लोग हाशिए पर हैं तथा महिलाओं पर पड़ता है। प्राकृतिक संसाधनों व पर्यावरण को बचाने तथा ग्लोबल वार्मिंग व जलवायु परिवर्तन जैसी समस्याओं से निपटने के लिए हमें महिलाओं की ज्यादा से ज्यादा भागीदारी को सुनिश्चित करने की जरूरत है, क्योंकि प्रकृति के संरक्षण में महिलाओं की भूमिका बहुत महत्त्वपूर्ण रही है। महिलाओं का प्रकृति से गहरा जुड़ाव होता है तथा महिलाओं के पास प्रकृति के बारे पारंपरिक, समकालीन और अच्छा व्यावहारिक ज्ञान होता है। प्रकृति और महिला हमारे जीवन का आधार हैं, यदि इनके शोषण को ख़त्म नहीं किया जायेगा तो आने वाले समय में इस दुनिया का विनाश होना तय है। अंत में, हमें एक

ऐसी आर्थिक और सामाजिक व्यवस्था बनाने की जरूरत है जो पर्यावरण के अनुकूल हो| जिसमें प्रकृति और महिलाओं के साथ-साथ किसी भी मनुष्य का शोषण न हो|

सन्दर्भ ग्रन्थ

- 1. वनजा, के. 2013. इकोफेमिनिज्म. दरियागंज नई दिल्ली: वाणी प्रकाशन.
- खेतान, प्रभा. 2009. उपनिवेश में स्त्री. दिरयागंज नई दिल्ली: राजकमल प्रकाशन.
- 3. खेतान, प्रभा. 2007. *बाज़ार के बीच बाज़ार के खिलाफ*. दरियागंज नई दिल्ली: वाणी प्रकाशन.
- 4. Shiva, Vandana and Mies, Maria. 1993. Ecofeminism. 7 Cythia Street London N1 9JF: Zed Books Ltd.
- Shiva, Vandana. 1998. Staying Alive Women, Ecology and Development. 57 Coledonian Road London NI 9BU: Zed Books Ltd.
- 6. फेमिनिज्म इन इंडिया. 2020. ''वंदना शिवा:जैविक खेती से सतत विकास की अगुआ''. जून 8, 2020. https://hindi.feminisminindia.com/2020/06/08/vandana-shiva-and-organic-farming-india-hindi/?amp
- 7. Yoair blog. 2021. "पर्यावरण और नारीवाद के बीच सम्बन्ध". जून 17, 2021. https://www.yoair.com/hi/blog/the-connection-between-environmentalism-and-feminism/

भारतीय व्यापार और औद्योगिक विकास पर G20 शिखर सम्मेलन का प्रभाव

डॉ. अनुरंजन कुमार*

सारांश

G20 विश्व के 20 प्रमुख अर्थव्यवस्थाओं का संघ है जो विश्व व्यापार और आर्थिक मुद्दों पर विचार-विमर्श करने के लिए मिलकर बैठता है। इसमें भारत भी शामिल है और यह एक महत्वपूर्ण आर्थिक फोरम है जो व्यापार और औद्योगिक विकास पर प्रभाव डालता है – G20 शिखर सम्मेलन भारत को विभिन्न अन्य देशों के साथ व्यापारी समझौतों पर चर्चा करने का मौका देता है। यहाँ पर भारत अपनी नीतियों को प्रस्तुत करता है और विभिन्न विषयों पर विचार-विमर्श करता है, G20 एक मंच है जहाँ भारत अन्य देशों के साथ सहयोग कर सकता है और आर्थिक विकास के लिए योजनाएं बना सकता है। इसमें विभिन्न आर्थिक मुद्दों पर विचार-विमर्श और समाधान ढूंढने की कोशिश की जाती है, G20 बिजनेस समुदाय के लिए एक महत्वपूर्ण प्लेटफॉर्म है जो भारत को विश्व भर में निवेश और व्यापार के अवसरों की जानकारी और बढावट में मदद कर सकता है। यहाँ पर विभिन्न उद्यमियों और विभाजनों के बीच संवाद होता है जो निवेश और व्यापार में सहयोग को बढावा देता है, इस सम्मेलन में भारत अपनी आर्थिक नीतियों को प्रस्तुत करता है और विश्व के अन्य देशों की प्रतिक्रिया लेता है। यहाँ पर नीतिक्रियाओं की समीक्षा होती है और संभावित समझौतों की प्रक्रिया शुरू होती है जो भारत के लिए महत्वपूर्ण होती हैं। इन सभी प्रक्रियाओं के माध्यम से. G20 शिखर सम्मेलन भारतीय व्यापार और औद्योगिक विकास को सुधारने और विश्व स्तर पर अपने हित में नीतियों को संशोधित करने का मौका प्रदान करता है।

^{*}वाणिज्य विभाग, बिनोबाभावे विश्वविद्यालय, हजारीबाग।

भारतीय व्यापार

भारतीय व्यापार श्उद्यमीश्या श्व्यवसायीश् कहा जाता है। यह व्यक्ति या समूह व्यापार करने की क्षमता और प्रवृत्ति रखता है। व्यापार के क्षेत्र में भारतीय उद्यमियों की विविधता व्यापारिक स्तर से लेकर छोटे और मध्यम उद्यमों तक फैली हुई है। भारतीय व्यापारकी जीवनधारा और उनके काम का दृश्य अत्यंत विविध होता है। कुछ उद्यमी बड़े उद्योगों और कॉर्पोरेट हाउसेस के साथ काम करते हैं, जबिक अन्य छोटे और मध्यम उद्यम अपने व्यापार को विकसित करने के लिए कितनाइयों का सामना करते हैं। भारतीय व्यापारकी संगठनशील रूप से विकसित है, जिसमें विभिन्न व्यापारिक संगठनों और श्रेणियों में उद्यमियों का समूह होता है। यह उद्यमियों को समझौते करने, अनुसंधान और विकसित करने, और बाजार में अपने उत्पादों और सेवाओं को प्रदान करने के लिए संगठित करता है। भारतीय व्यापारकी का मुख्य ध्येय आर्थिक संवृद्धि और विकास है। उद्यमियों का यह क्षमता और उनका योगदान देश की अर्थव्यवस्था को मजबूती और स्थिरता प्रदान करता है, साथ ही रोजगार के अवसर प्रदान करता है। उनका योगदान भारतीय समाज के विभिन्न पहलुओं में महत्वपूर्ण होता है, जैसे कि उत्पादन, वित्त, और सामाजिक विकास।

भारतीय व्यापार के कुछ महत्वपूर्ण पहलुओं में शामिल हैं:

- व्यापारिक संगठन : भारत में व्यापारिक संगठन विभिन्न प्रकार के होते हैं, जैसे कि व्यापारिक संस्थान, व्यापारिक संघ, औद्योगिक व्यापारिक संगठन, आदि।
- विपणन : भारतीय व्यापार में विपणन का महत्वपूर्ण योगदान है। विभिन्न वस्तुओं और सेवाओं को उपभोक्ताओं तक पहुंचाने के लिए विपणन की व्यवस्था अत्यंत महत्वपूर्ण है।
- उद्योगः उद्योग भारतीय अर्थव्यवस्था का एक महत्वपूर्ण हिस्सा है और यह विभिन्न क्षेत्रों में विनिर्माण, प्रसंस्करण, औद्योगिक उत्पादों का निर्माण आदि में शामिल है।
- विनिर्माणः विनिर्माण भारतीय व्यापार के लिए महत्वपूर्ण है, जो उत्पादों के निर्माण के माध्यम से विभिन्न उत्पादों का निर्माण करता है।
- वित्तीय सेवाएं: वित्तीय सेवाएं व्यापार के लिए आवश्यक हैं, जैसे कि बैंकिंग, बीमा, निवेश, पूंजी बाजार, आदि।

भारतीय व्यापार एक विशेष भारतीय आर्थिक और सामाजिक रूपरेखा का हिस्सा है और यह देश की आर्थिक वृद्धि और विकास में महत्वपूर्ण भूमिका निभाता है।

औद्योगिक विकास

औद्योगिक विकास एक प्रक्रिया है जो किसी राष्ट्र या क्षेत्र की आर्थिक और सामाजिक परिस्थितियों को सुधारने के लिए काम करती है। यह विकास की योजनाओं, प्रौद्योगिकी, और उत्पादन प्रक्रियाओं को समालोचित करके उत्पादन क्षमता को बढाने का ध्यान रखती है। औद्योगिक विकास का मुख्य उद्देश्य उत्पादन की वृद्धि, रोजगार के अवसरों का निर्माण, और सामाजिक समृद्धि को सुनिश्चित करना होता है। औद्योगिक विकास में विभिन्न क्षेत्रों का महत्वपूर्ण योगदान होता है, जैसे कि प्रौद्योगिकी, वित्त, निवेश, और नौकरी के अवसर। इसके अलावा, यह उत्पादन प्रक्रियाओं में नवाचार, क्रियात्मकता, और अद्वि तीयता को बढावा देता है। औद्योगिक विकास के लिए सरकार, निजी क्षेत्र, और समाज के सभी स्तरों पर साझेदारी की आवश्यकता होती है। सरकारी नीतियों और योजनाओं के माध्यम से, सरकार विभिन्न क्षेत्रों को प्रोत्साहित करती है, जबिक निजी क्षेत्र नई तकनीकों और वित्तीय संसाधनों को लागू करके उत्पादन को बढ़ाता है। साथ ही, समाज में शिक्षा, रोजगार के अवसर, और उत्पादकता में समानता को बढावा देने के लिए सामाजिक संगठनों का महत्वपूर्ण योगदान होता है। औद्योगिक विकास की महत्वपूर्ण विशेषताओं में वित्तीय संबंध, ऊर्जा संसाधनों का उपयोग, पर्यावरणीय स्थिरता, और सामाजिक समृद्धि शामिल होती है। यह एक व्यापक प्रक्रिया है जो एक समृद्ध और समानता भरी समाज की दिशा में प्रगति करती है।

औद्योगिक विकास के कुछ महत्वपूर्ण पहलू निम्नलिखित हो सकते हैं:

- रोजगार : औद्योगिक विकास के माध्यम से उद्योगों की स्थापना और विस्तार के साथ नौकरियों के अवसर बढ़ते हैं, जिससे आर्थिक स्थिरता और जीवनस्तर में सुधार होता है।
- आय: उद्योगों के माध्यम से उत्पादित सामान और सेवाओं की आवश्यकता होती
 है, जिससे लोगों की आय बढ़ती है और उनकी जीवनस्तर में सुधार होता है।
- आर्थिक विकास : औद्योगिक विकास के माध्यम से एक देश की आर्थिक समृद्धि होती है, जिससे विकासशील बनाने में मदद मिलती है।

- प्रौद्योगिकी: औद्योगिक क्षेत्र में नई प्रौद्योगिकी का उपयोग करके उत्पादन प्रक्रियाओं को बेहतर और अधिक अद्यतित बनाने में मदद मिलती है, जिससे कुशलता और उत्पादकता में सुधार होता है।
- निवेश : उद्योगिक विकास के माध्यम से निवेशकों को आदिकालिक और दिक्षित निवेश के अवसर मिलते हैं, जिससे विभागीय विकास होता है।

औद्योगिक विकास एक देश या क्षेत्र की सामाजिक और आर्थिक स्थिति में सुधार करने के लिए महत्वपूर्ण होता है, और इसका मुख्य उद्देश्य विकास और समृद्धि को प्रोत्साहित करना होता है।

शिक्षा और औद्योगिक विकास

शिक्षा और औद्योगिक विकास का संबंध एक गहरा और संघर्षशील जोड है, जो एक समृद्ध और प्रगतिशील समाज की दिशा में महत्वपूर्ण भूमिका निभाता है। यह दोनों ही क्षेत्र विकास के माध्यम के रूप में विशेष महत्व रखते हैं, जो एक समर्थ और बुद्धिमान नागरिक समृह की निर्माण में मदद करते हैं। शिक्षा विश्वास का आधार है, जो समाज के लिए ज्ञान, विचार, और सामाजिक उत्थान को बढावा देता है। शिक्षा के माध्यम से, लोग न केवल अकादिमक ज्ञान प्राप्त करते हैं, बल्कि वे नैतिक मूल्यों, सामाजिक अवधारणाओं, और सही आचरण की भी सीख प्राप्त करते हैं। शिक्षा न केवल व्यक्ति के विकास में महत्वपूर्ण भूमिका निभाती है, बल्कि समाज के उत्थान में भी महत्वपूर्ण योगदान देती है। औद्योगिक विकास उद्यमिता, तकनीकी उन्नति, और आर्थिक समृद्धि का माध्यम है। यह उत्पादन के क्षेत्र में नवाचार, प्रौद्योगिकी, और उत्पादकता को बढावा देता है और रोजगार के अवसर पैदा करता है। औद्योगिक विकास न केवल आर्थिक वृद्धि का उपाय है, बल्कि यह भी सामाजिक और सांस्कृतिक असमानताओं को कम करने और विभिन्न आर्थिक वर्गों के लोगों को सशक्त बनाने में मदद करता है। इस प्रकार, शिक्षा और औद्योगिक विकास एक-दूसरे को पूरक करते हैं और एक समृद्ध और समर्थ समाज की निर्माण में साझा जिम्मेदारी निभाते हैं। यह दोनों ही क्षेत्र सामाजिक, आर्थिक, और राजनीतिक उत्थान की दिशा में महत्वपूर्ण योगदान करते हैं और एक संवेदनशील, सशक्त, और समर्थ समाज की निर्माण में सहायक होते हैं। निम्नलिखित कुछ तत्व दिखाते हैं कि शिक्षा और औद्योगिक विकास के बीच कैसे संबंध होते हैं :

- कौशल विकासः शिक्षा के माध्यम से विद्यार्थियों को विभिन्न कौशल और ज्ञान का प्राप्त होता है, जो उन्हें औद्योगिकीकरण के लिए तैयार करता है। उन्हें विज्ञान, प्रौद्योगिकी, गणित, और अन्य क्षेत्रों में मास्टर करने का अवसर मिलता है, जिससे वे उच्च शिक्षा और औद्योगिकीकरण के प्रति तैयार होते हैं।
- नौकरी के अवसरः औद्योगिकीकरण नई नौकरियों की सृजना करता है और नौकरी के अवसर प्रदान करता है। शिक्षा के माध्यम से लोगों को उन नौकरियों के लिए तैयार किया जा सकता है जो औद्योगिकीकरण के क्षेत्र में होती हैं, जैसे कि तकनीकी और अभियांत्रिकी नौकरियाँ।
- नवाचारः शिक्षा के माध्यम से नए नवाचार और तकनीकी उत्पादों की खोज और विकास की प्रोत्साहन मिलता है। यह नवाचार और तकनीकी उत्पादों का औद्योगिकीकरण के माध्यम से विपणन और उपयोग का मार्ग प्रदान करता है।
- शिक्षा के प्राधिकृतिकरणः शिक्षा के प्राधिकृतिकरण के माध्यम से औद्योगिकीकरण के क्षेत्र में निवेश और विकास होता है। सरकारें शिक्षा और औद्योगिकीकरण के क्षेत्र में नौकरी के अवसर प्रदान करने के लिए प्रोत्साहन देती हैं और उच्च शिक्षा के क्षेत्र में निवेश करती हैं तािक उनके नागरिक औद्योगिकीकरण के लिए तैयार हो सकें।
- आधुनिकीकरणः शिक्षा के माध्यम से लोगों को आधुनिक और वैशिष्ट्यपूर्ण औद्योगिकीकरण की तकनीकों, प्रक्रियाओं, और उपकरणों के बारे में जानकारी प्राप्त होती है, जो उन्हें उनके काम में सुधार करने में मदद करती है।

इन सभी कारणों से, शिक्षा और औद्योगिकीकरण के बीच सम्बन्ध अत्यंत महत्वपूर्ण हैं और इन दोनों के साथी विकास के लिए आवश्यक हैं। शिक्षा के माध्यम से लोग औद्योगिकीकरण के चुनौतियों का समाधान ढूंढ सकते हैं और उनके लिए नई नौकरियों के अवसर प्राप्त कर सकते हैं।

G20 शिखर सम्मेलन का प्रभाव

भारतीय राष्ट्रीय संघ के उत्कृष्ट साहित्यकारों, विचारकों, बोधात्मक गुरुओं और समाज सेवकों की एक श्रेष्ट गुणगाथा के रूप में 20 शिखर सम्मेलनष् का महत्वपूर्ण स्थान है। इस सम्मेलन का उद्देश्य समाज के उन्नयन और समृद्धि के माध्यमों की खोज करना है। यहां आए सभी विशेषज्ञ और प्रशंसकों का एक साथ संगम होता है जहां वे अपने विचारों और अनुभवों को साझा करते हैं और समाज में सकारात्मक परिवर्तन के लिए कार्य करते हैं। इस सम्मेलन का प्रभाव व्यापक है और इसका समाज पर गहरा असर पड़ता है। प्रमुख विषयों पर चर्चा करने के माध्यम से यह सम्मेलन जनता को जागरूक करता है और उन्हें सामाजिक, आर्थिक, राजनीतिक और सांस्कृतिक मुद्दों पर विचार करने के लिए प्रेरित करता है। इस सम्मेलन के माध्यम से भारतीय समाज में एकता, समरसता और समानता की भावना को बढ़ावा मिलता है। यहां विभिन्न सामाजिक वर्गों के लोग एक साथ आते हैं और अपने विचारों को बांटते हैं, जिससे समाज में समरसता का भाव पैदा होता है। इस सम्मेलन का विशेष महत्व है क्योंकि यह युवाओं को भारतीय समाज के संविधान, नैतिकता, धर्म, सांस्कृतिक विरासत, और राष्ट्रीय एकता के महत्व को समझने का एक महत्वपूर्ण मंच प्रदान करता है। इसके माध्यम से युवा पीढ़ी को भारतीय संस्कृति और परंपराओं के प्रति संवेदनशीलता का अनुभव मिलता है और वे अपने देश के प्रति अपने कर्तव्य को पूरा करने के लिए प्रेरित होते हैं। इस प्रकार, G20 शिखर सम्मेलन एक महत्वपूर्ण और प्रभावशाली सामाजिक आयोजन है जो समाज के सभी वर्गों को एक साथ लाने का काम करता है और समाज में सकारात्मक परिवर्तन लाने के लिए साहिसक प्रयास करता है।

G20 के सदस्य देश होते हैं:

- आर्जेण्टीना
- ऑस्ट्रेलिया
- ब्राजील
- कनाडा
- चीन
- फ्रांस
- जर्मनी
- इंडिया
- इंडोनेशिया
- इटली

- जापान
- मेक्सिको
- रुस
- सऊदी अरबिया
- दक्षिण कोरिया
- तुर्की
- यूनाइटेड किंगडम
- यूनाइटेड स्टेट्स
- दक्षिण अफ्रीका
- यूरोपीय संघ

G20 शिखर सम्मेलनों का उद्देश्य दुनिया की आर्थिक समस्याओं का समाधान खोजना और साथ ही ग्लोबल आर्थिक सहयोग और संवाद को बढावा देना है। यह सम्मेलन

नियमित अंतराल पर होता है और विभिन्न आर्थिक मुद्दों पर चर्चा करने का मौका प्रदान करता है, जैसे कि विश्व वाणिज्यिक व्यवस्था, वित्तीय स्थिति, वित्तीय बाजारों की स्थिति, और आर्थिक सुरक्षा आदि। G20 शिखर सम्मेलन दुनिया भर के अर्थशास्त्रीय और आर्थिक नेताओं के बीच अहम चर्चा और समझौतों का माध्यम होता है और यह दुनिया की आर्थिक स्थिति को सुधारने के लिए महत्वपूर्ण योगदान करता है।

भारतीय व्यापार पर G20 शिखर सम्मेलन का प्रभाव

G20 शिखर सम्मेलन एक महत्वपूर्ण विश्व समाचार है, और इसका भारतीय व्यापार पर महत्वपूर्ण प्रभाव होता है। यह सम्मेलन विश्व के 20 प्रमुख अर्थव्यवस्थाओं के नेताओं के बीच आयोजित होता है और इसमें विश्वासी और विश्व सरकारों के प्रमुखों के बीच आपसी सहमित पर आधारित अहम मुद्दों पर चर्चा की जाती है।

भारतीय व्यापार पर G20 शिखर सम्मेलन का प्रभाव निम्नलिखित रूप में हो सकता है:—

- आर्थिक सहयोगः G20 सम्मेलन भारत को अन्य अर्थव्यवस्थाओं के साथ सहयोग करने का मौका प्रदान करता है। यह भारत को अपने वित्तीय और आर्थिक विकास के लिए आवश्यक सहायता और सलाह प्रदान कर सकता है।
- व्यापार और विनिवेशः G20 सम्मेलन में व्यापार और निवेश के मुद्दे भी चर्चा किए जाते हैं। यह भारत को विश्व व्यापार में अपनी स्थिति को सुधारने का मौका प्रदान करता है और विश्व निवेशकों को भारत में निवेश करने के लिए प्रोत्साहित कर सकता है।
- वित्तीय सुधारः G20 में वित्तीय सुधार के मुद्दे भी चर्चा किए जाते हैं, जिनमें उधारणा,
 निवेश और अन्य वित्तीय मुद्दे शामिल होते हैं। इसके माध्यम से भारत वित्तीय स्थिरता और प्रबंधन में सुधार कर सकता है।
- व्यापारिक संबंधः G20 सम्मेलन भारत को अन्य विश्वासी अर्थव्यवस्थाओं के साथ व्यापारिक संबंधों को मजबूती देने का मौका प्रदान कर सकता है। यह नए व्यापारिक समझौतों और सहयोग के रास्ते खोल सकता है।

- जीवन प्रणाली और पर्यावरणः G20 में पर्यावरण और जीवन प्रणाली के मुद्दे भी चर्चा किए जाते हैं, और यह भारत को अपने पर्यावरण संरक्षण के लिए और जीवन प्रणाली में सुधार करने का मौका प्रदान कर सकता है।
- सारंशतः G20 शिखर सम्मेलन भारत के लिए विश्व व्यापार, आर्थिक सहयोग, और अन्य गरीबी और पर्यावरण संरक्षण के क्षेत्र में महत्वपूर्ण मौके प्रदान करता है। यह भारत को विश्व समुदाय में अपनी स्थिति को मजबूती से बढ़ाने का माध्यम हो सकता है।

औद्योगिक विकास पर G20 शिखर सम्मेलन का प्रभाव

G20 शिखर सम्मेलन विश्व अर्थतंत्र के कई पहलुओं पर विचार करने और नीतियों को समझाने का महत्वपूर्ण मंच है, और इसका औद्योगिक विकास पर महत्वपूर्ण प्रभाव होता है। निम्नलिखित तरीके से G20 शिखर सम्मेलन का औद्योगिक विकास पर प्रभाव हो सकता है:

- विश्व अर्थव्यवस्था की सुधारः G20 सम्मेलन दुनियाभर के अर्थव्यवस्था को सुधारने के लिए महत्वपूर्ण नीतियों को विचार करता है, जैसे कि व्यापार, निवेश, और वित्तीय सुधार। इसके परिणामस्वरूप, इसका औद्योगिक विकास पर सकारात्मक प्रभाव हो सकता है, क्योंकि यह आर्थिक सुधार के रूप में बदलाव प्रोत्साहित कर सकता है।
- व्यापार और वाणिज्यिक गतिविधियों का समर्थनः G20 सदस्य देश विश्व व्यापार और निवेश के क्षेत्र में नीतियों को समझाने और समर्थन प्रदान कर सकते हैं, जिससे व्यापार को बढ़ावा मिलता है और यह औद्योगिक विकास को प्रोत्साहित करता है।
- वित्तीय स्थिरताः G20 सदस्य देश वित्तीय स्थिरता को बनाए रखने और वित्तीय संकटों के प्रति तैयार रहने के लिए साझा काम कर सकते हैं, जिससे औद्योगिक विकास को सुनिश्चित करने में मदद मिलती है।
- जलवायु परिवर्तन के प्रति संवेदनशीलताः G20 सम्मेलन पर्यावरण और जलवायु परिवर्तन के मुद्दों पर भी ध्यान केंद्रित करता है, जो आगामी औद्योगिक विकास को प्रभावित कर सकते हैं। समझौतों और नीतियों के माध्यम से, G20 देश जलवायु परिवर्तन

के खिलाफ साझा संकल्प दिखा सकते हैं और नवाचारक तरीकों से शीतलच्छन और साइकलच्छन की तरह साफ संवेदनशील विकल्पों का प्रोत्साहन कर सकते हैं।

• सामाजिक और आर्थिक विकासः G20 सदस्य देश गरीबी और विशेषज्ञता क्षेत्रों में साझा काम कर सकते हैं, जैसे कि शिक्षा, स्वास्थ्य, और रोजगार, जिससे औद्योगिक विकास को न्यायात्मक और सामाजिक दृष्टिकोण से समग्र बनाया जा सकता है।

इस प्रकार, G20 शिखर सम्मेलन का प्रभाव औद्योगिक विकास पर सकारात्मक हो सकता है, क्योंकि यह विश्व अर्थतंत्र में महत्वपूर्ण नीतियों की दिशा में महत्वपूर्ण नेतृत्व प्रदान करता है और साझा समस्याओं के समाधान के लिए अवसर प्रदान करता है।

उद्देश्य, मंच और शक्ति रू भारत की G20 अध्यक्षता के वर्ष में व्यापारिक प्रगति

भारत की G20 अध्यक्षता के वर्ष में श्व्यापारिक प्रगतिश एक महत्वपूर्ण उद्देश्य हो सकता है, जिसे मंच और शक्ति के साथ प्राप्त किया जा सकता है। इसका मतलब हो सकता है:

- व्यापारिक संबंधों की समझौताः भारत के G20 अध्यक्षता के वर्ष में, देश विभिन्न देशों के साथ व्यापारिक संबंधों में समझौतों पर काम कर सकता है। यह समझौते टैरिफ, व्यापार बैरियर्स, और विपणन के नियमों को सुधारने में मदद कर सकते हैं, जिससे अधिक व्यापारिक संबंध और सहयोग का द्वार खुल सकता है।
- अर्थव्यवस्था की सुधारः भारत की G20 अध्यक्षता के वर्ष में, देश विशेष रूप से उन क्षेत्रों में सुधार कर सकता है जो अर्थव्यवस्था के विकास में मदद कर सकते हैं, जैसे कि विनिर्माण, तकनीकी नवाचार, और निवेश।
- विपणन संबंधित सुधारः भारत विपणन क्षेत्र में सुधार करके विदेशी वस्त्र और माल की आवश्यकता कम कर सकता है, जिससे देश के व्यापारिक गतिविधियों को बढ़ावा मिल सकता है।
- अनुसंधान और विकासः भारत विज्ञान और प्रौद्योगिकी क्षेत्र में और अधिक निवेश करके और और अधिक अनुसंधान और विकास को प्रोत्साहित कर सकता है, जिससे नई और उन्नत तकनीकी समाधानों का विकास हो सकता है।

- व्यापारिक मानकों का समझौताः भारत व्यापारिक मानकों के मामले में अपने संदर्भों को सुनिश्चित कर सकता है, जिससे विश्व व्यापारिक मानकों के तहत विपणन और सेवा प्रदान करने में सुधार हो सकता है।
- व्यापारिक संबंधों में सहयोगः भारत अन्य देशों के साथ व्यापारिक सहयोग को बढ़ावा देने के लिए मंच के रूप में काम कर सकता है, जिससे विश्व व्यापारिक विचारों का समर्थन किया जा सकता है।
- शक्ति का प्रदर्शनः भारत की G20 अध्यक्षता के वर्ष में व्यापारिक प्रगति के माध्यम से देश की व्यापारिक शक्ति का प्रदर्शन किया जा सकता है और दुनिया को यह दिखाया जा सकता है कि भारत एक महत्वपूर्ण ग्लोबल व्यापारिक खिलाड़ी है। इसके रूप में, भारत की G20 अध्यक्षता के वर्ष में "व्यापारिक प्रगति" एक महत्वपूर्ण उद्देश्य हो सकता है, जिससे देश के व्यापारिक संबंध और अर्थव्यवस्था को सुधारने का मौका मिल सकता हैं।

सन्दर्भ ग्रन्थ सूची

- 1. "G20 Finance Ministers Committed to Sustainable Development". Inter Press Service. 2015-09-09. अभिगमन तिथि 2023.09.14.
- 2. "What is the G20 | G20 Foundation". web.archive.org. 2020-05-14. मूल से 14 मई 2020 को पुरालेखित. अभिगमन तिथि 2023—09—14.
- 3. "G20 Members | G20 2014". web.archive.org. 2014-02-03. मूल से पुरालेखित 3 फरवरी 2014. अभिगमन तिथि 2023—09—14.
- 4. "G20 के बारे में". www.g20.org. अभिगमन तिथि 2023.09.14
- 5. "G20-Insights Homepage". Global Solutions Initiative | Global Solutions Summit (अंग्रेजी में). अभिगमन तिथि 2023.09.14
- 6. "G20 की अध्यक्षता में भारत ने 8000 करोड़ रुपए से अधिक फूके, कनाडा से रिश्ते बिगड़े" Balotra News. बालोतरा न्यूज (अंग्रेजी में). 2023.09.21 अभिगमन तिथि 2023.09.2

उत्तराखण्ड के गढ़वाल मण्डल के सरकारी तथा गैर सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति एवं अभिभावकों की शिक्षा के अन्तःसम्बन्धों का अध्ययन

श्री अर्जुन सिंह जगेड़ा* और डॉ. शुभ्रा पी. काण्डपाल**

ABSTRACT

प्रस्तुत अध्ययन में उत्तराखण्ड राज्य के गढ़वाल मण्डल के सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर—किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के अन्तर्सम्बन्धों पर अध्ययन किया गया है। वर्तमान शोध कार्य को उत्तराखण्ड प्रदेश के गढ़वाल मण्डल के सातों जनपद जिनमें उत्तरकाशी, चमोली, पौढ़ी गढ़वाल, रूद्रप्रयाग, टिहरी गढ़वाल, देहरादून एवं हरिद्वार जिले सम्मिलित हैं जिसमें गढ़वाल मण्डल के सभी सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालय में अध्ययनरत कक्षा—12 के किशोर—किशोरियों को शामिल किया गया है। प्रस्तुत अध्ययन की प्रकृति को देखते हुये अनुसंधानकर्त्ता द्वारा शोधविधि के रूप में वर्णनात्मक अनुसंधान की सर्वेक्षण विधि का प्रयोग किया गया है। प्रस्तुत अध्ययन से निष्कर्ष यह निकला कि उत्तराण्ड के गढ़वाल मण्डल के सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर—किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तर्सम्बन्ध नहीं होता है।

शब्दकुंजीः 1 किशोर 2 किशोरियाँ 3 सरकारी 4 गैर—सरकारी 5 उच्चत्तर माध्यमिक विद्यालय 6 शैक्षिक निष्पति 7 अभिभावकों की शिक्षा 8 अन्तःसम्बन्ध।

प्रस्तावना

किसी भी राष्ट्र के विकास का सबसे उचित मापदण्ड यह है कि उस राष्ट्र की शिक्षा व्यवस्था कैसी है और उस राष्ट्र के भावी कर्णधारों अर्थात जिन पर राष्ट्र के भविष्य की

^{*}शोधकर्त्ता, असिस्टेन्ट प्रोफेसर बी० एड० (स्व० पो०) विभाग, एम० बी० रा० स्ना० महाविद्यालय हलद्वानी।

^{**}शोध निर्देशक, एसोसिएट प्रोफेसर राजकीय बी० एड० विभाग, एम० बी० रा० स्ना० महाविद्यालय हलद्वानी।

दशा और दिशा निर्भर है को कैसे संस्कार एवं शिक्षा प्रदान की जा रही है। देश के आधुनिकीकरण में शिक्षा की भूमिका प्रमुख है। विद्यालय शिक्षण के द्धारा ही नहीं अपितु किशोर—किशोरियों के अभिभावकों की शिक्षा का भी उनकी शैक्षिक उपलब्धि पर सकारात्मक प्रभाव पड़ता है वह चाहे कम ही क्यों न पड़े अपितु प्रभाव पड़ता जरूर है। अतः संस्कार एवं सकारात्मकता प्रदान करने में अभिभावकों की शिक्षा एक प्रमुख भूमिका निभाती है। इस सम्बन्ध में प्रो० बी०डी० भाटिया कहते हैं कि "उद्देश्य के बिना शिक्षक उस नाविक के समान है जिसे अपने लक्ष्य का ज्ञान नहीं तथा उसके विद्यार्थी उस पतवारहीन नौका के समान है जो समुद्र की लहरों के थपेड़े खाती तट की ओर बढ़ती जा रही है।" इसलिए शिक्षा की मुख्य समस्याएं तब तक सुलझाई नहीं जा सकती है जब तक हम उत्तम शिक्षा व्यवस्था और उसकी समस्याओं के तह तक नहीं पहुँचते।

वास्तविक अर्थ में शिक्षा लिखने और पढ़ने का ज्ञान देने के साथ ही साथ व्यक्ति के आचरण, दृष्टिकोण एवं विचार में ऐसा परिवर्तन करती है जो समाज, समुदाय, राष्ट्र तथा विश्व के लिए फलदायक होती है। विभिन्न शिक्षाशास्त्रियों ने शिक्षा को अलग—अलग विकास के क्रमों के रूप में जोड़ा है। प्लेटो ने शिक्षा को प्रशिक्षण के रूप में देखा है, जिससे स्वस्थ आदतों और सद्वृत्तियों का निर्माण होता है। थॉमसन महोदय ने उन प्रभावों को शिक्षा माना है जिससे किसी व्यक्ति की आदतों, व्यवहारों एवं विचारों तथा आचरणों में परिवर्तन आता है। पेस्टालॉजी ने शिक्षा को जन्मजात शक्तियों का स्वाभाविक एवं सामन्जस्यपूर्ण विकास माना है। टी० पी० नन ने शिक्षा को वैयक्तिकता का पूर्ण विकास कहा है।

अतः हम कह सकते हैं कि शिक्षा एक ऐसी सोद्देश्य प्रक्रिया है जो व्यक्ति के जन्म से लेकर मृत्यु तक कुछ न कुछ सिखाती ही रहती है। जो व्यक्ति के सम्पूर्ण जीवन को प्रभावित करती है। सम्पूर्ण जीवन की अभिव्यक्ति जीवन जीने में है और यह जीवन कई पक्षों में बंटा है तथा अनेक कर्तव्यों एवं दायित्वों में गुंथा हुआ है। इन सभी को योग्यतापूर्वक एवं सामन्जस्यपूर्वक निभाने की दक्षता, प्रवीणता तथा क्षमता देना शिक्षा का कार्य है और यही शिक्षा का वास्तविक अर्थ है। औपचारिक के साथ—साथ अनौपचारिक शिक्षा का महत्व भी नकारा नहीं जा सकता है। अभिभावक अपने बच्चों की शिक्षा—दिक्षा में अत्यन्त महत्वपूर्ण भूमिका निभाते हैं।

किशोर–किशोरियों के अभिभावकों की शिक्षा से आशय उनके माता–पिता द्वारा अर्जित उच्चतम शिक्षा से है। किसी भी बच्चे की प्राथमिक पाठशाला उसका परिवार ही होता है। अतः परिवार के हर एक सदस्य का शिक्षित होना बच्चे की शिक्षा की दृष्टि से महत्वपूर्ण होता है। बच्चे की माता ही बच्चे की पहली अध्यापिका एवं उसका घर पहली पाठशाला होती है। जिस घर के सदस्यों ने जितने उच्च शिक्षित अथवा जितनी उच्च एवं उपयोगी शिक्षा प्राप्त की होगी, उस परिवार में जन्में बच्चे की शिक्षा—दीक्षा, लालन—पालन एवं सामाजिक भावना के विकास में उतना ही महत्वपूर्ण योगदान दे पायेंगे। शिक्षा के अनोपचारिक साधनों में परिवार का उतना ही महत्वपूर्ण स्थान है जितना कि औपचारिक साधनों में विद्यालय का। परिवार माता—पिता, भाई—बिहन, चाचा—ताऊ एवं दादा—दादी से मिलकर बनता है जो बच्चे के अभिभावकों के रूप में कार्य करते हैं। परिवार मानव समाज की सबसे प्राचीनतम एवं महानतम सामाजिक संस्था है परिवार वह सामाजिक संस्था है जहाँ नवजात शिशु मनुष्य के रूप में जन्म लेता है एवं परिवार का हर एक सदस्य उसके सर्वांगीण विकास में एक अद्वितीय एवं अग्रणी भूमिका निभाते हैं। परिवार में ही नवजात एवं पशु समान शिशु विभिन्न प्रकार के आश्रय, प्रश्रय, संरक्षण एवं सहयोग द्वारा अपनी असहाय अवस्था को गुजारता है।

डी0 एन0 मजूमदार ने परिवार की परिभाषा देते हुए कहा है कि "परिवार व्यक्तियों का वह समूह है, जो एक छत के नीचे रहते हैं, मूल और रक्त सम्बन्धी सूत्रों से सम्बन्धित होते हैं तथा स्थान रूचि एवं कृतज्ञता की अन्योन्याश्रितता के आधार पर सम्बन्ध की जागरूकता रखते हैं।"

जब बच्चा जन्म लेता है उस समय वह एक कोरे कागज की तरह होता है। धीरे—धीरे जैसे—जैसे बालक बड़ा होता जाता है वह कुछ समझने लगता है उस समय उस बालक को जैसा सामाजिक वातावरण एवं उच्च शिक्षित परिवार एवं पर्यावरण मिलता है बच्चा उसी के अनुरूप अपने को ढ़ालने का प्रयत्न करता है या यूँ कहें कि जन्म के समय से बाल्यावस्था तक आने के समय तक बालक को जैसा परिवेश प्राप्त होता है वैसा ही वह बनने की चेष्ठा करता है। महान दार्शनिक एवं शिक्षाशास्त्री सिगमण्ड फ्रायड कहते हैं कि "बच्चे को जो कुछ भी बनना होता है वह शुरूआत के चार—पाँच वर्ष में ही बन जाता है।" इस पित से ही स्पष्ट हो जाता है कि परिवार अथवा अभिभावकों का शिक्षित होना कितना अत्यावश्यक है। प्रस्तुत अध्ययन में अभिभावकों की शिक्षा से आशय उनके द्वारा अर्जित सामान्य अथवा व्यावसायिक अथवा तकनीकी शिक्षा में अर्जित उच्चतम शिक्षा से है।

समस्या कथन-

''उत्तराखण्ड के गढ़वाल मण्डल के सरकारी तथा गैर सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति एवं अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्धों का अध्ययन।

अध्ययन के उद्देश्य

प्रस्तुत अध्ययन का प्रमुख उद्येश्य उत्तराखण्ड के गढ़वाल मण्डल के सरकारी तथा गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य अन्तर्सम्बन्ध का अध्ययन करना है। विशिष्ट रुप से इस अध्ययन के निम्नलिखित उद्येश्य हैं-

- 1. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।
- 2. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।
- 3. गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।
- 4. गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।

परिकल्पना

प्रस्तुत अध्ययन के उद्येश्यों को ध्यान में रखते हुए शोधकर्ता द्वारा उद्येश्यों से सम्बन्धि निम्नलिखित शून्य परिकल्पनाओं का निर्माण किया गया है—

- 1. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।
- 2. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

- 92
- 3. गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।
- 4. गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

शोध अभिकल्प

अध्ययन में अध्ययन बिन्दु एवं उद्येश्यों को ध्यान में रखते हुए शोधकर्ता ने "यादृच्छिकृत प्रतिचयन अभिकल्प" का चुनाव किया है। शोध उद्देश्य की प्राप्ति के लिए उद्देश्य की प्राप्ति से पहले लिए गये निर्णय को शोध प्रारूप कहा जाता है। शोध प्रारूप अथवा शोध अभिकल्प शोध कार्यों की तैयारी के लिए योजना बनाती है। शोध पद्धत्ति शोध प्रक्रिया की सीमाओं को निर्धारित करती है और संभावित समस्याओं के समाधान की भविष्यवाणी करके शोध को और आसान बना देता है।

करिलंगर के अनुसार- "शोध प्रारूप अनुसंधान के लिए एक योजना, एक संरचना और एक प्रणाली है, जिसका एकमात्र उद्देश्य अनुसंधान से संबंधित प्रश्नों के उत्तर प्राप्त करना और प्रसारणों की नियन्त्रित करना है।"

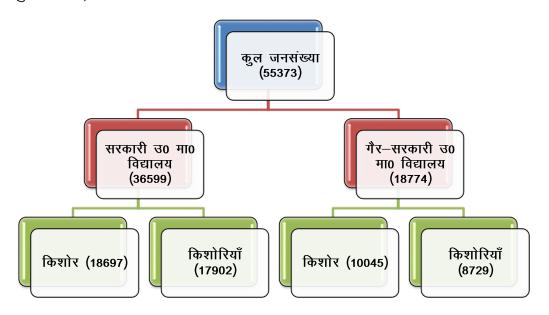
अध्ययन का क्षेत्र

प्रस्तुत शोध अध्ययन में उत्तराखण्ड के गढ़वाल मण्डल के सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर—किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों के शैक्षिक स्तर अथवा उनके द्वारा अर्जित की गई उच्चत्तम शिक्षा को लिया गया है।

जनसंख्या एवं न्यादर्श

प्रस्तुत शोध अध्ययन हेतु शोधकर्त्ता द्वारा जनसंख्या के रूप में उत्तराखण्ड राज्य के गढ़वाल मण्डल के सात जिलों यथा उत्तरकाशी, टिहरी गढ़वाल, चमोली, रूद्रप्रयाग, पौड़ी गढ़वाल, देहरादून एवं हरिद्वार जिलों के उत्तराखण्ड माध्यमिक शिक्षा परीषद रामनगर नैनीताल द्वारा मान्यता प्राप्त सभी सरकारी उच्चत्तर माध्यमिक विद्यालयों तथा गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 में कक्षा—12वीं में अध्ययनरत किशोर—किशोरियों को लिया गया है।

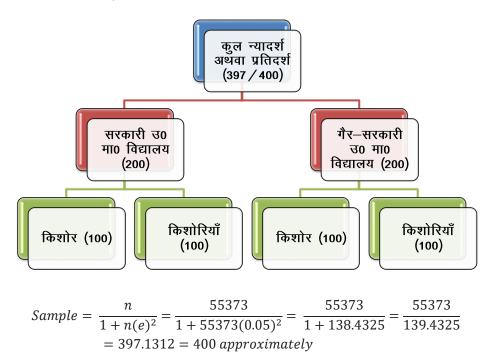
सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 हेतु कक्षा—12वीं में लगभग 36559 छात्र—छात्राएं पंजीकृत एवं अध्ययनरत हैं जबिक गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 हेतु कक्षा— 12वीं में लगभग 18774 छात्र—छात्राएं पंजीकृत एवं अध्ययनरत हैं। इस प्रकार के उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 हेतु कुल जनसंख्या (उत्तराखण्ड राज्य के गढ़वाल मण्डल के सात जिलों के उत्तराखण्ड माध्यमिक शिक्षा परीषद रामनगर नैनीताल द्वारा मान्यता प्राप्त सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों सत्र— 2022—23 हेतु पंजीकृत एवं अध्ययनरत छात्र—छात्राओं की कुल संख्या) लगभग— 55,373 है।



प्रस्तुत शोधकार्य हेतु न्यादर्श के रूप में शोधकर्ता द्वारा गढ़वाल मण्डल के सातों जिलों को स्तरीकृत यादृच्छिक प्रतिदर्श चयन विधि द्वारा चयनित किया गया। तत्पश्चात सातों जिलों के सभी विकास खण्डों में से सरल यादृच्छिक प्रतिदर्श चयन की लॉटरी विधि द्वारा एक—एक विकास खण्ड का चयन किया गया। प्रतिदर्श हेतु चयनित विकास खण्डों में अवस्थित उत्तराखण्ड माध्यमिक शिक्षा एवं परीक्षा परीषद रामनगर, नैनीताल से मान्यता प्राप्त समस्त सरकारी एवं गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में से पुनः सरल यादृच्छिक प्रतिदर्श चयन की लॉटरी विधि द्वारा एक—एक सरकारी तथा गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों का चयन किया गया।

94

न्यादर्श के रूप में कुल जनसंख्या— 55,373 में से लगभग 400 छात्र—छात्राओं (किशोर—किशोरियों) को सरल यादृच्छिक प्रतिदर्श चयन की लॉटरी विधि द्वारा चयनित किया गया (जिन चयनित विद्यालयों में सभी संकायों में विद्यार्थियों की संख्या बहुत अधिक थी उनमें क्रमबद्ध यादृच्छिक प्रतिदर्श चयन विधि द्वारा किशोर—किशोरियों का चयन किया गया है।) जिनमें सरकारी उच्चत्तर माध्यमिक विद्यालयों के 200 छात्र—छात्राओं को सरल यादृच्छिक प्रतिदर्श चयन विधि द्वारा शोधकार्य हेतु चयनित किया गया जबिक गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों के 200 छात्र—छात्राओं को सरल यादृच्छिक प्रतिदर्श चयन विधि द्वारा शोधकार्य हेतु चयनित किया गया।



अध्ययन में प्रयुक्त उपकरण

शोधकर्ता द्वारा प्रस्तुत अध्ययन में प्रदत्त संकलन हेतु शैक्षिक निष्पति से सम्बन्धित आंकड़ों के संकलन के लिए किशोर—िकशोरी के कक्षा—11 के प्रगत्ति पत्र का प्रयोग किया गया है एवं अभिभावकों की शिक्षा से आशय जनसंख्या के रूप में शामिल सभी किशोर—िकशोरियों के परिवार में उनसे बड़े सभी पारिवारिक जीवित सदस्य जैसे दादा जी, दादी जी, माता जी, पिताजी, बड़ी बहिन एवं बड़े भाई आदि की शैक्षिक उपलब्धि को लिया गया है जिससे सम्बन्धित

आंकड़ों के संकलन हेतु **डॉ० अभय आर. जोगलकर तथा डॉ० सल्होत्रा रूपा सामाजिक-आर्थिक स्तर** स्केल प्रमापीकृत उपकरण के शैक्षिक सूचनाएँ विमा का प्रयोग किया गया एवं उसी प्रमापीकृत उपकरण में दिये गये फलांकन स्कोर का ही प्रयोग किया गया है।

प्रदत्त संकलन की विधि

विभिन्न अनुसंधान विधियों का सावधानीपूर्वक अध्ययन व विश्लेषण करने के पश्चात शोधकर्ता के द्वारा यह निष्कर्ष निकाला गया कि यह शोध, वर्णनात्मक अनुसंधान से सम्बन्धित है। वर्णनात्मक शोध का उद्देश्य किसी घटना, अवसर, स्थिति, समूह या समुदाय का वर्णन करना है। वर्णनात्मक अनुसंधान का मुख्य उद्देश्य विषय अथवा समस्या से सम्बन्धित वास्तविक तथ्यों के आधार पर वर्णनात्मक विवरण प्रस्तुत करना है। मात्रात्मक अथवा संख्यात्मक अनुसंधान की सबसे अधिक प्रचलित एवं प्रभावी विधि वर्णनात्मक अनुसंधान विधि है।

जॉन डब्ल्यू बेस्ट एवं काहन के अनुसार- "कोई वर्णनात्मक अध्ययन क्या है का वर्णन तथा विवेचन करता है। यह दशाओं व सम्बन्धों जो विद्यमान हैं, राय जो रखी गई है, प्रक्रियाएँ जो चल रही हैं, प्रभाव जो प्रत्यक्ष हैं, अथवा प्रवृत्तियाँ जो विकसित हो रही हैं से सम्बन्धित होता है। यद्यपि यह कभी—कभी अतीत की उन घटनाओं व प्रभावों पर भी विचार करता है जो वर्तमान परिस्थितियों से जुड़े हैं, मुख्यतः इसका सम्बन्ध वर्तमान से होता है।"

अतः प्रस्तुत अध्ययन की प्रकृति को देखते हुये अनुसंधानकर्त्ता द्वारा शोध विधि के रूप में वर्णनात्मक अनुसंधान की **सर्वेक्षण विधि** का प्रयोग किया गया।

तथ्यों का विश्लेषण एवं व्याख्या

उद्देश्य

सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।

परिकल्पना

सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

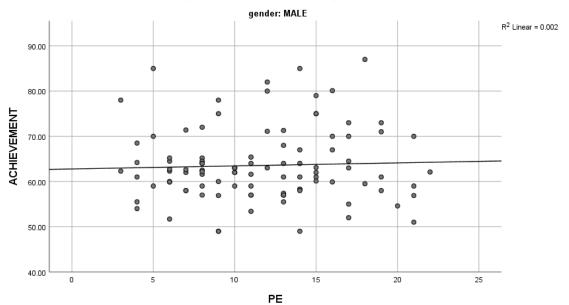
तालिका-1.1

Descriptive Statistics ^a			
	Mean	Std. Deviation	N
ACHIEVEMENT	63.5559	8.02228	102
PE	11.58	4.816	102
a. gender = MALE			

तालिका-1.2

Correlations ^a			
		ACHIEVEMENT	PE
ACHIEVEMENT	Pearson Correlation	1	.040
	Sig. (2-tailed)		.689
	N	102	102
PE	Pearson Correlation	.040	1
	Sig. (2-tailed)	.689	
	N	102	102
a. gender = MALE			

शैक्षिक निष्पत्ति तथा अभिभावकों की शिक्षा में सम्बन्ध



व्याख्या- उपरोक्त तालिका संख्या— 1.2 एवं एसपीएसएस की गणना तथा उपरोक्त ग्राफ के अवलोकन से स्पष्ट होता है कि उत्तराखण्ड के गढवाल मण्डल में स्थित उत्तराखण्ड माध्यमिक शिक्षा एवं परीक्षा परीषद रामनगर से स्थायी सम्बद्धता प्राप्त सरकारी (राजकीय) उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कार्ल पीयरसन विधि द्वारा गणना करने पर सहसम्बन्ध का मान 0.040 प्राप्त हुआ जिसे सहसम्बन्ध तालिका में देखने पर किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य धनात्मक एवं नगण्य सहसम्बन्ध प्राप्त हो रहा है जो इस बात की ओर संकेत कर रहा है कि उक्त क्षेत्र में अवस्थित उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं होता है। ग्राफ का अवलोकन करने से भी यही प्रतीत हो रहा है कि किशोरों की शैक्षिक निष्पत्ति के बढ़ने एवं उनके अभिभावकों की शिक्षा के स्तर के बढ़ने पर एक समान लगभग सीधी रेखा प्राप्त हो रही है जो इस बात की द्योतक है कि उत्तराखण्ड के गढवाल मण्डल में अवस्थित सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र 2022–2023 में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है। उपरोक्त सार्थकता स्तर की गणना सार्थकता स्तर 0.05 पर आंकलित की गई है। अतः सार्थकता स्तर 0.05 पर उपरोक्त परिकल्पना स्वीकार की जाती है।

उद्देश्य

सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।

परिकल्पना

सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

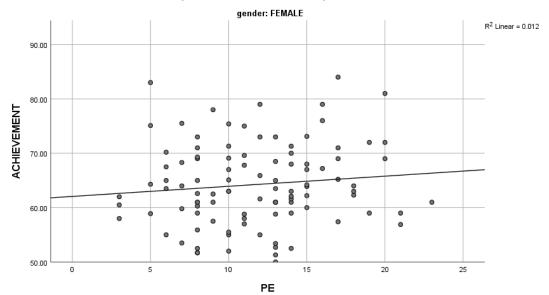
तालिका-2.1

Descriptive Statistics ^a			
	Mean	Std. Deviation	N
ACHIEVEMENT	64.2456	7.52183	103
PE	11.70	4.434	103
a. gender = FEMALE			

तलिका-2.2

Correlations ^a			
		ACHIEVEMENT	PE
ACHIEVEMENT	Pearson Correlation	1	.110
	Sig. (2-tailed)		.270
	N	103	103
PE	Pearson Correlation	.110	1
	Sig. (2-tailed)	.270	
	N	103	103
a. gender = FEMALE			

शैक्षिक निष्पत्ति तथा अभिभावकों की शिक्षा में सम्बन्ध



व्याख्या- उपरोक्त तालिका संख्या— 2.2 एवं एसपीएसएस की गणना तथा उपरोक्त ग्राफ के अवलोकन से स्पष्ट होता है कि उत्तराखण्ड के गढवाल मण्डल में स्थित उत्तराखण्ड माध्यमिक शिक्षा एवं परीक्षा परीषद रामनगर से स्थायी सम्बद्धता प्राप्त सरकारी (राजकीय) उच्चत्तर माध्यमिक विद्यालयों में सत्र- २०२२-२३ में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कार्ल पीयरसन विधि द्वारा गणना करने पर सहसम्बन्ध का मान 0.110 प्राप्त हुआ जिसे सहसम्बन्ध तालिका में देखने पर किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य धनात्मक एवं नगण्य सहसम्बन्ध प्राप्त हो रहा है जो इस बात की ओर संकेत कर रहा है कि उक्त क्षेत्र में अवस्थित उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं होता है। ग्राफ का अवलोकन करने से भी यही प्रतीत हो रहा है कि किशोरियों की शैक्षिक निष्पत्ति के बढने एवं उनके अभिभावकों की शिक्षा के स्तर के बढ़ने पर एक समान लगभग सीधी रेखा प्राप्त हो रही है जो इस बात की द्योतक है कि उत्तराखण्ड के गढवाल मण्डल में अवस्थित सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र 2022-2023 में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है। उपरोक्त सार्थकता स्तर की गणना सार्थकता स्तर 0.05 पर आंकलित की गई है। अतः सार्थकता स्तर 0.05 पर उपरोक्त परिकल्पना स्वीकार की जाती है।

उद्देश्य

गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।

परिकल्पना

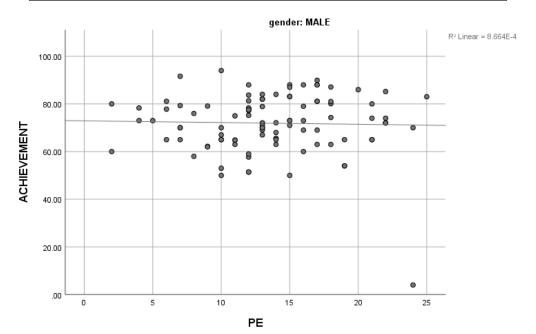
गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

तालिका-3.1

Descriptive Statistics ^a			
	Mean	Std. Deviation	N
PE	13.65	4.992	100
ACHIEVEMENT	71.9080	12.25932	100
a. gender = MALE			

तलिका-3.2

Correlations ^a			
		PE	ACHIEVEMENT
PE	Pearson Correlation	1	029
	Sig. (2-tailed)		.771
	N	100	100
ACHIEVEMENT	Pearson Correlation	029	1
	Sig. (2-tailed)	.771	
	N	100	100
a. gender = MALE			



व्याख्या- उपरोक्त तालिका संख्या— 3.2 एवं एसपीएसएस की गणना तथा उपरोक्त ग्राफ के अवलोकन से स्पष्ट होता है कि उत्तराखण्ड के गढवाल मण्डल में स्थित उत्तराखण्ड माध्यमिक शिक्षा एवं परीक्षा परीषद रामनगर से स्थायी सम्बद्धता प्राप्त गैर-सरकारी (अशासकीय) उच्चत्तर माध्यमिक विद्यालयों में सत्र— 2022—23 में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कार्ल पीयरसन विधि द्वारा गणना करने पर सहसम्बन्ध का मान -0.029 प्राप्त हुआ जिसे सहसम्बन्ध तालिका में देखने पर किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य ऋणात्मक एवं नगण्य सहसम्बन्ध प्राप्त हो रहा है जो इस बात की ओर संकेत कर रहा है कि उक्त क्षेत्र में अवस्थित उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं होता है। ग्राफ का अवलोकन करने से भी यही प्रतीत हो रहा है कि किशोरों की शैक्षिक निष्पत्ति के बढने एवं उनके अभिभावकों की शिक्षा के स्तर के बढ़ने पर एक समान लगभग सीधी रेखा प्राप्त हो रही है जो इस बात की द्योतक है कि उत्तराखण्ड के गढवाल मण्डल में अवस्थित सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र 2022-2023 में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है। उपरोक्त सार्थकता स्तर की गणना सार्थकता स्तर 0.05 पर आंकलित की गई है। अतः सार्थकता स्तर 0.05 पर उपरोक्त परिकल्पना स्वीकार की जाती है।

उद्देश्य

गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्ध का अध्ययन करना।

परिकल्पना

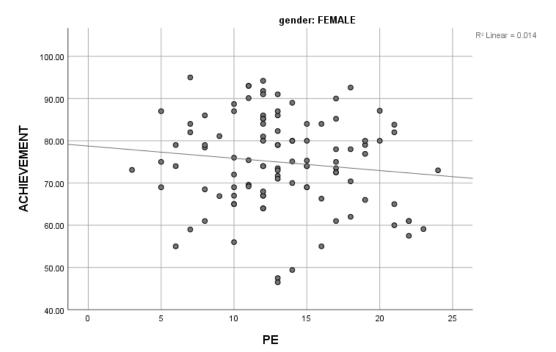
गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है।

तालिका-4.1

Descriptive Statistics ^a				
	Mean	Std. Deviation	N	
PE	13.31	4.518	104	
ACHIEVEMENT	74.8952	10.90472	104	
a. gender = FEMALE				

तालिका-4.2

Correlations ^a				
		PE	ACHIEVEMENT	
PE	Pearson Correlation	1	120	
	Sig. (2-tailed)		.225	
	N	104	104	
ACHIEVEMENT	Pearson Correlation	120	1	
	Sig. (2-tailed)	.225		
	N	104	104	
a. gender = FEMALE				



व्याख्या- उपरोक्त तालिका संख्या— 4.2 एवं एसपीएसएस की गणना तथा उपरोक्त ग्राफ के अवलोकन से स्पष्ट होता है कि उत्तराखण्ड के गढवाल मण्डल में स्थित उत्तराखण्ड माध्यमिक शिक्षा एवं परीक्षा परीषद रामनगर से स्थायी सम्बद्धता प्राप्त गैर-सरकारी (अशासकीय) उच्चत्तर माध्यमिक विद्यालयों में सत्र- 2022-23 में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कार्ल पीयरसन विधि द्वारा गणना करने पर सहसम्बन्ध का मान -0.120 प्राप्त हुआ जिसे सहसम्बन्ध तालिका में देखने पर किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य ऋणात्मक एवं नगण्य सहसम्बन्ध प्राप्त हो रहा है जो इस बात की ओर संकेत कर रहा है कि उक्त क्षेत्र में अवस्थित उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं होता है। ग्राफ का अवलोकन करने से भी यही प्रतीत हो रहा है कि किशोरों की शैक्षिक निष्पत्ति के बढने एवं उनके अभिभावकों की शिक्षा के स्तर के बढ़ने पर एक समान लगभग सीधी रेखा प्राप्त हो रही है जो इस बात की द्योतक है कि उत्तराखण्ड के गढवाल मण्डल में अवस्थित सरकारी उच्चत्तर माध्यमिक विद्यालयों में सत्र 2022-2023 में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं है। उपरोक्त सार्थकता स्तर की गणना सार्थकता स्तर 0.05 पर आंकलित की गई है। अतः सार्थकता स्तर 0.05 पर उपरोक्त परिकल्पना स्वीकार की जाती है।

प्रदत्तों के विश्लेषण के सन्दर्भ में अध्ययन के निम्नलिखित परिणाम प्राप्त हुये

- 1. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं पाया गया है।
- 2. सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं पाया गया है।
- 3. गैर—सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं पाया गया है।

4. गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोरियों की शैक्षिक निष्पत्ति तथा उनके अभिभावकों की शिक्षा के मध्य कोई सार्थक अन्तःसम्बन्ध नहीं पाया गया है।

अतः उपरोक्त परिणामों के आधार पर हम कह सकते हैं कि किसी भी किशोर-किशोरियों के अभिभावक कितने भी उच्च शिक्षित हों इस भागमभाग भरी जीवन शैली अथवा यूँ कहें कि वर्तमान के व्यस्ततम समय में वे अपने पाल्यों को बहुत कम समय दे पाते हैं चाहे उनका पाल्य सरकारी विद्यालय में अध्ययनरत हों अथवा गैर-सरकारी विद्यालय में अध्ययनरत हों। आज के अभिभावक रोजी रोटी कमाने में इतने व्यस्त हैं कि वे अपने पाल्यों को उचित समय नहीं दे पा रहें है अर्थात उनकी शिक्षा व्यवस्था में कम ही समय दे पा रहे हैं जिससे उनके पाल्यों की शैक्षिक निष्पत्ति पर उनके अभिभावकों के शैक्षिक स्तर का प्रभाव नहीं दिखाई पड़ता है।

शैक्षिक फलितार्थ

अनुसंधान कार्य के परिणाम भावी नीति निर्धारण की आधारशीला रहते हैं। व्यक्ति विगत अनुभवों से ही सीखता है, उसके अनुरूप कार्य करता है अर्थात विगत तथा वर्तमान अनुभव ही भावी समस्याओं के समाधान का मार्ग प्रशस्त करते हैं।

प्रस्तृत अध्ययन उत्तराखण्ड के गढवाल मण्डल में अवस्थित उत्तराखण्ड शिक्षा एवं परीक्षा परिषद रामनगर, नैनीताल से स्थायी सम्बद्धता प्राप्त सरकारी एवं गैर-सरकारी उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के अन्तःसम्बन्ध के अध्ययन पर आधारित है। अतः इस अध्ययन से प्राप्त परिणाम उच्चत्तर माध्यमिक विद्यालयों में अध्ययनरत किशोर-किशोरियों की शैक्षिक निष्पत्ति एवं उनके अभिभावकों की शिक्षा के मध्य अन्तःसम्बन्धों के बारे में दिशा-निर्देश देंगें एवं उनका अनुकरण कर भावी जीवन में किशोर-किशोरियों की शैक्षिक निष्पत्ति में मार्गदर्शन का कार्य करेंगे।

किशोर-किशोरियों की शैक्षिक निष्पत्ति में उनके अभिभावकों की शिक्षा का बहुत अधिक सकारात्मक प्रभाव तो नहीं पडता दिखाई दे रहा है परन्तु अभिभावकों के शैक्षिक स्तर को नक्कारा भी नहीं जा सकता है। उच्च शिक्षित अभिभावक प्रत्यक्ष रूप से नहीं तो परोक्ष रूप से ही सही परन्तु अपने पाल्यों के लिए मार्गदर्शन का कार्य अवश्य करते हैं।

सन्दर्भ ग्रन्थ सूचि

- 1. जॉन डब्ल्यू वैस्टः रिसर्च इन एजूकेशन,(1963), नई दिल्ली प्रेन्टिस हाल ऑफ इण्डिया, पृ.स. 26–28.
- 2. थॉम्पसन, एम. ई., (1976) : "ब्रिटिश अध्ययन आदत सूचि के द्वारा शैक्षिक निष्पत्ति के प्रति पूर्वकथन अथवा भविष्यवाणी।", रिसर्च इन हायर एजुकेशन, 5(4), पेज 365—372, लिंक— रिप्रंजर.कॉम/ आर्टिकल/ 10.1007/बीएफ00993435.
- 3. हसन (1978) : इफेक्ट ऑफ फेमिली इनवायरमेंट ऑन एकेडिमक अचीवमेंट ऑफ स्टूडेण्टस्, डॉ प्रीति शर्मा लेक्चरर, होम साइंस एम.वी.पी.जी. कॉलेज हरिद्वार।
- 4. चोपड़ा, एस0 एल0 (1982) : ए स्टडी ऑफ समनान इन्टेलेक्चुअल कोरिलेट्स ऑफ एकेडेमिक एचीवमेंट.
- 5. **सक्सेना, वन्दना (1988) :** "हाई स्कूल के विद्यार्थियों के समायोजन उत्सुकता, शैक्षिक अभिप्रेरणा, स्वसम्प्रत्यय एवं शैक्षिक उपलब्धि पर उनके पारिवारिक सम्बन्धों के प्रभाव का अध्ययन।" पीएच0डी0, एजुकेशन, आगरा विश्वविद्यालय, एम. बी. बूच, पांचवां सर्वे.
- 6. कीथ, पी. बी., एण्ड लीचमैन, एम., (1994): "क्या अमेरिका के मैक्सिको के कक्षा आठवीं के विद्यार्थियों के शैक्षिक निष्पत्ति को उनके अभिभावकों का हस्तक्षेप प्रभावित अथवा बढा देता है।" स्कूल साइकोलॉजी क्वार्टरली, 9, पेज 256–273.
- 7. रेजिजवेष्का,बी., रिचर्डसन, जे. एल., डेन्ट, सी. डब्ल्यू एवं फलाई, बी. आर., (1996): "अफ्रीका, अमेरिका एवं एशिया के 15 वर्षीय किशोर—किशोरियों के पारिवारिक शैली और किशोरों की तनाव के संकेतों, धूम्रपान तथा शैक्षिक उपलिख— नैतिक मूल्य, लिंग एवं सामाजिक—आर्थिक स्तर का अन्तर का अध्ययन।" जर्नल ऑफ बिहैवियर मेडिसीन, 19(3), पेज 289—305.
- 8. Bagum & Phukan (2000): "A study of some socio economic factors on Academic Achievement of class IX student". **Asian journal** of psychology and education; Vol. 33, No. 34, P age 23-26.
- 9. बसन्त, एलिजाबेथ (2000): "शिक्षा एवं बच्चे के विकास और इनका विद्यालयी प्रगत्ति से सम्बन्ध के प्रति अभिभावकों के विश्वास के अध्ययन : एक विविध संस्कृतिक अध्ययन।" पीएच०डी० थेसिस, युनिवर्सीटी ऑफ कलकत्ता.
- 10. सुनीथा, बी. और मयूरी, के., (2001) : "उच्च शैक्षिक निष्पत्ति को प्रभावित करने वाले कारकों में आयु एवं लिंग असमानता पर एक अध्ययन।" जर्नल ऑफ कम्यूनीटि गाइडेन्स एण्ड रिसर्च, 18(2), पेज 197–208.
- 11. मिग्लानी, डी० (२००१) : "किशोरों की शैक्षिक निष्पत्ति के सन्दर्भ में संवेगात्मक बुद्धिमता का अध्ययन", लघुशोध प्रबन्ध, डी० ए० वी० कॉलेज ऑफ एज्केशन, अबोहर.
- 12. नायक, चित्तरंजन (2002). : "माध्यमिक विद्यालयों में अध्ययनरत विद्यार्थियों की शैक्षिक निष्पत्ति का उनकी बुद्धि तथा विद्यालय के प्रति उनकी अभिवृत्ति के सन्दर्भ में अध्ययन।" पीएच०डी० थेसिस, उत्कल युनिवर्सिटी, भूवनेश्वर, उड़ीसा.
- 13. गोयल,स्वामी.प्यारी., (2002) : "किशोर बालिकाओं के सुरक्षात्मक अनुभव, पारिवारिक लगाव एवं मूल्यों के मध्य सम्बन्ध का अध्ययन।" इण्डियन जर्नल ऑफ साइकोमेट्री एण्ड एजुकेशन, 33(1), पेज 25—28.

- 106 डॉ. अनुरंजन कुमार और डॉ. शुभ्रा पी. काण्डपाल
- 14. शर्मा, एस. निधि., (2002) : "कक्षा—बारहवीं के विद्यार्थियों की शैक्षिक निष्पत्ति एवं कुछ अन्य कारक (जैसे— आर्थिक स्तर, शैक्षिक योग्यता एवं आत्म—रक्षा आदि) का उनके अभिभावक सहभागिता के साथ सम्बन्ध, अभिभावकीय महत्वकाँक्षा (शैक्षिक एवं व्यावसायित) पर उनके अभिभावक सहभागिता एवं महत्वकाँक्षा के प्रभाव का अध्ययन।" डिपार्टमेण्ट ऑफ एजुकेशन, पंजाब यूनिवर्सिटी, पंजाब.
- 15. अग्रवाल. ए., (2002) : शैक्षिक निष्पत्ति के कुछ सहसम्बन्ध। इण्डियन जर्नल ऑफ एजुकेशनल रिसर्च, 21(2), पेज 75—76.

Amir Khusraw A Real Patriot During Medieval India

Dr. Fauzia*

This is an unavoidable fact that Indians and Iranians are from the same breed and their old languages Vedic and Avesta are interrelated with each other. Persian language became popular in India after the advent of Islam specially in Ghaznavi Period (379-421 A. H). This language was used for administrative, official, literary and cultural purposes during this period. Where the poetry of Masood Sad Salman (440-515 A. H) and Runi (506 A.H) depicts the pictures of Ghaznavi Court; in the same way the poetry of Khwaja Nizamuddin Auliya and Amir Khusraw reflects the culture and society of their period. Inspite of being the contemporary poet of the master poets of Iran, Amir Khusraw acquired the position of a Cultural ambassador between both the countries and his works are also the great sources to establish strong relations with India and Iran. Maulana Shibli Naumani also quotes about Khusraw

'' فردوسی ،سعدی ،انوری ، حافظ ،عرفی ،نظیری بلاشبه اللیم خن کے جم و سیخسر و بین لیکن ان کی حدود حکومت ایک بیم سے آگے نہیں بڑھی فردوسی مثنوی سے آگے نہیں بڑھ سکتے ،سعدی قصیدہ کو ہاتھ نہیں لگا سکتے انوری مثنوی اورغول کو سمجھ نہیں سکتے ، فظ اور نظیری غزل کے دائرہ سے باہز نہیں نکل سکتے اورع فی قصیدہ کو بھول نہیں سکتے لیکن خسر وکی جہا نگیری میں غزل ،مثنوی ،قصیدہ ، فظ اور نظیری غزل کے دائرہ سے باہز نہیں نکل سکتے اورع فی قصیدہ کو بھول نہیں سکتے اور جھوٹے خطہائی سخن لیعنی ضمین ،ستز اداور صنائع بدائع کا تو شار ہی نہیں ۔تعداد کے لحاظ سے تو اس سوصیت میں کسی کو ان کی همسری کا دعوی نہیں ہوسکتا ۔فردوسی کے اشعار کی تعداد کم ویش ستز ہزار ہے ۔صائب نے ایک لاکھ سے زیادہ نعار کے بین کین امیر خسر وکا کلام کئی لاکھ سے کم نہیں ھے۔'' (۱)

Abdul Hasan Yaminuddin Khusraw popular as Amir Khusraw was born in 651 A. H at Patyali district Etah (Agra). He was Turkish from his paternal side but he was very much proud to be an Indian. He was very sharp and intelligent from his childhood. His father Amir Saifuddin Mehmud was a close companion of Sultan Shamsuddin Iltutmish (870-898 A. H), the ruler of then India. Amir Khusraw was an

^{*(}Associate Professor) Zakir Husain Delhi College Evening New Delhi-110002.

⁽¹⁾ Shair -ul- Ajam by Shibli Naumani, Azamgarh 1947. P: 119: Vol: II

Indian but the great poets of Iran confessed and admitted his knowledge, scholarship and his perfection in language as well as in poetry, Maulana Jami (870-898 A. H) writes in his work Baharistan that

Urfi Shirazi also says:

به روح خسرو ازین پارسی شکر دادم

که کام طوطئ هندوستان بود شرین

Sa'adi Shirazi admits:

"درهند خسرو بسس است" (۱)

Hafiz Shirazi says:

شكر شكن شوند هئمه طوطيان هند

زین قند پارسی که به بنگاله می رو د

Khusraw started to compose poetry in his very early age as it was a God gifted capability to him. Inspite of learning calligraphy khusraw had the inclination towards poetry more than that. He went to khwaja Azuddin who was learned scholar of his time ⁽²⁾ Khwaja examined him and suggested him to acquire his pen name as 'Sultani' so that we found this pen name in his so many Ghazals in the first collection of poetry name as Tuhfat-us-sughr (671 A. H). Khusraw took correction in the field of poetry from Qazi Shahabuddin only, also accepts it in his poetry.

بادب او چون زپنج نامهٔ من

برد بيرون خطائي خاصه من

نامهٔ او که حرز جانش یاد

درقیامت خط امانش یاد

Khusraw studied other great poets also to make his poetry rich and meaningful. He was a true follower of Nizami for which he confess.

⁽¹⁾ Tutiyan -e- Hind by Dr. Nizamuddin S Gorekar Freeroz Shah Mehta Road Bombay 1974 PP: 34-35

⁽²⁾ Prof. Waheed Mirza has written his name as Azizuddin, Maulana Shibli also mention his name as the same for details see: Amir Khusrow edited Shaikh Salim Ahmad, Idara -e- Adabyat -e- Dilli Delhi-06 1976. P: 28 also see Shairul Ajam Vol: 11 P: 97

وزدرُ او سربسر آفاق پُر خام بوده پختن سوادی خام دینِ ره باریک به پای تو نیست هرچه تو دانی به ازان اندر است برتن کو کی بود این شقه چیست بشنوش از دور و دعائی بگوی گر تو نه بینی دگر کور نیست نظم نظامی به لطافت چو دُر پخته ازو شد چو معانی تمام بگذر ازین خانه که جای تونیست کالبدی داری و جان اندر است تابود این سکّه برعالم درست مشنوی اوراست ثنای بگوی این همه زا نصاف نگر زور نیست

Khusraw has enjoyed the regin of seven great rulers (Sultans). He was associated with the royal Court at one side and from the other side he was a great disciple of Khwaja Nizamuddin Auliya. Khusraw has composed and edited his collection of poetry in his own life. He has five diwans (collection of poetry), Nine Mathnavis' Ghazalyat etc and in prose, Aijaz-e-khusrawi, Khazain-ul-Futhu and Afzal-ul-Fawaid (713-718 A.H) are worth mention.

As we look the state of mind and the Personality of Amir Khusraw we should have a glance of his works to understand him in a better way

- Tuhfat-us-Sughr (671.A. H) describes about the early age of khusraw and the elegys in the praise of Sultan Ghyasuddin Blbun. (1246-1287 A.D) and his elder son Sultan Naseeruddin. Khusraw also wrote a funeral eulogium of his maternal grand father who was close associate of Bulbun.
- 2. W asat -ul Hayat was written in 684 . A. H . Khusraw has mentioned important events of his life in it. The elegys of this book are very important from literary and historical point of view and are interesting too.
- 3. Ghurratul Kamal (693. A. H) explains about the starting of Persian poetry in India also describes about Arabic poetry in its preface. Khusraw has followed the style of great poets in this collection, like khaqani Sherwani (520 595 A. H) and kamal Isfahani (635 A. H). (1)
- **4.** Baqiah-Naqiyah (714 A.H) Khusraw has written the reply of the collection of some great poets. A funeral eulogy of Sultan Alauddin Khilji (1296 1316 A. H) is also mentioned.

⁽¹⁾ For other details of the works of Amir Khusraw see Amir Khusraw by Waheed Mirza, National Amir Khusraw Society N- Delhi-2, 1986: PP: 22-55.

- Nihayat-ul Kamal (725 A. H) is an important works of Khusraw because he has written after the death of Sultan Ghyasuddin Tughlaq (1320 - 1325 A. D) and at the succession of Sultan Muhammad Bin Tughlaq (1325 -1351 A.D). This is a precious work of historical importance. It has a funeral eulogy of Qutubuddin Mubarak Khalji (1316 - 1320 A.D) and the elegys of the succession of Mubarak Khalji.
- **6.** A Historical Epic named Qiran us Sadain was written in 688 A. H in a time span of six months only. The writer says

Khusraw also mentioned some Ghazals (odes) in that epic to maintain the attraction and interest of the masnavi.

- 7. Khusraw has written a masnavi named Miftah-ul-Futuh (690 A.H) to conclude the echievements of Sultan Jalaluddin Feeroz Khalji (1290 1296 A. D). This epic has very easy and simple style of language. The events and incidents have been describe in simple manner. Sultan Jalaluddin had a great respect and reverence towards Khusraw. He bestowed a robe of honour and nobility to Khusraw after his own succession. From that period Khusraw was called as "Amir Khusraw".
- **8.** Khusraw wrote an epic Dewal Rani Khizr-Khan also named 'Ishqiya' in 715. A. H This masnavi is all about the love affair of Dewal Rani (daughter of Raja of Gujrat) and Khizr Khan (1414AD-1421AD) (Son of Sultan Alauddin (1296AD-1316AD). This epic is also called 'Manshoor-e-Shahi'. (1)
- 9. Amir Khusraw had composed his another marvellous work named 'Nu Sepehr' in 718. A. H. This masnavi is very important from historical as well as socio-cultural point of view. There are nine chapters and every chapter has been composed in a different metre. That is why it is called as 'Nu Sepher'. Khusraw has invented to use diffrent metres in the same epic. A chapter is devoted to his patriotism for India. undoutedly Khusraw's patriotic poetry is the precious and rare part among his whole collections.

His Persian Poetry suddenly moved into a new scene which was equally rich in its cultural, religious and philosophical traditions as well as its natural manifestation; the high Himalyas, the deep wide rivers, the fregrant flowers, the juicy fruits and its attractive beauty.

SOCIO-CULTURAL ASPECTS OF AMIR KHUSRAW'S PATRIOTIC POETRY

Amir Khusraw was a real patriot. He was Turk and belong to the elite ruling class which had just became the lords of a rich country like India. It was quite natural for the Turks to feel pretty elevated and cast a glance of superiority over the vast Indian community. But Amir Khusraw was so deeply drowned in his unfailing love for India that he has left behind the most precious treasure of patriotic poetry. This part of Khusraw's poetry is unparalled in the entire history of persian literature and probably in the whole scenario of Indian literature for its deep appeal, overflowing sincerity and enviable dedication persian poetry which was largely set against the Iranian and Turkish background suddenly moved into a new pattern, style and senses. He was never tired of singing the praise of India. Even the comparative dark Indian beauty was more captivating for his eyes and more enchanting for his heart than the white soulless and ice-cold beauty of Iran and Turkistan. He narrates;

بهریک سوی شان صد ملک چین است که خالب تیز چشم اند و ترش رخ چوگلهای خراسان رنگ بی بوی ازیشان نیسز ناید لابه ولوس که صد چون سر و آزادش غلام است

بتان هند را نسبت همین است چه گیری نام از یغما و خلخ چه یاد آری سپید و سرخ را روی و گر پرسی خبر از روم و از روس بسی زیبا کنیز سبز فام است

The love of Khusraw for India knows no bounds. Even such Indian customs and manners which were apprently agains Islamic culture and tried to show the norms of social life. But in view of Khusraw it is something different for example the custom of 'Sati'* was the greatest sacrifice of Indian woman for her husband. The dedication and devotion of the woman is unparalled She sacrificed her dear life for the sake of her dead husband. He writes about it:-

^{*} A woman who burns herself on her husband's funeral Pile i-e- a faithful wife.

Khusraw was deeply influenced by the richness and and variety of Indian culture and philosophy. For Khusraw India was next only to paradise and in order to convince he gives the example that Adam and Eve were exiled from the paradise and were sent to India as that place alone was nearer to paradise in richness and variety where peacock the heavnly bird was found in abundance along with snake which was also sent-down from the paradise.

Khusraw is all praise for the unique contribution of India to knowledge and philosophy. India, throghout the ages has been the centre for the seekers of knowledge and wisdom which drew them to this land of Brahmins where they got perfect and comprehensive education from the trained teachers. At the top, the unique contribution of India to human knowledge and science is the innovation of number along with zero. That is why it is called 'Hindsa' (arthmatic) in Arabic and Persian.

The 'Panchtantra or kalila O Dimna has been the treasure house of knowledge and a source of perpetual inspiration for the intellectual opened to the world through the Iranian genius who rendered it into Pahlavi and then to Arabic form where it found its way to all the important languages of the world. chess is another miraculous gift of India to the humanity and above all the Indian music also played a great role on this path.

The glorification of India as educated by Khusraw must have started his listeners who held lofty position in the society. But they must have been impressed by the sincerity and devotion of the poet. The greatest quality of Amir Khusraw was the integrity and sincerity of his personality which made patriotic poetry

inspiring, deep and meaningful. He was equally respected in the royal court as well as in the Khanqah (monastery) of Sheikh Nizamuddin Auliya. Khusraw loved each and everything of India. He compares the flowers of India with the flowers of paradise. 'Bela' with seven fold petals smiles at you. The 'keora' retains its sweet smells even after many years. The 'Raichampa is the queen of flowers as delicate as a beloved but pale as a lover. The 'Seoti' exhilarates you and the 'Dona' is loved by all. In comparison of these flowers how one can notice for foreign flowers which are full of colours but devoid of sweet smell.

ز گلبای سر هندوستان هم شده سرگشته باد بوستان هم ازین سو 'بیل' پیشانی گشاده به یک گل هنت گل برهم نهاده به خوبی 'کیوره' چادر لحافش سنان نقره و زميا غلافش زبويه صلقة خوبان معطر دو ساله خشک و بویش همچنان تر و گـر آن 'رای حینیا'شاه گلها كه بويش مشكبار آمد چوملها چـو مـعشـوق 'سـمـن' بـرنـاز يـرورد ورنگیش چوروی عیاشقیان زرد دگر آن 'سیوتی' برگی شکر رنگ قوی گلشکری بهر دل تنگ دگر 'دونه' که آن ریحان هنداست زتــری بـوش در خـود پسـنـد اسـت چــه بينــى ارغوان و لالـه و خندان که رنگی هست و بوی نیست چندان Pan (betal leaf) is a wonderful green leaf which produces red blood and is equally liked by each and every class of the society. Khusraw also describes about it.

Khusraw compares Indian fruits also with other fruits. He describes the mango fruit, 'the king of all fruits'. He also narrates the wonderful qualities of Indian animals and birds like parrot and peacock.

Khusraw speaks about 'Maina' (a unique bird of India). The Indian horses, elephants are intelligent dutiful and loyal. The Indian monkies and goats are also appriciated by him

برزبه سر چوب نهد چار سمسش جنبسش موزون کند از نغمه دومش چارمسش آن شد کسه ازهند زمین بسوزنسه را جسانو ری نسادره بین خوانده حکیمسش چوفگنده نظری جسانوری زیسرک و نساقص بشری مسعتسرف و حدث و هستسی قدم قدرت ایبجساب همسه بعد عدم رازق هسر پسر هنسر و بسی هنسری عمسر بسرو جسان ده هسر جسانوری خسالی افعسال بسه نیسکی و بدی حکمتش ازلی و ابدی

Khusraw also describes about the polytheism or idol worship. He narrates about the real Hinduism which believe in one God.

Khusraw praises about sanskrit the mother language of India. He tells that the grammar of this language is perfect and comprehensive just like Arabic.

غلط کردم گراز دانش زنی دم نه لفظ هندی ست از پارسی کم

بجز تازی که میر هر زبان ست

كه هر جمله زبانها كامران ست

دگر غالب زبا نها در ری و روم

کم از هندی ست شد ز اندیشه معلوم

عرب در گفت دارد کار دیگر

که نامزد در و گفتار دیگر

زبان هاند تازی مشال ست

کسه آمینزش دران جا کم مجال ست (۱)

ترک هند و ستائیم من هندوی گو یم جواب

شکر مصری ندا رم که عرب گویم سخن

چون من طوطی هندیم راست پرسی

زمن هندی پرس تا نغز گویم

The Indian scholars of astronomy, astrology, Mathematics and geometry have established the superiority in the world of knowledge. Apart from this there are other wonders of the Indian brain and spritualism like the Indian magician makes a dead person alive. The snake charmer revives life in the body of the victim of snake-bite even after several months. The Jogi* can live for hundred of years by controlling his breath. Even rain can be controlled by the Indian Talisman (magic).

Khusraw says that Indians are known for their craftmanship. They specially excel in the weaving of extremely delicate cloth. Khusraw mentions a particular kind of Indian cloth which is almost see through and it is so delicate that its length can be woven round a finger. Khusraw praises the textiles of Devgiri and compares the city itself to the paradise. No other poet of India has composed such glowing tributes about Devgiri which later on known as Daulatabad when Muhammad bin Tughlaq (1290AD-1351AD) shifted the capital from Delhi to Daulatabad.

زبسس لطف ده گز بدیده بگنجد
کسه دیده زگنجیدن آن نسر نجد
مساند پیسچیده بناخن نهان
بساز کشائیش بپوشد جهان
نکود انند خوبان پری کیش
کسه لطف دیوگیری از کتال بیش

The poet encomiums the city of Delhi. He says that this city is superior to other cities because it is very pleasant and attractive for its climate and its river Jamuna.⁽¹⁾

⁽¹⁾ See Masnavi Dewal Rani O Khizr Khan PP: 103-104 (b) also see: Amir Khusraw PP: 372 - 375

^{*} A devotee

⁽¹⁾ for more details see: Masnavi Dewal Rani O Khizr Khan: PP: 57 - 62)

شهرت دهلی کنف دین و داد جنت عدن است که آباد آباد

هست چون ذات ارم اندر صفات حسرسها اللّٰه من الحادثات

کنگره او گشته زبان جمله تن و آمده باماه و سما در سخن

> سو گوشهٔ هر خانه بهشتی شگرف گشته به صنعت زر بی صرفه صرف مردم یک خانه و صد خرمی خانه یک مردم و صد مردمی خضر آب خوش او نوش کرد

گل همه ساله به چمن خوش نسیم خماک زگلهما شد و پرزر وسیم

آب خـوش چشـمـه فـرامـوش كـرد

مردم او جمله فرشته سر شست

خوش دل خوش خوی چو اهل بهشت هر چه زصنعت بهمه عالم ست

هست در ایشان و زیادت هم است.

بیشتر از علم و ادب بهره مند و اهل سخن خود که شما رد که چند

In Context to persian it is worth mention that the contribution of India to persian language and literature is almost unparalled. Most of the fundamental persian works on grammar, lexicography, literary commentries, Biographies, Epistography, fine Arts etc were composed in persian by the Indian scholars. It may be added that inspired by the devotional composition of Khusraw the new rulers developed a different attitude to this country. They made it their homeland, invloved themselves for the betterment and welfare of this country. This development flocked the intellctuals and commoners from all over the world.

These are some of the sentiments that Khusraw has expressed about India, its glory and greatness, its culture and philosophy, Its arts and craft. Khusraw loved this country so passionately that he was almost transported to a state of trance and ecstasy while mentioning its charms.

All the later persian poets after Khusraw drew inspiration from his poetry right upto Allama Iqbal: (1877 A. D-1938 A.D) All of them prided themselves on singing the praises of India. And even his spritual guide Hazrat Nizamuddin Auliya blessed Amir Khusraw on composing such wonderful poetry with these couplets:

خسرو که به نظم و نثر مثلش کم خاست ملکیت ملک سخن آن خسرو راست آن خسروی ما ناصر خسرونیست زیرا که خدای ناصر خسروی ماست

The seeds of patriotism and love for India as sown by Amir Khusraw always kept sprouting and the verdure contributed to the richness of the Indian spring

One can visulised and inspired to India as beautiful and great by the uniuqe patriotic poetry of Amir Khusraw such as :

کشور هند است بهشتی به زمین حیجتش اینک به رخ صفحه بین حجت ثابت چو در آن نیست شکی هفت بگویم بدرستی، نه یکی اولیش اینست که آدم به جنان چون زعصی خستگی یافت چنان آمد از خلد به ندش بد اذ آن کان گل جنت که زدش باد خزان گان گل جنت که زدش باد خزان هند چو از خلد نشان بود درو ذا میر خیداییسش قدم آسود درو حجتی دیگر که زطاؤس کشم مرغ خود درا به زمین بوس کشم

گر نه بهشت است همین هند، چرا ازپسی طاوس جنسان گشت مرا

حجتم این ست سوم گربه شکی کسامدن مسار زبساغ فلکسی

بود به همراهی طاؤس وصفی قصه چینن گفت فقیه حنفی

حجت چارم مگر اینست که چون
زد قدم آدم زحدهند برون
بود دلیش از پی حوا به هوا
درد جدایسش نمی یافت دوا

گرنه بهشت است همه هند چرا
در حدش آن بار نیفتاد مرا
حاصل از آنجا که زداین طبع کهن
درحق هنداز ده تر جیح سخن
تانبود در سخن بنده شکی
حجت این گفته ده آرم نه یکی

حــجـــت ایـن كفتـــه ده ارم نـــه یــ اولـــش آنســت كــه دریـن مـلكــ درون عــلــم هـــمـــه جـــاسـت ز انـدازه فـزون

هست دوم آنکه زهند آدمیان جمله بگویند زبانهایه بیان لیکن از اقصای دگر هیچ کسی

گفت نیارد سخن هند بسی

هست ختاو مغل و تىرك و عىرب درسخن هندى ما دوخته لب حسجست سيوم از من بخسرد كان زره عقل قبول است، نه رد

كايسن طرف از هر طرفي اهل هنر در طالب عالم وهنر كرده گذر ليك به تحصيل حكم بهر شرف برهمن از هند نشد هیچ طرف حجت چارم رقم هند سه بین كاهل جهان چنان وضع نديد ند چنين عقل همه تختهٔ خاک ۱۱ نگر د ره به چنین تحفهٔ حکمت نبر د هم به یکی صفر که نقشی است تهی بین چه رموز است چو خطیش دهی حبجت پنجم به بیان شرح کنم مسدّعیسان را بسه خرد جرح کنم دمنه کلیله زدد و دام سخن و انگه هم از هندستانی است کهن حکمت ازین به چه بود کزهمه سو سے ی وی آر ند حکیمان همه رو حـجّـت شــش بـازى شطرنج شنو گنج که از سینه برد رنج، بشنو حجّبت هشت آن که سرود خوش ما كوست به سوز دل و جان آتش ما حجت نه آنست که از نغمهٔ تر تیے خورد آهوی صحرابه جگ

Khusraw has written a lot in Bhasha / Hindi / Hindwi also. He describes it in the preface of Ghurratul-Kamal that :

"جزوى از نظم هندى نيز نذر دوستان كرده ام" (١)

Khusraw loved music and also proved his excellency and perfection in this field also. He acquired the title of 'Nayak' (chief) in the field of music and invented some of 'Raags' (tunes) also.⁽¹⁾

کے دہ بے اھے نگ عے اق اتفاق ساز گری راهمه خواها سد نغمه او تابه سیاها ب شد چنگ سرا فیگنده سر افراخته موی بمویش بهنر سا کهاس ربهاب از شعب دل نواز بــرده دل از مــردم و جـان داده بـاز مطرب گيرانفس وسحر سرز تنش کنده و پیوسته باز کــرده بهــر دستــي از آواز تــر زیے ہے انگشت ہے اراں ہنے ب کف مطرب زاصول ل گاه ثقیل آمده گاهی خ بستگے بربط مشکل کشای جای کشاده زیبی بست یای كـه تـا درست شود قمر يان بالا را که مرغ چوں بود اندر بهار هند چناں بز خمه زدن رود بسته راهنو از که هم به ساز گری خصم را کنی بی ساز

⁽¹⁾ Khusraw ki Tasaneef Aur Shairi by Shibli Naumani edited by Noor-ul-Hasan Ansari: Department of Persian, university of Delhi 1975. PP: 67-89 (b)The writer of Mirat-e-Aftab Numa (MS) also has described the perfection of Khusraw in the field of Music for details see: Mirat: folios: 248 - 249 for further details of Khusraw in the field of Music also see (c) Risala-e-Zikr-e-Mughanian-e-Hindustan by Inayat Khan Rasikh (edited and introduced) by Syyed Ali Haider professor Arabic and persian research Institute, Patna. 1961. PP: 39 -40

The study of Amir Khusraw's work also reveal that he was not only a real Patriot during 13th - 14th century India but was a great symbol of composite culture also among different communities in that era which is the real spirit of India from centuries.

Khusraw was an institution for the growth and development of composite culture. The works of Khusraw has all the coloures of ethics, desires, tragedies of failure, advices, sufism, acquintance, wisdom, policies and administration etc in an easy way after passing through hendred of years, The socio-cultural aspects of Khusraw's Patriotic Poetry are evergreen and still inspire and attracts every class of the society.

Family Court in India - A Critical Analysis

Dr. Kshipra Gupta*

ABSTRACT

The resolution of family conflicts requires special procedures designed to help people in struggle, to reconcile and resolve their differences and where necessary to obtain assistance. Family Courts are specialized courts established for maintaining welfare of the family by developing multidisciplinary approach to resolve family problems within the framework of law. These courts assume a twin function of securing the legal rights of the individuals and playing the role of a guide, helper and counsellor to enable the families to cope with their problems and thereby establish family harmony. In the absence of uniform civil code, family courts were seen as a step forward as it intended to improve procedural laws by providing more flexible, unconventional and investigational procedures.

INTRODUCTION

The immediate reason for setting up of family courts was the mounting pressures from several women's associations, welfare organisations and individuals for establishment of special courts with a view to providing a forum for speedy settlement of family-related disputes. Emphasis was laid on a non-adversarial method of resolving family disputes and promoting conciliation and securing speedy settlement of disputes relating to marriage and family affairs.

In 1975, the Committee on the Status of Women recommended that all matters concerning the 'family' should be dealt with separately. The Law Commission in its 59th report (1974) had also stressed that in dealing with disputes concerning the family, the court ought to adopt and approach radical steps distinguished from the existing ordinary civil proceedings and that these courts should make reasonable efforts at settlement before the commencement of the trial. Gender-sensitized personnel including judges, social workers and other trained staff should hear and resolve all the family-related issues through elimination of rigid rules of procedure. The Code of Civil Procedure was amended to provide for a special procedure to be adopted in

^{*}Principal, Modi Law College.

suits or proceedings relating to matters concerning the family. However the courts continue to deal with family disputes in the same manner as other civil matters and the same adversary approach prevails. Hence a great need was felt, in the public interest, to establish family courts for speedy settlement of family disputes.

The Family Courts Act which was passed in 1984 was part of the trend of legal reforms concerning women. The President gave his assent to the Family Courts Act on September 14, 1984. The Act provides for a commencement provision which enables the Central Government to bring the Act into force in a State by a notification in the Official Gazette, and different dates may be appointed for different States. This Act has 6 chapters under various heads such as Preliminary, Family Courts, Jurisdiction, Procedure, Appeals and Revisions and Miscellaneous.

Section 3 of the Act empowers the State governments after consultation with the High Court, to establish, for every area in the State comprising a city or town, whose population exceeds one million, a family court. The criteria for appointment of a Family Court Judge are the same as those for appointment of a District Judge requiring seven years experience in judicial office or seven years practice as an advocate. The Central Government is empowered to make rules prescribing some more qualifications. Apart from prescribing the qualification of the Judges of Family Courts, the Central Government has no role to play in the

administration of this Act. Different High Courts have laid down different rules of the procedure. A need for a uniform set of rules has however been felt.

The Act provides that persons who are appointed to the family courts should be committed to the need to protect and preserve the institution of marriage and to promote the settlement of disputes by conciliation and counselling. Preference would also be given for appointment of women as Family Court Judges. Section 5 enables the State Government to associate institutions engaged in promoting welfare of families, especially women and children, or working in the field of social welfare, to associate themselves with the Family Courts in the exercise of its functions. The State Governments are also required to determine the number and categories of counsellors, officers etc. to assist the Family Courts (sec. 6).

Section 7 confers on all the family courts the power and jurisdiction exercisable by any District Court or subordinate civil court in suits and proceedings of the nature referred to in the explanation to section 7(1) of the Act. These, inter-alia relate to suits between parties to a marriage or for a declaration as to the validity of marriage or a dispute with respect to the property of the parties, maintenance, guardianship etc.

In addition, the jurisdiction exercisable by a First Class Magistrate under Chapter IX of the Cr.P.C. i.e. relating to order for maintenance of wife, children or parents, has also been conferred on the family courts. There is also an enabling provision that the family courts may exercise such other jurisdiction as may be conferred on them by any other enactment. Provision has also been made to exclude jurisdiction of other courts in respect of matters for which the family court has been conferred jurisdiction.

Chapter IV of the Act deals with the procedure of the family court in deciding cases before it (sec. 9). It has been made incumbent on these courts to see that the parties are assisted and persuaded to come to a settlement, and for this purpose they have been authorized to follow the procedure specified by the High Court by means of rules to be made by it. If there is a possibility of settlement between the parties and there is some delay in arriving at such a settlement, the family court is empowered to adjourn the proceedings until the settlement is reached. Under these provisions, different High Courts have specified different rules of procedure for the determination and settlement of disputes by the family courts. In the rules made by the Madhya Pradesh High Court, the family court judge is also involved in the settlement, and if a settlement cannot be reached then a regular trial follows. It is also provided that the proceedings may be held *in camera* if the family court or if either party so desires. The family court has

also been given the power to obtain assistance of legal and welfare experts. Section 13 provides that the party before a Family Court shall not be entitled as of right to be represented by a legal practitioner. However, the court may, in the interest of justice, provide assistance of a legal expert as *amicus curiae*. Evidence may be given by affidavit also and it is open to the family court to summon and examine any person as to the facts contained in the affidavit. The judgement of the family court iin concise and simple containing the point for determination decision and the reason for the same. The decree of the Family Court can be executed in accordance with the provisions of the CPC or Cr.P.C., as the case may be. An appeal against judgement or order of family court lies to the High Court.

The Act gives power to each of the High Courts to make rules for the procedure to be followed by the family courts in arriving at settlements and other matters. The Central Government has been given the power to make rules prescribing additional qualifications for appointment of a Judge of the family court. The State Government has also been empowered to make rules providing for, *inter alia*, the

salaries of family court judges, terms and conditions of service of counsellors and other procedural matters.

The Act was expected to facilitate satisfactory resolution of disputes concerning the family through a forum, and this forum was expected to work expeditiously, in a just manner and with an approach ensuring maximum welfare of society and dignity of women.

The Act however does not define 'family'. Matters of serious economic consequences, which affect the family, like testamentary matters are not within the purview of the family courts. Only matters concerning women and children - divorce, maintenance, adoption etc. - are within the purview of the family courts.

The Act also brought civil and criminal jurisdiction under one roof. This was seen as a positive measure to centralize all litigation concerning women. Secondly, the very nature of criminal courts facilitated quicker disposal of applications to a civil court. Thirdly, there was seriousness and a sense of intimidation associated with a criminal court, which would act in a woman's favour. Also the Act brought under one roof, matters which were handled by forty odd magistrates and at least two courts in the city civil court, into five court rooms in the city of Mumbai.

While the Act laid down the broad guidelines it was left to the State Government to frame the rules of procedure. However, most state governments did not bother

to frame the rules and set up family courts. Rajasthan and Karnataka were the first two states to set up family courts. But soon women litigants as well as activists were disillusioned with the functioning of the courts. The overall situation is the same everywhere, with minor differences. In Tamil Nadu, the marriage counsellors keep changing every 3 months and each time the woman meets a new counsellor she has to explain her problems all over again, with no continuity in the discussion.

The Family Courts Rules in Maharashtra were framed in 1987. They deal elaborately with the function and role of marriage counsellors in family courts. In fact 27 out of 37 sections deal with this aspect. Wide powers have been given to the marriage counsellors e.g. to make home visits, to ascertain the standard of living of the spouses and the relationship with children, seek information from the employer, etc. While a rare and sensitive marriage counsellor makes use of this power in the interest of women, more often these powers are used against the women in the interest of the family since it is imbibed into the minds of such counsellors that their primary commitment is to preserve the institution of marriage. Further, the reports prepared by marriage counsellors based on their investigation, are not binding on

the judges. The report of the marriage counsellor is kept confidential, and not made a subject of cross-examination.

After the preliminary meeting with the marriage counsellor, the case would proceed as per the rules of the Code of Civil Procedure. The rules do not simplify procedures but merely reproduce the Code of Civil Procedure with the minor addition that parties should be present in person.

CRITICAL ANALYSIS / SUGGESTIONS

The Family Courts Act 1984 was enacted with a view to promote conciliation and secure speedy settlement of disputes relating to marriage and family affairs and for matters connected therewith. Though this was aimed at removing the gender bias in statutory legislation, the goal is yet to be achieved.

Mechanism of the family courts must develop systems and processes, perhaps with the help of civil society organizations, to ensure that atrocities against women are minimized in the first place.

Family courts should align themselves with women's organizations for guidance in matters related to gender issues. In the context of family courts, action forums should be initiated and strengthened by incorporating NGOs, representatives of elected members and the active members of the departments such as Urban

Community Development, as members. State level monitoring mechanisms could be established to review the functioning and outcome of the cases related to women in the family courts. Women judges and those who have expertise and experience in settling family disputes should be appointed.

These special courts should have the authority to try cases against an accused even if the female victim is not willing to testify or is bent upon withdrawing her case.

The marriage counsellors should not be frequently changed as it causes hardship to a women who has to explain her problems afresh to the new counsellors each time.

The family courts committed to simplification of procedures must omit the provisions relating to Court Fees Act. Each additional relief should not be charged with additional court fee.

To begin with, an example where the objective of the family court is diminished due to procedural lapses may be cited. Rules formulated are yet to provide a specific format for the interim applications, summons, etc. Many lawyers still use the format which is provided in the Civil Procedure Code which uses words like "Counsel can be heard by; Counsel for the Petitioner", although the lawyers are not allowed to represent clients.

ABSENCE OF LAWYERS

The requirement of following the provisions of the Civil Procedure Code makes things even more difficult for the lay person who is completely unaware of the legal jargons. The Act and Rules exclude representation by lawyers, without creating any alternative and simplified Rules. Merely stating that the proceedings are conciliatory and not adversarial does not actually make them so. The situation has worsened because in the absence of lawyers, litigants are left to the mercy of court clerks and peons to help them follow the complicated rules. Women are not even aware of the consequences of the suggestions made by court officials. For instance, when a woman files for divorce and maintenance, the husband turns around and presses for reconciliation only to avoid paying maintenance. It is crucial to the woman that people who are mediating are aware of these strategies. If a judge or a counsellor feels that a woman should go back to the husband simply because he is making the offer and as a wife it is her duty to obey him, it will be detrimental to the woman's interest.

SUSTAINING RIGHTS LACKING

In addition to procedural lacunae, other problems connected with substantive law persist. Family courts have been set up to deal with problems that arise on the breakdown of a marriage, divorce, restitution of conjugal rights, claims for alimony and maintenance and custody of children. The setting up of family courts does not in any way alter the substantive law relating to marriage. Divorce disentitles a woman to the matrimonial home. Whether or not she gets maintenance during a separation or after divorce depends on her ability to prove her husband's means. In a situation where women are often unaware of their husband's business dealings and sources of income, it is difficult, if not impossible, to prove his income. To make matters worse, the existence of a parallel black economy makes it impossible to identify the legal source of income.

In such a situation, unless the law changes in radical ways conferring rights on women and creating new rights in their favour, the setting up of family courts will not help to alter their position. The right to community of matrimonial property would be the first step in ensuring security for women. This would mean that all property acquired after the marriage by either party, and any assets used jointly, such as the matrimonial home, will belong equally to the husband and wife. Based on such

a law, family courts would be able to provide effective relief to women in case of breakdown of the marriage. Even otherwise, courts must be empowered by law, to transfer the assets or income of a husband to his wife and children or to create a trust to protect the future of the children of a broken marriage. But as the law stands today, courts have no power to create obligations binding on the husband for the benefit of the wife or children.

The other much neglected area of law for women is domestic violence. Wife beating is prevalent in all classes and yet there is no effective law to prevent it or protect a woman against a violent husband. Such a law is urgently required.

With these changes in substantive laws, family courts would be empowered to protect women, but without them these courts have ended up being poor substitutes for civil courts. The adversarial system is unsuited to the needs of women who are in any case disadvantaged and have no access to their husband's assets and income. Family Courts must have investigative powers to be able to compel disclosures of income and assets for passing appropriate orders of maintenance. The Family Courts Act does not explicitly empower the court to grant injunctions preventing violence or ouster of violent husbands. Though some courts have started giving these injunctions based on the rights of the wife and children to reside in the matrimonial home and based on recognition of the husband's obligation to maintain his wife and children which includes residence, there remains a long path yet to be covered. As a result the Act has ended up being an ineffective instrument to impart justice to women.

ACTUAL FUNCTIONING

The haphazard way in which the courts were set up is a reflection on the attitude of the state towards women's issues. It reconfirms the fact that most legal reforms have been carried out only as a token measure to appease women's groups without any real concern for women.

The courts were set up almost over night, without any preparation whatsoever— The total lack of infrastructure and basic facilities make the fight for justice a Herculean task. While both men and women are affected, in any given situation women who do not have any exposure to and experience in dealing with public institutions, are the worst sufferers. The women also become victims of the general anti-women bias in society which is reflected in the attitude of the judges, court clerks or peons who treat the women litigants with contempt while the men experience a certain camaraderie (the brotherhood of men) with the judge, the clerks or the peons depending upon the social strata they belong to.

In the absence of basic infrastructure like a stamp office, typist and stationery, services of a notary or even adequate sitting arrangements, canteen and drinking water, the litigants are subjected to endless hardships.

The court is seen more as a court doling out maintenance orders, rather than a court deciding crucial legal and economic issues.

The judges appointed to the family court do not seem to have any special experience or expertise in dealing with family matters, nor any special expertise in settling disputes through conciliation, a requirement prescribed in the Act. The provision that women judges should be appointed and that the judges should have expertise and experience in settling family disputes, have remained only on paper. In many states the family court does not have a single woman judge.

The Act also provides for legal aid services for the economically weaker section of litigants. The Rules provide for tape recorders for recording evidence at trial proceedings which could be used at the appeal stage but this proposal would be too far-fetched for the family courts, which do not even have adequate

provisions for paper and stationery to begin with. Unless these lacunae are removed the family courts will be a hindrance rather an aid to women's fight for justice.

RATIONALE

It is known that family courts have been in existence for several decades in countries like Britain, Japan, Australia etc. The movement to establish family courts in India was initiated around 1958 by Smt. Durgabhai Deshmukh, the noted social worker from Maharashtra. From the beginning the objective of establishing these courts was to provide speedy disposal of cases involving problems faced by women who were traumatized by marriages that had turned bitter.

Regular courts had been filled to the brim with civil disputes and could not be expected to provide expeditious relief to these harassed victims. With their heavy work loads, the Judges could not even be expected to display the sensitivity required in dealing with broken marriages. The handling of custody matters are other problems which require a human touch. In order to explore the possibility of a reconciliation, concerted efforts aimed at resolving the disputes, may be through counselling, were needed before sanctioning the breakup of the marriage.

A multi-pronged approach was felt necessary. The Law Commission had, in its 59th Report issued in 1974, stressed that in dealing with disputes concerning women, the court must adopt a radically different approach than that adopted in ordinary civil proceedings.

In any case, a great deal of time of the civil courts was being consumed in family disputes which could be handled at much less cost of time and money by family courts. It was felt that these courts would right from the start, adopt a radical approach to family disputes by attempting counselling even before the start of proceedings. Rigid rules of procedures and evidence could also be done away with in such courts. Thus the idea to segregate such cases and establish a new institution of family courts within the judicial system found favour with the authorities.

This was followed by an All India Family Court Conference held in 1982 wherein suggestions emerged that two issues need to be addressed:-

- (a) Divorce on the basis of mutual consent.
- **(b)** Divorce on the basis of irretrievable breakdown of marriage.

It is important to note that the suggestion of irretrievable breakdown which was mooted first in 1976 has still not seen the light of the day and is a matter which needs to be discussed - either incorporated within the laws or discarded once and for all.

It was felt at that time that family courts should address specified problems like matrimonial home, custody of and provision for children; speedy disposal of cases, informality of procedure, etc. It was specifically thought that lawyers should be prohibited from arguing matters in the family courts unless specific permission is taken from the Court.

Finally, the Family Court Act was passed in 1984 and all welcomed the Act. The Act was meant to provide for the establishment of Family Courts with a view to promoting counselling and securing speedy settlement of disputes relating to marriage and family affairs and matters connected therewith.

The backlog of cases of family matters pending with the various courts was gradually transferred to the newly established family courts thus, reducing the existing load of civil courts.

These courts were meant to endeavour in the first instance to effect reconciliation or a settlement between the parties in a family dispute. During this stage, the proceedings would be informal and rigid rules of procedure would not apply. It is also provided that the courts could take assistance of social welfare agencies, and counsellors and also secure services of medical and welfare experts. The parties to a

dispute are not entitled, as a matter of right, to be represented by legal practitioners, However, the court, in the interest of justice, can seek the assistance of legal experts as *amicus curiae*. The Court is to follow simplified rules of evidence and procedure so as to enable it to deal effectively with the family disputes.

REFERENCES

- 1. (2003) DMC 765 SC
- 2. Supra note 1 page 271
- Preamble of the Family Courts Act, 1984
- 4. Sec 4 of the Family Courts Act, 1984
- 5. Section 4 (4) b of the Family Courts Act, 1984
- 6. Sec 13 of the Family Courts Act, 1984
- 7. AIR 1991 Bom 105
- 8. AIR 2014 SC 2875.
- 9. AIR 2013 SC 2176 C
- 10. Sec 9 of the Family Courts, act, 1984
- 11. AIR 2010 Ori 58
- 12. AIR 2003 SC 2525
- 13. Sec 7 of the Family Courts Act, 1984
- 14. AIR 1998 SC 764
- 15. Sec4 of the Family Courts Act, 1984
- 16. Supra note 1 pg290
- 17. http://ncw.nic.in/pdfreports/Working of Family courts in India.pdf (visited on 13th March 2016)
- 18. Namita Singh Jamal (2009) "Have Family Courts lived up to expectaions?" Mainstream, Vol. XL VII No.12, March 7, 2009 19. ibid at pg 2
- 20. Supra note 1, pg 319
- 21. Supra note 1,pg 321
- 22. http://ncw.nic.in/pdfreports/Working of Family courts in India.pdf (visited on 13th March 2016)

Seventy Five Years of Evolution: A Historical Overview of the Indian Party System

Subhajit Naskar*

ABSTRACT

The 75-year history of the Indian party system is briefly summarized in this summary, which traces its beginnings from the post-independence period to the present. Significant changes have occurred in the political landscape of India, which reflects the heterogeneous socio-political makeup of the country. Important turning points, changes in the balance of power, and the rise of significant political parties are all included in this research. The Indian National Congress (INC) dominated the post-independence era and was crucial in determining the political course of the country. The INC's early years were marked by charismatic leaders like Jawaharlal Nehru and Indira Gandhi, contributing to the establishment of a one-party-dominant system. However, subsequent decades witnessed the rise of regional and opposition parties, challenging the Congress's hegemony. The 1980s brought about a paradigm shift with the fragmentation of the Congress and the emergence of coalition politics. This era saw the rise of regional parties asserting themselves in the political landscape, often forming alliances with national parties to wield influence. The 1990s witnessed the era of coalition governments at the center, showcasing the decentralized nature of Indian politics. With the rise of the Bharatiya Janata Party (BJP) in the new century, there is now a bipolar party system with the Congress. The BJP's ascent was characterised by its focus on economic reforms and Hindustan. With the emergence of new parties and coalitions, the political scene kept changing, mirroring the complexity of India's heterogeneous populace. Issues like social justice, identity politics, and economic growth acquired traction as the Indian party system moved into the twenty-first century. The dynamics of coalition politics persisted, with regional parties playing crucial roles in government formation. The introduction of electoral reforms, including the use of technology, added a

^{*}Assistant Professor, Department of Political Science, Vivekananda Mission Mahavidyalaya, Chaitanyapur (Haldia), Purba Medinipur, West Bengal- 721645, India. E-mai: nsubhajit887@gmail.com

new dimension to Indian politics. The evolution of the Indian party system over 75 years underscores the resilience and adaptability of the country's democratic framework, accommodating diverse voices and perspectives. This historical overview aims to provide a comprehensive understanding of the Indian party system's evolution, acknowledging its complexities and the interplay of regional and national forces in shaping the democratic fabric of the nation.

Keywords: Indian Party System, Social Impact and National Security of India.

INTRODUCTION

A political party is an organized group of people with shared political beliefs, ideologies, and objectives. Political parties play a crucial role in representative democracies, where they serve as intermediaries between the government and the electorate. Parties mobilize public support, formulate policies, and present candidates for elections. Their primary goal is to gain political power and influence public policy.

History of Political Parties

The concept of political parties has a long history, dating back to ancient times. However, modern political parties as we understand them today began to take shape during the 17th and 18th centuries, particularly in Europe.

Origins in Early Modern Europe

England: The Whigs and Tories in 17th-century England are often cited as early examples of political factions evolving into organized political parties. The Whigs were associated with parliamentary supremacy, while the Tories were linked to the monarchy.

France: The terms "left" and "right" in politics originated from the seating arrangements of political groups in the French National Assembly during the French Revolution. The left-wing supported radical changes, while the right-wing favored a more conservative approach.

19th Century and the Rise of Mass Politics

United States: The early political landscape of the United States was characterized by factions, but the formation of the Federalist and Democratic-Republican parties

in the late 18th century marked the emergence of formalized political parties. The system expanded with the rise of the Democratic Party and the Whig Party in the 19th century.

Europe: During the 19th century, political parties became more organized and representative of diverse social interests. The rise of socialism and the labor movement led to the formation of socialist and workers' parties.

20th Century and Global Spread

Spread of Democracy: The 20th century witnessed the global spread of democratic ideals, leading to the formation of political parties in various countries. This period saw the establishment of major political parties in India, Africa, and other parts of the world as they gained independence or underwent political transformations.

Ideological Divides: The 20th century was marked by ideological divides, such as the Cold War confrontation between communist and capitalist blocs. Political parties aligned themselves with broader ideological movements.

Contemporary Trends

Multiparty Systems: Many countries today operate with multiparty systems, reflecting diverse political ideologies and interests. Coalition politics has become common in such systems.

Globalization and Technology: In the contemporary era, globalization and technological advancements have influenced the way political parties operate. Social media and digital communication play a significant role in political campaigns and mobilization.

Political parties continue to evolve and adapt to changing social, economic, and technological landscapes, shaping the political dynamics of their respective countries. Their role in representative democracies remains central to the functioning of government and the expression of public will.

FEATURES OF POLITICAL PARTY

Political parties are organizations that seek to influence government policy by nominating candidates for public office. They play a crucial role in democratic systems and have various features that distinguish them. Here are some key features of political parties:

Ideology and Platform

Political parties often have a set of beliefs, principles, and values that form their ideology. This ideology guides their policies and decisions. Parties typically present a platform, outlining their stance on various issues such as the economy, social issues, foreign policy, and more.

Membership

Parties have members who share common political views and goals. Members may participate in party activities, attend meetings, and contribute to the party's decision-making process.

Leadership

Political parties have leaders who may be elected or appointed to guide the party's direction. This leadership often includes a party chairperson or president, and sometimes leaders at various levels (local, regional, national).

Candidates and Elections

Political parties nominate candidates to run for public offices, such as president, governor, mayor, and legislative positions. Parties play a key role in the electoral process by mobilizing voters, organizing campaigns, and supporting their candidates.

Political Campaigns

Parties engage in political campaigns to promote their candidates and policies. This involves activities such as advertising, public relations, rallies, and debates.

Representation

Political parties represent the interests and views of their members and supporters. They serve as a bridge between citizens and the government.

Policy Formulation

Parties develop and advocate for policies that align with their ideology. These policies may address economic, social, environmental, and foreign affairs issues.

Coalition Building

In multi-party systems, parties may form coalitions to increase their chances of gaining power or influence. This involves cooperating with other parties to achieve common goals.

Legislative Functions

Parties in a parliamentary system often play a crucial role in the functioning of the legislature. They form the government or opposition, and party discipline is important in voting on legislation.

Internal Democracy

Some political parties have internal democratic processes, including elections within the party for leadership positions and the selection of candidates.

Role in Governance

When a party wins elections, it forms the government and takes responsibility for governing. The party's policies influence the direction of government actions and decisions. It's important to note that the specific features and roles of political parties can vary based on the political system, cultural context, and legal framework of each country.

ACTIVITIES OF POLITICAL PARTY

Political parties engage in a wide range of activities to achieve their goals and fulfill their roles in a democratic society. The specific activities may vary based on the political system, country, and the nature of the party, but here are some common activities associated with political parties:

Recruitment and Membership Drives

Parties actively seek new members to expand their support base. They may organize membership drives and events to attract individuals who share their political ideology.

Policy Formulation

Political parties develop and refine their policies on various issues. This process involves discussions, debates, and collaboration among party members to create a coherent and comprehensive platform.

Candidate Selection and Nomination

Parties identify potential candidates for elections at different levels of government. The process typically includes primaries or internal party elections to choose the most suitable candidates.

Campaigning

Parties conduct political campaigns to promote their candidates and policies. This involves organizing rallies, door-to-door canvassing, distributing campaign materials, and utilizing various media channels to reach voters.

Fundraising

Parties need financial resources to support their activities, including campaigning and day-to-day operations. Fundraising efforts involve soliciting donations from individuals, businesses, and other sources.

Public Relations and Media Management

Political parties manage their public image and communicate with the media to influence public opinion. This includes issuing press releases, holding press conferences, and engaging with journalists.

Election Day Operations

On Election Day, parties mobilize supporters to ensure voter turnout. This may include setting up polling station volunteers, providing transportation to polling places, and monitoring the voting process.

Poll Monitoring and Analysis

Political parties often monitor election results, analyze voter behavior, and assess the performance of their candidates. This information helps parties understand their strengths and weaknesses for future elections.

Coalition Building

In multi-party systems, parties may engage in negotiations to form coalitions. This involves reaching agreements with other parties to increase their collective influence and chances of forming a government.

Legislative Activities

Parties with elected representatives participate in legislative activities. This includes introducing bills, participating in debates, and voting on proposed legislation.

Opposition and Oversight

Opposition parties play a crucial role in holding the government accountable. They scrutinize government actions, propose alternative policies, and contribute to the checks and balances in the political system.

Internal Governance

Political parties have internal structures and governance mechanisms. They hold regular meetings, elect leaders, and establish rules and procedures to govern the behavior of their members.

Policy Advocacy

In addition to formulating policies, parties engage in advocacy to promote their ideas. This may involve lobbying, public campaigns, and working with interest groups to advance specific policy objectives.

Community Engagement

Parties may engage with communities through outreach programs, town hall meetings, and other events. This allows them to connect with voters, understand local issues, and demonstrate responsiveness to the needs of the people.

Political parties play a dynamic and essential role in the democratic process, with their activities shaping the political landscape and influencing government policies and decisions.

HISTORY OF INDIAN PARTY SYSTEM FROM 1947 TO PRESENT

The political party system in India has evolved significantly since the country gained independence in 1947. Here is an overview of the history of the Indian party system from 1947 to the present:

1947-1967: Dominance of the Indian National Congress (INC)

After gaining independence, the INC, led by Jawaharlal Nehru, dominated Indian politics. It played a crucial role in shaping the early political landscape.

The INC's popularity was attributed to its role in the freedom struggle and its association with national icons like Mahatma Gandhi and Nehru.

Opposition parties existed but were often fragmented and lacked a strong national presence.

1967-1977: Emergence of Regional Parties and the Decline of Congress Dominance

The mid-1960s saw the rise of regional parties and the erosion of the INC's dominance. States like Tamil Nadu and West Bengal witnessed the emergence of regional parties like the DMK and the CPI (M).

The INC's decline was partially due to internal disputes, economic challenges, and growing regional aspirations.

1977-1980: Janata Experiment

The 1977 general elections saw the formation of the Janata Party, a coalition of opposition parties that came together to defeat the INC.

The Janata Party, led by Morarji Desai, marked the first non-Congress government at the center. However, internal conflicts led to its eventual collapse.

1980s: Return of Congress Dominance

In the early 1980s, the INC, now led by Indira Gandhi's son, Rajiv Gandhi, returned to power with a strong mandate.

The 1984 elections were held in the aftermath of Indira Gandhi's assassination, leading to a sympathy wave in favor of the INC.

1990s: Coalition Politics and the Rise of the Bharatiya Janata Party (BJP)

The 1990s witnessed the fragmentation of the party system, with the rise of coalition governments.

The BJP, a right-wing party, gained prominence, especially after the Babri Masjid demolition in 1992. It formed a coalition government in 1998 with Atal Bihari Vajpayee as the Prime Minister.

2000s: Coalition Era Continues

Coalition politics continued in the 2000s, with the United Progressive Alliance (UPA) led by the INC and the National Democratic Alliance (NDA) led by the BJP taking turns in power.

Regional parties continued to play a significant role, especially in the formation of coalition governments.

2014-Present: BJP Dominance

The BJP, under the leadership of Narendra Modi, secured a decisive victory in the 2014 elections, winning a majority on its own.

In 2019, the BJP again secured a strong mandate, consolidating its position as the dominant party in Indian politics.

Throughout this period, regional parties have played a crucial role in shaping the political landscape, especially in states with diverse linguistic and cultural identities. The Indian party system has thus evolved from a single-party dominant system to a more fragmented and coalition-driven model, reflecting the country's social, cultural, and regional diversity.

IMPACT OF POLITICAL PARTY ON INDIAN SOCIETY AFTER INDEPENDENCE

Since India gained independence in 1947, political parties have played a crucial role in shaping the country's society and governance. The impact of political parties on Indian society has been multifaceted and has evolved over the decades. Here are some key aspects to consider:

Democracy and Governance

Political parties are fundamental to India's democratic system. They have been instrumental in shaping the country's governance structures and policies through the electoral process.

The Indian National Congress (INC) initially dominated the political landscape, contributing significantly to the development of democratic institutions. However, over the years, various regional and national parties have emerged, providing a diverse political landscape.

Social Justice and Inclusion

Political parties have played a role in addressing issues related to social justice and inclusion. Various parties have advocated for the rights of marginalized communities, leading to the implementation of reservation policies and affirmative action programs.

Dalit and tribal communities, as well as women, have seen increased representation in politics due to the efforts of certain political parties.

Economic Policies

Different political parties have pursued distinct economic policies, influencing India's economic development. For instance, the economic reforms of the 1990s were initiated by the Congress-led government under Prime Minister P.V. Narasimha Rao and Finance Minister Manmohan Singh.

The Bharatiya Janata Party (BJP), during its tenure, has also implemented economic policies aimed at liberalization and promoting economic growth.

Cultural and Religious Identity

Some political parties in India have emphasized cultural and religious identity as part of their political agenda. This has at times led to debates about secularism and the balance between religious and cultural diversity.

The BJP, with its roots in the Rashtriya Swayamsevak Sangh (RSS), has been associated with Hindutva, a nationalist ideology that emphasizes the cultural and religious identity of Hindus.

Foreign Policy and National Security

Political parties influence India's foreign policy and approach to national security. The relationships with neighboring countries, responses to geopolitical events, and military strategies are all shaped by the policies and decisions of the ruling political party.

Corruption and Governance Challenges

Political parties have faced criticism for corruption and governance challenges. Instances of corruption and unethical practices within political parties have raised concerns about the functioning of democratic institutions and the need for electoral reforms.

Social Movements and Activism

Political parties often respond to and shape social movements. Issues such as environmental concerns, women's rights, and LGBTQ+ rights have gained prominence in political discourse due to the advocacy of various political parties and civil society groups.

Media and Public Opinion

Political parties play a significant role in shaping public opinion through media campaigns and political communication. The media landscape in India is influenced by the political affiliations of various news outlets.

It's essential to note that the impact of political parties on Indian society is dynamic and subject to change based on electoral outcomes, policy decisions, and societal transformations. Different regions of India may also experience the influence of regional parties with specific concerns and agendas.

CONCLUSION

In conclusion, the impact of political parties on Indian society since independence has been profound and multifaceted. These parties have played a crucial role in shaping the nation's democratic fabric, governance structures, and socio-economic policies. The evolution of the political landscape in India has been marked by the dominance of certain parties in different eras and the emergence of regional parties addressing specific local issues. Here are some key takeaways:

Democracy and Pluralism: Political parties are integral to India's democratic framework, providing a platform for diverse voices and opinions. The electoral process allows for the peaceful transfer of power and ensures representation of various segments of society.

Social Justice and Inclusion: Many political parties have championed social justice and inclusion, advocating for the rights of marginalized communities. Policies such as reservations and affirmative action have aimed at addressing historical inequalities.

Economic Policies and Development: Political parties have influenced India's economic trajectory through the formulation and implementation of economic policies. Reforms initiated by different parties have contributed to the country's economic growth and development.

Cultural and Religious Dynamics: The interplay of cultural and religious identity in politics, particularly with parties like the BJP and its association with Hindutva, has shaped discussions on secularism and diversity.

Foreign Policy and National Security: Political parties have guided India's stance on foreign policy and national security, determining approaches to international relations, geopolitical issues, and military strategies.

Challenges of Corruption and Governance: Political parties have faced challenges related to corruption and governance, leading to calls for transparency, accountability, and electoral reforms. Tackling corruption remains a critical issue in the Indian political landscape.

Media and Public Perception: The relationship between political parties and the media has influenced public opinion. Parties use media platforms for communication, and the media, in turn, plays a crucial role in shaping public perception of political events and leaders.

Dynamic Regional Influences: Regional parties have had a significant impact, addressing localized concerns and contributing to federalism. The political landscape varies across states, reflecting diverse regional identities and issues.

In navigating the complex socio-political landscape, India continues to grapple with the challenges of balancing diverse interests, ensuring inclusive development, and upholding democratic values. The role of political parties remains central to this ongoing process, with their actions and policies shaping the trajectory of the nation. As India moves forward, the adaptability of political parties to changing societal dynamics will be crucial in addressing emerging challenges and fostering sustainable development.

REFERENCES

- M. Lakshmikanth (2012). Public Administration (9th ed.). Tata Mcgraw Hill. ISBN 978-0071074827. OCLC 1039277322.
- Chander, Prakash (2001). "Nature of Party System in India". Comparative Politics & International Relations. Cosmos Bookhive. pp. 129–134. ISBN 817729035-5.
- 3. Hicken, Allen; Kuhonta, Erik Martinez (29 December 2014). Party System Institutionalization in Asia: Democracies, Autocracies, and the Shadows of the Past. Cambridge University Press. ISBN 978-1-107-04157-8.
- 4. Guha, Ramachandra (2008). India after Gandhi: the history of the world's largest democracy (Indian ed.). India: Picador. ISBN 9780330505543.

- Basu, Amrita; Chandra, Kanchan (2016). Democratic Dynasties: State, Party and Family in Contemporary Indian Politics (1 ed.). Cambridge, UK: Cambridge University Press. ISBN 978-1-107-12344-1. Archived from the original on 10 November 2019. Retrieved 23 May 2016.
- 6. Chandra, Kanchan (28 April 2016). Democratic Dynasties: State, Party, and Family in Contemporary Indian Politics. Cambridge University Press. ISBN 978-1-316-59212-0.
- 7. Ajay K. Mehra, "Historical Development of Party Systems in India", in Ajay K. Mehra, D.D. Khanna and Gert W. Kueck (eds.), Political Parties and Party Systems, New Delhi: Sage Publications, 2003.
- 8. Ernest Barker, The Party System, Bombay: Casement Publications, 1953.
- 9. Horst Hartmann, Political Parties in India, Meerut: Meenakshi Prakashan, 1971.
- 10. Joseph La Palmobara and Myron Weiner, "The Origin and Development of Political Parties", in J.L. Palmobara and Myron Weiner (eds.), Political Parties and Political Development, Princeton: Princeton University, 1972.
- 11. K.C. Markandan, Aspects of Indian Polity, Vol. II, Jalandhar: ABS Publication, 1990.
- 12. Lucian W. Pye, "Party Systems and National Development in Asia", in Palmobara and Weiner.
- 13. Maurice Duverger, Political Parties: Their Organization and Activity in Modern State, (translated by Barbara and Robert North), London: Methuen and Co. 1967.

Foreign Direct Investment (FDI)

Dr. Sanjay Kumar Singh* and Prof. (Dr.) Gauri Shankar Pradhan**

ABSTRACT

Foreign direct investment plays a very important role in the development of the nation. It is the major monetary source for economic growth. It has grown dramatically as a major form of international capital transfer over the past decade. Between 1980 and 1990, World flows of FDI defined as cross border expenditure to acquire or expand corporate control of productive assets have approximately tripled. Foreign direct investment policies play a major role in the economic growth of developing countries around the world Attracting FDI inflows with conductive policies has therefore become a key battleground in the emerging markets. It is a process which enables the residents of one country to directly invest their fund in another country and acquire ownership of assets and exercise control over the investment in terms of productions, management, distribution effective decision making, employment etc. The most important channel through which foreign capital flows into the country. A foreign direct investment is a controlling ownership in a business enterprise in one country by an entity based in another country A part from being a critical driver of economic growth foreign direct investment is a major source of non debt financial resources for the economic development of India As per m report India is an investment hub after China and USA for major global companies. The Presents study is based on secondary data and period of the study is from 1991 to 2018. Total FDI inflows have been raised from us \$ 133 million in 1991-92 to us \$ 42 Billion in the year 2018. India attract over 77% the total foreign direct investment that come to the south Asian region said the UNCTAD Report 2019.

Keywords: FDI, Economic Growth development advantages important.

INTRODUCTION

Foreign direct investment (FDI) has grown dramatically as a major form of international capital transfer over the past decade. Between 1980 and 1990 world

^{**}Department of Commerce, S.K.M University, Dumka, Jharkhand.

^{**}Department of Commerce and Business Management, Veer Kunwar Singh University, Ara (Bihar).

flows of FDI-defined as cross border expenditure to acquire or expand corporate control of productive assets –have approximately tripled. FDI has become a major form of net international lender and borrower respectively. Direct investment has grown even more rapidly of late within Europe

To what extent is this sudden worldwide surge in FDI explained by traditional theories? These theories predict the scale and scope of multinational enterprises by looking to differences in competitive advantages, across firms or countries, that might lead to the extension of corporate control across borders. So, for example, better technology, management capability and product design; stronger consumer allegiance; and greater complementarities in production or use of technology can allow a domestic firm to control foreign assets more productively than would a foreign firm and could therefore predicate direct investment.

Foreign investment plays a significant role in development of any economy as like India. Many countries provide many incentives for attracting the Foreign Direct Investment. Need of FDI depends on saving and investment rate in any country. Foreign Direct Investment has grown dramatically capital transfer over the past decade. Foreign Direct Investment is the investment made in production or business in by the country in another country by either means of buying a company or expanding its business in the foreign country. It is usually by means of bonds and share. Generally speaking FDI refers to capital inflows from abroad that invest in the production capacity of the economy and are "usually preferred over other forms of external finance because they are non-debts creating non-volatile and their returns depend on the performance of the projects financed by the investors.FDI also facilitates international trade and transfer of knowledge, skill and technology"

Total FDI Equity	Inflow From	2000-17
------------------	-------------	---------

Year	Denomination	Inflow in million
2000-01	USD	2378.68
2000-02	USD	4027.69
2000-03	USD	2704.34
2000-04	USD	2187.85
2000-05	USD	3218.69
2000-06	USD	5539.72

Year	Denomination	Inflow in million
2000-07	USD	12491.77
2000-08	USD	24575.43
2000-09	USD	31395.97
2000-10	USD	25834.41
2000-11	USD	21383.05
2000-12	USD	35120.80
2000-13	USD	22423.58
2000-14	USD	24299.33
2000-15	USD	30930.50
2000-16	USD	40000.98
2000-17	USD	43478.27

Type of the foreign investment

Based on this, Foreign Investments are classified as below.

- (a) Foreign Direct Investment (FDI)
- (b) Foreign Portfolio Investment (FPI)
- (c) Foreign Institutional Investment (FII)

Type of FDI

Strategically, FDI comes in three types"

- (a) Horizontal" In case of horizontal FDI, The company does all the same activities are carried out abroad as at home.
- (b) Vertical" In vertical assignments, different types of activities are carried out abroad. In case of forward vertical FDI, the FDI bring the company nearer to a market. In case of backward Vertical FDI, the international integration goes back towards raw materials.
- (c) Conglomerate" In this type of investment, the investment is made to acquire an unrelated business abroad. It is the most surprising form of FDI, as it requires overcoming two barriers simultaneously one, entering a foreign country and two, working in a new industry.

Another theory, there are two types of FDI

- (a) Greenfield Investment It is the direct investment in new facilities or the expansion of existing facilities. It is the principle mode of investing in developing countries like India.
- **(b) Mergers and Acquisition** It occurs when a transfer of existing assets from local firms takes place.

Why FDI is Important?

- 1. Economic Development Stimulation-Foreign direct investment can stimulate the target country's economic development creating a more conductive environment for you as the investor and benefits for the local industry.
- 2. Easy International Trade- Commonly, a country has its own import tariff, and this is one of the reasons why trading with it is quite difficult. Also, there are industries the usually require their presence in the international markets to ensure their sales and goals will be completely met. With FDI, all these will be made easier.
- 3. Employment and Economic Boost Foreign direct investment creates new jobs, as investors build new companies in the target country, create new opportunities. This leads to an increase in income and more buying power to the people, which in turn leads to an economic boost.
- 4. Tax Incentives Parent enterprises would also provide foreign direct investment to get additional expertise technology and products As the foreign investor, you can receive tax incentives that will be highly useful in your selected field of business.
- **5.** Resource Transfer Foreign direct investment will allow resource transfer and other exchanges of knowledge, where various countries are given access to new technologies and skills..

DISADVANTAGES OF FDI

 Modern day Economic Colonialism – Many third world countries or at least those with history of colonialism worry that foreign direct investment would result in some kind of modern day economic colonialism which exposes host countries and leave them vulnerable to foreign companies exploitations.

- 2. Hindrance to Domestic Investment As it focuses its resources elsewhere other than the investor's home country, foreign direct investment can sometimes hinder domestic investment.
- **3.** Risk from Political Changes Because political issues in other countries can instantly change, foreign direct investment is very risky. Plus, most of the risk factors that you are going to experience are extremely high.

History of Foreign Direct Investment in India

The initial entry of FDI in India can be loosely considered from the time of establishment of East India Company of Britain during the colonial era in the 17th century when the British merchants approached the Mughal Emperor for establishing factory in Surat city of India. Along with them the British brought on the Industrial revolution to India which led to development of transportation (Railways and Roadways) and communication system albeit for their benefits. The new innovations and inventions happening around the European countries got introduces to the Indian subcontinent too.

After Second world war many Japanese companies entered the Indian market and enhanced their trade with India. After our Independence the policy makers of new India realized the need of foreign investment for development and designed the FDI policies aiming it as a medium for bringing in advanced technologies and gaining valuable foreign exchange resources. With time and as per economic and political regimes there have been changes in the FDI policy too. The industrial policy of 1965, allowed MNCs to venture through technical collaboration in India. Therefore, the government adopted a liberal attitude by allowing more frequent equity.

FDI was introduced in the year 1991 under foreign Exchanges management act (FEMA), by then finance minister Dr. Manmohan Singh. It started with a baseline of \$ 1 billion in 1990. India is considered as second important destination for foreign investment. The major sector that attracted FDI are services, telecommunication, construction activities and computer software and hardware.

OBJECTIVES

- To Study the Current Trends and pattern of flow of FDI.
- To Study about the impact of impact of FDI in India.
- To know about role play of FDI in shaping India's future.

- To suggest the suggestion and draw the conclusion.
- To study the impact of FDI and FIIS in improving the quality and availability of goods has been beyond doubts.
- To study the significance of FDI for developing countries in bridging the gap between the saving and investment.

DATA AND METHODOLOGY

This report is based on secondary data. All the data required for this analytical study has been obtained mainly from secondary sources.

The data taken from magazines, abstract books, newspaper, google etc. The paper incudes the data as table from to explain FDI. Investment in India.

SUGGESTIONS

- The companies for investment there is a need to extend a friendly environment for foreign investor by providing essential guarantees for investors to (a) Enter and Exit (b) Operate on equal terms alongside local operator and (c) Repatriate their inventment needed.
- The government has to ensure the equitable distribution of inflows among states and has to give more freedom to states, so that they can attract in flows at their own level.
- The government can encourage FDI investors to part their fund in sectors like energy, communication, infrastructure and other essential sectors.
- Empower Foreign Investment Implementation authority (FIIA) for expediting administrative and policy approvals.
- The government has to formulate the policies to attract more foreign investment in manufacturing sector instead of service sector.
- India can take advantage of its low labour cost and attractive investments.
 However, the low costs need nor necessarily equate with productivity. Thus importance to be on rational labour policies, which protect the interest of both workers and employers through fair labor practices and arbitration.

CONCLUSION

As evidence by analysis and data the concept and material significance of FDI has evolved from the shadows of shallow understanding to a proud show of force.

Developing countries emerging economies and countries in transition have come increasingly to see FDI as a source of economic development and modernization income growth and employment countries have liberalized there FDI regimes pursued other policies to attract investment. They have addressed the issue of how best to pursue domestic policies to maximized the benefit of foreign presence in the domestic economy. The study foreign direct investment of development attempts primarily to shed light on the second issue by focusing on the over all effect of FDI on micro- economic growth and other welfare enhancing process and on the channels through which the benefits take effects.

The overall benefits of FDI for developing country economies are well documented. Given the appropriate post country policies and basic level of development, preponderance of study shows that FDI treasure technology spill overs, assists human capital formation contribute to international trade integration, helps creator more competitive business environment and enhances enterprise development. All of these contribute to higher economic growth, which is the most potent tool for alleviating poverty in developing countries, On the basis of study we drawn conclusion that maximum global foreign investment flows are supplementing the scare domestic investments in developing friendly technique to maximize their profit. These investment met the financial requirement for building up the basic and essential infrastructure industries of priority sector. But we finds that the highest amount of FDI gone to Financial Sector, Insurance Sector, Real Estate and Business Services.

REFERENCES

- 1. Aitken, B.G.H Hanson and A.E. Harrison (1997), "Spillovers, Foreign Investment and Export Behavior".
- 2. Me Mello, Jr and R Luiz (1997), "Foreign Direct Investment in developing countries and growth. A selective survey", Journal of development studies, 34,1,1-34.
- 3. S. Sinha Swapna Etal (2007), "Comparative analysis of FDI in China and India", Journal of Asia Entrepreneurship and Sustainability.
- 4. KPMG Corporate tax Rates Survey USA (2004).
- 5. Gupta K.L and Harvinder Kaur, New Indian Economy, "New Indian economy and reforms" Deep and deep and Deep publication Pvt. Ltd. New Delhi.

Pre & Post GST, Changes in the Profitability of the Chemical Industry in India

Dr. Sanjay Kumar Singh* and Prof. (Dr.) Gauri Shankar Pradhan**

ABSTRACT

Pre & Post GST, changes in the profitability of the Chemical Industry in India is surveyed. The focus is on financial implications have been made on pre & post GST implementation in India especially on the profitability of the chemical companies. The conclusions are that 1) post GST implantation profitability of the chemical companied have been improved due to lower indirect taxation liability; 2) working capital have been released to the chemical companies due to lower indirect tax liability accordingly fund flow have also been improved; 3) Compliance burden w.r.t. indirect taxation has been substantially reduced than the earlier VAT/Excise regime; 4) Government collection on account of indirect tax collections have been too much improved than the earlier VAT regime; and 5) IT support from government end need regular upgradation and the system should be more user friendly is warranted.

PRE-GST CHEMICAL COMPANY SCENARIO IN INDIA

Earlier, as per the applicable state/central statute simultaneously on this kind of industry, effective applicable indirect tax rate was 19.36% paid by the chemical company in our country.

For our reference and presentation of applicable tax in a tabular format, we have taken here an example of major Chemical Company namely TATA Chemical Limited to show information of the Chemical industry regarding turnover, Sales Tax/ Value Added Tax, Entry Tax, Excise Duty.

^{*}Department of Commerce, S.K.M University, Dumka, Jharkhand.

^{**}Department of Commerce and Business Management, Veer Kunwar Singh University, Ara (Bihar).

(Rs in	Crores)
--------	---------

Year	Raw	VAT	Entry	Cost	Excise	Vat @14%	Net Tax	Percentage
(A)	Material	@14%	Tax	of	Duty	on sales	paid till	of total
	Purchase	on	@0% on	Sales	@12.3	price (to	Sales of	indirect
	Price (B)	Purchase	Purchase	of flat	6% (F)	be paid	Goods	tax paid
		(C)	(D)	(E)		net of ITC)	(H), (G +	till sales of
		(C)	(D)	(E)		net of ITC) (G)	(H), (G + F + D - C)	
		(C)	(D)	(E)		,		

With the help of above table we can understand that effective indirect tax applicable on the chemical company up to the stage of sale of goods was 19.36%.

POST-GST CHEMICAL COMPANY SCENARIO IN INDIA

Now, as per the applicable one nationwide GST on this kind of industry, effective applicable indirect tax rate is 18% which has bring down by 1.36% from the earlier 19.36% and now chemical company is not paying higher indirect tax in our country, like other industries chemical company is also paying only applicable 18% effective applicable indirect tax.

For our reference and presentation of applicable tax in a tabular format, we have taken here an example of major chemical Company namely TATA Chemical Limited to show information of the chemical industry regarding turnover and applicable indirect tax thereon.

(Rs in Crores)

Year (A)	Purchase Price (B)	GST @18% on (C)	Cost of Sales of flat (D)	GST @18% on sales price (to bepaid net of ITC) (E)	Net Tax paid till Sales of Goods (H), (E-C)	Percentage of total indirect tax paid till sales of goods by the company
2018-19	100.00	18.00	200.00	36.00	18.00	18.00%

As per the table above, pre & post GST data reveals that, earlier in the VAT regime compound of indirect tax payout rate was 19.36% for the chemical industry whereas in the GST regime it is 18%. Here downfall seen in the tax payment liability of the chemical industry at around 1.36% (19.36-18).

From the above mentioned indirect tax comparative table, it is quite clear that chemical small/medium/large scale industries in India are having more working capital without even worry about the cost of capital which has contributed a lot in term of increase in turnover ratio, profitability ratio and increased working capital.

The combination of increased turnover, profitability & working capital has directly contributed to the increase in sales/net worth of the company, which in turn contributed in the national growth of our country in the area of Infrastructure Industry and further to compete with international counterparts of this industry.

CHEMICAL INDUSTRY CURRENT OVERVIEW IN INDIA

India's chemical industry is extremely diversified and de-licensed (except for certain hazardous chemicals) and can be classified into specialty chemicals, bulk chemicals, agrochemicals, petrochemicals, polymers and fertilizers. The industry's product offerings encompass a vast basket of more than 80,000 commercial products.

India ranks fourth after the United States, Japan and China in production of agro-chemicals and accounts for approximately 16 percent of global production of dyes and dye intermediaries.

CHEMICAL INDUSTRY SIZE IN INDIA

As per government data, the Indian chemical industry was worth USD 178 billion in 2019 and is expected to grow to USD 304 billion by 2025 at a compound annual growth rate (CAGR) of 9.3 percent. It is expected to attract investments of Rs 8 lakh crore by 2025.

Specialty chemicals constitute 22 percent of the total chemicals and petrochemicals market in India. The specialty chemical industry grew from around USD 18 billion in 2014 to USD 32 billion in 2019 and is expected to be worth USD 64 billion by 2025 at a CAGR of 12.4 percent. India's share in the global specialty chemicals market increased from 3 percent in 2015 to 4 percent in 2019. This is expected to reach 5.5 percent by 2025.

RECENT TRENDS OF CHEMICAL INDUSTRIES IN INDIA

The pandemic shook the chemical industry just as it did other sectors, and in H1FY22, the majority of companies witnessed a slump in their operating margins. Gross margins contracted and operating costs jumped significantly.

Gross margins were impacted as raw material prices soared because producers in China had to cut production due to energy crises (power shutdowns due to a shortage of coal) and unavailability of major raw materials due to supply chain constraints. Operating costs were impacted by higher freight costs due to a shortage of containers and higher power and fuel costs due to a significant jump in coal and gas prices.

However, chemical producers are optimistic about the future as demand remains robust.

Things are beginning to look up most players have implemented price hikes to cushion their margins. "Several Indian chemical players have indicated that their customers have accepted the price hikes needed to offset the higher input cost. Hence, we believe that major Indian players should be able to pass on the complete price increases over the next 1-2 quarters,".

Prices of a majority of basic chemicals have reached record highs, which are unlikely to sustain. In fact, some correction is beginning to be seen in the prices of some of the chemicals, which augurs well for the industry.

"Any further meaningful correction in raw material prices would mean that Indian chemical players could have windfall gains as the price cuts could also happen with a lag just like the price hikes,".

Prices of caustic soda have started to decline and have come down to about USD 600/MT this month from over USD 800/MT in October. Soda Ash prices from China have declined to just over USD 400/MT from USD 600/MT in October. Similar declines have also been witnessed in prices of other important raw materials such as acetic acid, benzene, phenol, vinyl acetate, etc.

The supply chain situation is also beginning to improve gradually with better container availability, which should result in lower freight costs.

"Hence, in our view, operating margins of Indian chemicals players should improve in H2FY22 due to likely rise in gross margins and moderation in operation costs". (Source: Field Survey)

ALTERNATIVE CHEMICAL MARKET CHINA

There have been reports in the global press that the United States will slap investment and export sanctions against more Chinese companies, including biotechnology, health care and tech firms. Chances of more companies getting added to the banned list are high but it remains to be seen if any chemicals companies will be on the list.

Regardless, this can result in a shift in the focus of multinationals, which may want a reliable alternative to China to avoid further disruptions in supply. Indian chemical companies are well positioned to benefit from such a shift and garner a major chunk of the pie. "We believe this is likely to benefit Indian specialty chemicals players, especially players such as TATA Chemicals, Navin Fluorine, who supply certain intermediates to Wuxi biologics (a Chinese company potentially facing blacklisting) to make certain end-products".

Emphasis on capacity addition, process improvement and development Companies are investing in capacity addition for backward integration as well as research & development to develop high-margin products and reduce dependence on imports. "A revival in domestic demand and robust exports will spur a 50% YoY increase in the capex of specialty chemicals manufacturers in FY22 to Rs 6,000-6,200 crore (USD 815-842 million).

Indian chemical producers such as Clean Science have done process innovation while companies such as Deepak Nitrite, Navin Fluorine, Galaxy Surfactants and Fine Organics have filed several patents to improve their processes. These measures put the Indian players in a good position to give their Chinese counterparts stiff competition. "India's specialty chemicals industry is a decadal growth opportunity and it is still not too late to participate in the value creation process.

(Source Data: Field Work & Study of CRISIL, CII, JM Financial & CoC reports)

CONCLUSION

Due to implantation of GST in the year 2017 following changes have been made in the profitability of the chemical industry:

- 1. The effective profitability of the chemical companies have been improved at around 2% due to lower indirect taxation liability on input & final chemical products.
- Working capital have been released out of the saving made internally on account of reduction in effective indirect tax liability by the government consequently fund flow of the chemical companies have also been improved.
- 3. Cost of indirect tax compliance burden has been substantially reduced than the earlier VAT/Excise regime and it has indirectly saved manpower/ administrative expenditure of the chemical company which in turn improved working capital management / profitability of the company.

- 4. GST collection has been too much improved than the earlier VAT regime, now in the system driven control under GST regime every stakeholder is getting right information on right time and making correct payment of tax within the allowed time which has improved tax collection and on the second side reduced administrative cost of the exchequer.
- **5.** Artificial Intelligence "Al" needs to be incorporated in the IT support system of the GST Department to cater in more professional way to the all stakeholders of the taxation department and the same needs to be updated regularly in order to provide more user friendly GST system to its end user.
- **6.** GST is not only beneficial to the every dealers but it is more beneficial to the governmental authorities in order to check and get any required data in a single click at Central Level or State Level, it has increased tax collection at the very reduced administrative cost.
- 7. Now Indian industries are in the position to compete with the international counterparts and can expand their business in all the world on very competitive cost of their final product.

REFERENCES

- 1. https://www.tatachemicals.com/
- 2. https://www.crisil.com/
- 3. https://www.cii.in/
- 4. https://jmfl.com/
- Field Survey

Socio- Economic Impact on Indian Tourism Industry

Dr. Digambar Kumar Roy*

INTRODUCTION

Tourism has emerged as a key sector of the world economy and has become a major workforce in global trade. It has been making a revolutionary and significant impact on the world economic scenario. Tourism has been identified as the major export industry in the world. The multifaceted nature of this industry makes it a catalyst to economic development and helps balanced regional development. It is a low capital, labour intensive industry with economic multiplier and offers and opportunity to earn foreign exchange at low social cost.

Tourism industry acts as a powerful agent of both economic and social change. It stimulates employment and investment, modifies economic structure and makes positive contributions towards balance of payments. The money spent by the foreign tourists in a country is turned over several times. In the process, the total income earned from tourism is a number of times more than the actual spending. The multiplier effect of tourism receipts is completely recognized as spreading to secondary and tertiary spheres of the economic activities of a nation. It encompasses economic, social cultural, educational and political significance. Marketing and promotion are of vital importance in tourism because of the competitive nature of the industry both within and between the generating countries. Tourism creates direct, indirect and induced employment. It produces a vast spectrum of employment form highly qualified and trained managers of five-star hotels to room boys, sales girls, and artisans. With its faster growth, new horizons of employment open up for the unemployed and underemployed youth of the developing countries.

ECONOMIC GROWTH AND TOURISM

Tourism has been a major social phenomenon of the societies all along. It is motivated by the natural use of every human being for new experience, adventure,

^{*}PG Department of Commerce, S.K.M. University, Dumka, Jharkhand.

education and entertainment. The motivations for tourism also include social, religious and business interests. The increase of education has fostered a desire to know more about different parts of the globe. The basic human thirst for new experience and knowledge has become stronger, as communication barriers are getting overcome by technological advances. Progress in air transport and development of tourist facilities have encouraged people to venture out to the foreign lands.

Tourism's importance, as an instrument for economic development and employment generation, particularly in remote and backward areas, has been well recognized the world over. It is the largest service industry globally in terms of gross revenue as well as foreign exchange earnings. Tourism can play an important and effective role in achieving the growth with equity objectives which India has set for itself. Tourism is one economic sector in India that has the potential to grow at a high rate and can make sure consequential development of the infrastructure of the destinations. It has the capacity to capitalize on the country's success in the services sector and provide sustainable models of growth.

It has the potential to stimulate other economic sectors through its backward and forward linkages and cross- sectoral synergies with sectors like agriculture, horticulture, poultry, handicrafts, transport, construction, etc. Expenditure on tourism induces a chain of transactions requiring supply of goods and services from these related sectors. The consumption demand, emanating from tourist expenditure, also induces more employment and generates a multiplier effect on the economy. As a result, additional income and employment opportunities are generated through such linkages. Thus, the growth of the tourism sector can lead to large scale employment generation and poverty alleviation.

The growth in the tourism sector emerged as a very important contribution to the national economy and contributed quite a lot for employment generation in various tourism related activities. The not direct employment multiplier in the case of tourism is fairly high and is estimated as 2.36 which implies that direct employment of one person in the tourism sector creates employment to 1.36 persons in other sectors of the economy due to linkages with tourism these linkages are in the sectors like agriculture horticulture, poultry, handicrafts, construction, sports etc. Further these directly/indirectly employed folollwing the development of tourism may also need more goods & services as a result of such employment than what they would have demanded otherwise. Additional demand will thus generate more employment and multiplier effect will come into force through successive chain of transactions. In fact

investment in tourism has the potential to create more jobs compared to many other sectors and all the more at a lower level of investment. The labour/capital ratio is very favorable in tourism sector compared to many other industries with 47.5 jobs for a million rupee investment as has been seen in the survey conducted by the Ministry of Tourism government of India.

The economic benefits that flow into the economy through growth of tourism in shape of increased national and State revenues, business receipts, employment, wages and salary income, buoyancy in Central, State and local tax receipts can contribute towards overall socio-economic improvement and accelerated growth in the economy. Tourism is overwhelmingly an industry of Private sector service providers, although the public sector has a significant role to play in infrastructure areas either directly or through public—private partnerships approach. It is a multisectoral activity characterized by multiple services provided by a range of suppliers. It is quite similar to manufacturing industry, where the supply chain is as important as the end product. The related sectors include airlines, surface transport, hotels, basic infrastructure and facilitation systems, etc. Thus, the growth of tourism cannot be attained unless the issues related to all the sectors are addressed simultaneously.

Another important feature of the tourism industry, which is of particular significance to India, is its contribution to national integration and preservation Of natural as well as cultural environments and enrichment of the social and cultural lives of people. Over 382 million domestic tourists visiting different parts of the country every year return with a better understanding of the people living in different regions of the country. They have a better appreciation of the cultural diversity Of India•

Tourism also encourages preservation of monuments and heritage properties and helps the survival of arts forms, crafts and culture.

It is also important to note that tourism has become an instrument for sustainable human development including:

- Poverty alleviation
- Environmental regeneration
- Job creation
- Advancement of women and other disadvantaged groups.

SIZE OF GLOBAL TOURISM

According to the World Tourism Organisation (WTO), the year 2018 saw more than 922 million international tourist arrivals, and the tourism receipts were of the

order of US S 944 billion. The World Travel and Tourism Council (WTTC) for 2018 the contribution of the Travel & Tourism economy to total employment is expected to rise from 219,810,000 jobs in 2018, 8.4% of total employment or in I in every 11.8 jobs by 2019. Gross Domestic Product (GDP) is expected to rise from 9.4% (US\$5, 474 billion) in 2009 to 9.5% (US\$IO, 478 billion) by 2019. However Real GDP growth for the Travel & Tourism economy is to be -3.5% in 2019, down from 1.0% in 2008, but to average 4.0% per annum over the coming 10 years with export earnings from international visitors and tourism goods are to generate 10.9% of total exports (US\$I, 980 billion) in 2019, growing (in nominal terms) to US\$4, 132 billion (9.8% of the total) in 2019.

THE IMPORTANCE OF TOURISM IN INDIA

The importance of tourism as an instrunent for economic growth and employment generation, particularly in remote and backward areas, has been well recognized world over. It is the largest service industry globally in terms of gross revenue as well as foreign exchange earnings. Tourism plays an effective role in achieving growth with equity objectives which we have set for ourselves. The extant tourism literature suggests that the expansion on tourism sector can contribute to long-run macroeconomic perfonnance of developing countries. India ving high potential for the expansion of tourism industry can be a catalyst for the long-run socio-economic growth. Thus, we have investigated the impact of tourism on India's economic growth over a period 1990 to 2015. The results predict the possibility of long-run equilibrium relationship between tourism and economic growth. This justifies for the identification of the indicators which should be emphasized while formulating plans and policies for tourism sector expansion. The estimation of long-run regression model suggests that the indicators such as foreign exchange earnings, international tourists spending, domestic expenditure on tourism and capital investment by all industries related to travel and tourism are critical in making tourism industry an engine of economic growth In recent years, tourism has become a leading industry in the service sector at the global level as well as a major job provider and foreign exchange earner at the national level. Tourism is one of the largest economic activities of the world.

The existing literature, in general, provides the evidence in support of the notion that tourism promotes economic growth Tourism is often considered as a solution to the macroeconomic problems, as an engine for social transformation and as a producer of good image on the global platform observed that the countries specialized

in tourism register good economic performances. And, India is such a country in Asian continent which has been well known world over for its tourism sector. There is no other country in the world which offers wide choice in tourism like India such as historical tourism, adventure tourism, medical tourism, spiritual tourism, beach tourism, sports touristn, rural tourism, tribal tourism, etc. The expansion in tourism over years has been acting as an engine, and an important determinant of overall sustainable growth in India Today, tourism represents one of the most dynamic economic sectors in the world.

The touristn literature well recognised the role of tourism industry in generating both economic and social impacts on the macroeconomic activity of an econolny. In the economic front, tourism contributes to national income and thus, helps enhancing regional growth and augmenting the standard of living of masses. Tourism is not only one of the contributors to GDP, but also is an important contributor to value added. Besides the contribution to GDP, tourism also leads to development through its impact on employment, enhancement of infrastructures, generation of income taxes, exports, profits and acceleration of global peace. This also adds to income generation and increased quality of life its importance to employment is strengthened by the relatively labour-intensive nature of tourism and the limited substitution of capital in the production of tourism services. The importance of tourism, as an instrument of economic development and employment generation, particularly in remote and backward areas, has been well recognized. Tourism also helps in solving balance of payments problems in less developed economies by earning foreign exchanges through inbound tourism. Tourism increases local revenues and budget deficits can also benefit from increased tax revenues. Apart from this, tourism expenditure by foreign tourists can enhance domestic tourism construction as well as bring about an accumulation of physical and human capital Tourism expansion also increases the demand for goods and services including lodging, restaurants, amusements, retail trade and transportation facilities also agreed that tourism can create needed jobs for residence, generate needed funds to improve the lives of local people and increase business for local merchants in small coastal town seeking economic security. Tourism has the potential of enhancing efficiency through increased competition among firms and local crafts for international tourism destinations and it facilitates the exploitation of economies of scale in local firms found that tourism led to a growth of household incomes and government revenue directly and indirectly by means of multiplier effects, improving balance of payments and provoking tourism-promoted government policies. Observed that tourism industry not only creates high multiplier effects, but also steps up the inter-sectoral linkages in the economy. On the other hand, the most important social impact of tourism is the improvement in quality of life of people which may be termed as social development. At the macro level the most accepted definition of social development converges around the concepts of improving the human well-being, promoting higher standards of living of masses, increasing employment and creating conditions of economic and social progress. Therefore, the most accepted indicator of measuring social impact of tourism is employment.

Tourism by creating employment opportunities for both skilled and unskilled labour force, contributes to the macroeconomic activity in an economy. Employment has well been recognised as the most important driver of improvement in well-being. Employment by increasing the disposable income of people helps them to improve their consumption standards and adopt a better consumption pattern that may lead to improved quality of life. Therefore, literature supports to a significant relationship between tourism and overall growth of an economy.

Tourism has become the rapid growing field of modern India with the increasing statistics of foreign and domestic tourism. With the growth of information and communication technology such as internet, online travel agencies, mobile computing, computer based reservation systems, online banking etc it becomes really easy to manage all the tourism related activities like tour planning, ticketing, hotel booking or selecting a tourist destination. As tourists often travel in a group to the destination far from their locality, they generally affect most of the aspects of life belonging to that destination. India is a big country with a diversified geographical, economical and social structure, tourism really provides them the opportunity to come together and hence enabling the people to learn and share their experiences of life. Generally this interaction yields good results in the form of social, economic and cultural impacts. The social impacts come in the of unity in diversity and as an opportunity to know one another's way of life, which could be very interesting for both tourists and local community. Tourism has a great impact on the destination economy by providing various business and infrastructure development.

Tourism generates different types of income for a community: business income, wage earnings, share earnings, rates and levies. Direct spending by visitors has a positive impact on business profitability and employment growth. Tourism activities also initiate the preservation of cultural heritages, located at

different geographical parts of the country. Besides all the positive advantages of tourism, we should not forget that tourism also brings some misbalance of cultural traditions of the local community. These cultural disadvantages come in various forms such as loss of original traditions and cultures, misinterpretation of foreign culture, modernization of local traditions etc. generally it is found that tourists don not respect/ follow local culture and hence they eventually damage it. As tourism activities are growing rapidly tourists cause environmental damage through forest fires, destruction of sand dunes and pollution. With increasing number of tourist governments have to provide various infrastructure services such as development of new roads, removal of trees, forest destruction, and environmental pollution caused by industries and vehicles. Although the rapid growth of tourism activities is dangerous for atmosphere but the touris destinations can be protected by tree planting and enforcing strict laws.

CONCLUSION

The results of the foregoing study have clearly demonstrated that pilgrimage tourism is playing a role in socio-economic development. Among other observations, it has shown that, for many countries of the region, the economic significance of pilgrirmage tourism is very large when measured against GDP and 'exports. For many countries in general and the least developed countries in particular, pilgrimage tourism is a sector in which they have comparative, if not competitive, advantages for which they can efficiently convert domestic resources into foreign exchange. If appropriately used, such foreign exchange can purchase the investment goods necessary to support more broadly based economic development policies.. The study has demonstrated that the social significance of pilgrimage tourism, measured in terms of employment is very large. It has also illustrated that appropriate pilgrimage tourism-related interventions can play a role in raising the standard of living and in reducing poverty in local communities. It is often necessary, however, to develop and implement policies that take advantage of the potential benefits of pilgrimage tourism in socioeconomic development. In some cases, this is simply a matter of increasing awareness so that the joint benefits to pilgrimage tourists and local communities can be factored-in at the planning stage. In other cases it may involve reducing leakages or retaining pilgrimage tourist spending. In yet other cases affirmative action may need to be taken to capture the benefits.

REFERENCES

- 1. Aramberri J. and Butler IR., (2006), "Tourism Development," Viva Books Private Limted Ansari Road New Delhi.
- 2. Ardahaey F.T., (2011), "Econmnic Impact of Tourism Industry," International Journal of Business management.
- 3. ArslanturkYalcin, And AtanSibel, (2()12), "Dynamic Relationship Between Economic Growth income: An Economic Perspective OF Turkey," Journal of Business, Economics and Finance.
- 4. Bhardwaj D. S., (1998), "Domestic Tourism in India," M. L. Gidwani Indus Publishing Company, New Delhi
- 5. Bhatia A.K., (2020), Indian Tourism Management," Sterling Pvt. Ltd., New Delhi
- 6. Dhar P., (1997), "Development of Tourism and Travel Industry," Kanishka Publishers and Distributor, New Delhi.
- 7. Durbarry R., (2018), "Tourism and Economic Growth: The Case of Mauritius," Tourism Economics.
- 8. World Tourism Organization and International Labour Organization (2013), Economic Crisis, International Tourism Decline and its Impact on the Poor, UNWTO, Madrid

Impact of GST on Changes in the Profitability of the Infrastructure Industry in India

Dr. Digambar Kumar Roy*

ABSTRACT

Impact of GST on changes in the profitability of the Infrastructure Industry in India is surveyed. The focus is on financial implications have been made on pre & post GST implementation in India especially on the profitability of the infrastructure companies. The conclusions are that 1) post GST implantation profitability of the infrastructure companied have been improved due to lower indirect taxation liability; 2) working capital have been released to the infrastructure companies due to lower indirect tax liability accordingly fund flow have also been improved; 3) Compliance burden w.r.t. indirect taxation has been substantially reduced than the earlier VAT/Excise regime; 4) Government collection on account of indirect tax collections have been too much improved than the earlier VAT regime; and 5) IT support from government end need regular upgradation and the system should be more user friendly is warranted.

IMPACT OF GST ON INFRASTRUCTURE COMPANY SCENARIO IN INDIA

Earlier, as per the applicable state/central statute simultaneously on this kind of industry, effective applicable indirect tax rate was 26% which was highest tax rate paid by the infrastructure company in our country.

Although, as per current / existing law practices in India this kind of industry is/ was treated as un-organized service sector and till date it is kept under the same category by the government.

For our reference and presentation of applicable tax in a tabular format, we have taken here an example of major Infrastructure Company namely

Larsen & Toubro Infrastructure Development Projects Limited (L&T IDPL) to show information of the Infrastructure industry regarding turnover, Sales Tax/Value Added Tax, Entry Tax, Excise Duty.

^{*}PG Department of Commerce, S.K.M. University, Dumka, Jharkhand.

							(,
Year (A)	Raw	VAT	Entry	Cost	Service	Vat	Net Tax	Percentage
	Material	@14% on	Tax	of	Tax	@0%	paid till	of total
	Purchase	Purchase	@8% on	Sales	@15%	on	Sales of	indirect
	Price (B)	(C)	Purchase	of flat	(F)	sales	Goods	tax paid
			(D)	(E)		price(to	(H), (G +	till sales
						be paid	F +D + C)	of goods
						net of		by the
						ITC) (G)		company
2016-17	100.00	14.00	8.00	200.00	30.00	0.00	52.00	26.00%

(Rs in Crores)

Since Infrastructure Company is falling under service provider category of industry pattern so here Service Tax is applicable in place of Excise

Duty and the applicable Service Tax rate was 15% (Service Tax @14% plus Krishi Kalyan Cess @0.50% plus Swach Bharat Cess@0.50%).

With the help of above table we can understand that since effective indirect tax applicable on the infrastructure company up to the stage of sale of service was 26% (14% VAT on Input + 8% Entry Tax on Input + 15% Service Tax on sale of Services / cost of sales of service) which was higher amongst all services sectors in the pre-GST era.

POST-GST INFRASTRUCTURE COMPANY SCENARIO IN INDIA

Now, as per the applicable one nationwide GST on this kind of industry, effective applicable indirect tax rate is 18% which has drastically came down by 8% from the earlier 26% and now infrastructure company is not paying highest indirect tax rate in our country, like other industries infrastructure company is also paying only applicable 18% effective applicable indirect tax. Although, even today this kind of industry is treated as un-organized service sector.

For our reference and presentation of applicable tax in a tabular format, we have taken here an example of major Infrastructure Company namely

Larsen & Toubro Infrastructure Development Projects Limited (L&T IDPL) to show information of the Infrastructure industry regarding turnover and applicable indirect tax thereon.

						(113 111 010103)
Year (A)	Purchase	GST	Cost of	GST @18% on	Net Tax paid	Percentage of total
	Price (B)	@18%	Sales of	sales price (to	till Sales of	indirect tax paid till
		on (C)	flat (D)	be paid net of	Goods (H),	sales of goods by
				ITC) (E)	(E-C)	the company
2018-19	100.00	18.00	200.00	36.00	18.00	18.00%

(Rs in Crores)

As per the table above, pre & post GST data reveals that, earlier in the VAT regime compound of indirect tax payout rate was 26% for the Pre & Post GST, changes in the profitability of the Infrastructure Industry in India Infrastructure industry whereas in the GST regime it is 18%. Here substantial downfall seen in the tax payment liability of the infrastructure industry at around 8% (26-18).

From the above mentioned indirect tax comparative table, it is quite clear that Infrastructure small/medium/large scale industries in India are having more working capital without even worry about the cost of capital which has contributed a lot in term of increase in turnover ratio, profitability ratio and increased working capital.

The combination of increased turnover, profitability & working capital has directly contributed to the increase in sales/net worth of the company, which in turn contributed in the national growth of our country in the area of Infrastructure Industry and further to compete with international counterparts of this industry.

POST-GST INFRASTRUCTURE INDUSTRY GROWTH AVENUES IN INDIA

The Indian construction industry is expected to register an annual growth of 15.9% in real terms in 2021, following a decline of 12.3% in 2020.

Despite the outbreak of the second wave of the Coronavirus (COVID-19) pandemic, the construction industry in India registered a year-on-year (Y-o-Y) growth of 68.3% in real terms in Q2 2021, according to the Ministry of Statistics and Programme Implementation (MoSPI).

The industry's growth in Q2 2021 can be attributed to the very low base effect of Q2 2020, when the industry registered an unprecedented decline of 49.5% YoY during that quarter, owing to the nation-wide lockdown and restrictions on travel. Additionally, the industry's output in Q2 2021 was supported by an improvement

in manufacturing activity, coupled with strong construction activity in the road and highways sector.

In the second half of 2021, the industry's output will be supported by the reopening of the economy and an expected improvement in investor and consumer confidence. Additionally, the government's preparations to tackle the possible emergence of the third wave of COVID-19 during the current festival season will drive investment on healthcare buildings in H2 2021.

In June 2021, the government approved the INR500 billion (US\$6.5 billion) Loan Guarantee Scheme for COVID Affected Sectors (LGSCAS), to provide financial guarantees for building new healthcare projects and upgrading existing facilities. A project can be awarded a maximum loan of up to INR1 billion (US\$13 million), with interest rates capped at 7.95%.

The publisher expects the Indian construction industry to register an average annual growth of 6.4% between 2022 and 2025, supported by investments on the INR111 trillion (US\$1.5 trillion) National Infrastructure Pipeline (NIP) during Fiscal Year (FY) 2020-2025 (April 2019 to March 2025).

To raise additional financing to implement infrastructure projects, the government launched the National Monetisation Pipeline (NMP) in August 2021. The plan focuses on raising financing from the private sector by leasing out state-owned infrastructure assets between FY2021/2022 and FY2024/2025 and investing the revenue generated through this transfer on new infrastructure projects.

According to the MoSPI, India had a pipeline of 1,781 projects, worth

INR27.3 trillion (US\$355.3 billion), as of 1st August, 2021, with the sectors having the highest number of projects including the road transport and highway, railways, petroleum, coal, power and water resources sectors.

CURRENT CHALLENGES / TRENDS IN INFRASTRUCTURE INDUSTRY IN INDIA

The infrastructure landscape has never been as dynamic as it is today, having moved from the domain of utilities and public service providers to the focus of policy dialogues. There are multiple factors driving the future of infrastructure - advent of new technologies and blurring boundaries in the era of industry X.0, consumer behavior and aspirations, changing nature of work, as also governmental push and thrust on development. In this changing scenario, the roles of infrastructure stakeholders are also changing and a different approach needs to be adopted for

delivering infrastructure and services, suited to the new times. A few trends that we are witnessing that may not be altogether new to India, but are the ones to watch out for, are mentioned below:

The Changing Urban Landscape is Pushing New Challenges at all Stakeholders

The emerging urban India will house about 40% of the total population by 2031. The fast rate of urbanization, growth of towns and cities, tremendous pressure on urban services, and citizens' demand fueled by fast track development - infrastructure agencies now need to adopt different models to meet citizens' aspirations.

Digital and technological disruptions are driving change for futuristic infrastructure: IoT (Internet of Things), AI (Artificial Intelligence), machine learning, bots, block chain, and ever newer forms of technologies are evolving faster than ever before, and are bound to impact the infrastructure landscape. Technology adoption in infrastructure can add immense value, reducing cost and time overruns and enhancing efficiencies, enabling citizen engagement and helping make infrastructure more 'people-centric, and in a resource constrained environment, helping build futuristic infrastructure such as future of mobility powered by new energy.

The roles of stakeholders including authorities, infrastructure financiers, developers and service providers, are changing in the future of infrastructure.

Advent of new players in infrastructure market: We are seeing an emergence of the need for technology providers, and service providers for smart infrastructure along with the traditional set of construction agencies, contractors, and developers. A different approach is needed to amalgamate them in the infrastructure ecosystem.

(Source Data: Field Survey)

CAGR / Market Overview of the Infrastructure Company in India

Study Period: 2021-2026

Base Year: 2021

CAGR: 7%

The Infrastructure in India is estimated to grow at a CAGR of approximately 7% during the forecast period.

Government plans to invest about INR 102 lakh crore on infrastructure projects by 2024-25.

The five-year-long National Infrastructure Pipeline (NIP) will enter its second year in FY21, during which INR 1,950,397 crores are to be invested. About INR 19.5 lakh crore has been budgeted during FY21 as part of the NIP. Urban infrastructure, road transport, energy, and Railways account for about 70% of allocation this 2020.

About 42% of the projects in the NIP are under implementation, which means construction work is already going on. Another 19% is under a development stage, while a big 31% is still in the conceptual stage

During the fiscals 2020 to 2025, sectors such as Energy (24%), Roads (19%), Urban (16%), and Railways (13%) amount to around 70% of the projected capital expenditure in infrastructure in India

(Source Data- https://www.mordorintelligence.com/industryreports/ infrastructure-sector-in-india)

CONCLUSION

Due to implantation of GST in the year 2017 following changes have been made in the profitability of the infrastructure industry: The effective profitability of the infrastructure companies have been improved at around 8% due to lower indirect taxation liability in the GST regime than the VAT regime, earlier effective applicable tax rate was 26% whereas in the GST it is only 18% here substantial saving has been made by the infrastructure companies. Working Capital have been released out of the saving made internally on account of reduction in effective indirect tax liability by the government consequently fund flow of the infrastructure companies have also been improved. Cost of indirect tax compliance burden has been substantially reduced than the earlier VAT/Service Tax regime and it has indirectly saved manpower/ administrative expenditure of the infrastructure company which in turn improved working capital management / profitability of the company. GST collection has been too much improved than the earlier VAT regime, now in the system driven control under GST regime every stakeholder is getting right information on right time and making correct payment of tax within the allowed time which has improved tax collection and on the second side reduced administrative cost of the exchequer. Artificial Intelligence "AI" needs to be incorporated in the IT support system of the GST Department to cater in more professional way to the all stakeholders of the taxation department and the same needs to be updated regularly in order to provide more user friendly GST system to its end user. GST is not only beneficial to the every dealers but it is more beneficial to the governmental authorities in order to check and get any required data in a single click at Central Level or State Level, it has increased tax collection at the very reduced administrative cost.

REFERENCES

- 1. https://www.lntidpl.com/
- 2. https://www.mospi.gov.in/
- 3. https://www.mordorintelligence.com/industry-reports/infrastructuresector-in-india)
- 4. https://www.crisil.com/

Growth and Working Capital Management of Microfinance in India

Akash Bharti*

INTRODUCTION

A business enterprise generally employs fixed assets and current assets to complete the business functions. Administration and financing of fixed assets are related with the capital budgeting and capital structure decisions. However, administration and Financing of current assets are condemned with the working capital management. It is usually described as involving the administration of these assets, namely cash and marketable securities, receivable and inventories and the administration of current liabilities.

The problem of managing working capital has an important place in an overall financial management of a business enterprise. Moreover, the working capital has to be regarded as one of the conditioning factors in the long run operations of a firm which is often inclined to treat it as an issue of short-run analysis and decision-making. The skill of working capital management is somewhat unique though, the goals are the same as in managing current assets. Individually, viz: to make an efficient use of funds for minimizing the risk of loss to attain profit objectives.

A study of Working Capital Management is a major importance to internal and external analysis because of its close relationship with the current day operations of enterprise. Proper capital management is very important for success of an enterprise.

WORKING CAPITAL MANAGEMENT IN PUBLIC ENTERPRISES

The Working Capital requirements of the public enterprises are generally met through cash credit and advances arranged with Nationalized Banks by hypothecating current assets (inventories) on the basis of guarantee given by the government. The internal resources have also been used by Public Enterprises to meet their requirements. In special case non-plan loans are advanced by Central Govt.

^{*}Research Scholar, Department of Commerce, Sido Kanhu Murmu University, Dumka, Jharkhand.

A study of working capital is a major importance to analyze because of its close relationship with the current day to day operations of a business. It consists broadly to current operations and represented at any one time of the operating cycle of such items as against receivables, inventories or cash. The Food Corporation of India (FCI) is an important public enterprise and has been assigned crucial role in purchasing warehousing and sale of food grains for mass Consumption. Keeping these facts in mind, F.C.I. has been selected for the case study of working capital management.

The concept of microfinance has been around for a long time now. It dates back in the 19th century when money lenders used to informally take the role of formal financial institutions. Several examples of microfinance can be highlighted from history, one was the Irish Reproductive Loan Fund Institution that began in 1822 to help the poor by providing them with small loans under ten euros. Another example of microfinance can be seen in the nineteenth century German credit cooperatives, these cooperatives acted as the modern self-help group in which the whole cooperative was provided a loan, and they were together responsible for its repayment. (Brandt 2012) Microfinance enables the poor and excluded section of people in the society who otherwise don't have an access to formal banking to build assets, diversify livelihood option, increase income, and reduce their vulnerability to economic stress. Over the past two decades, various approaches have been devised by policymakers, international development agencies, non-governmental organizations, and others to use microfinance to curb poverty in developing countries. One of these strategies, which have become increasingly popular since the early 1990s, involves microfinance schemes, which provide financial services in the form of savings and credit opportunities to the working poor (Johnson and Rogaly, 1997). Microfinance is defined as a development tool that grants or provides financial services and products such as very small loans, savings, micro-leasing, micro-insurance and money transfer to assist the very or exceptionally poor in expanding or establishing their businesses (Robinson, 1998). In addition to financial intermediation, some MFIs provide social intermediation services such as the formation of groups, development of self confidence and the training of members in that group on financial literacy and management (Ledgerwood, 1999). There are different providers of microfinance (MF) services and some of them are; Non Governmental Organizations (NGOs), savings and loans cooperatives, credit unions, government banks, commercial banks or non banking financial institutions.

FINANCIAL INCLUSION IN INDIA

Financial inclusion has been a success for the policymakers and governments for a long time. While financial inclusion has always been at the forefront in India, the last decade has seen a strategic shift from credit focus to a more holistic approach such as opening bank accounts or getting access to add-on products like insurance. This new approach has initiated a change in the core financial architecture of India's economy. Since bank account creation is an integral part of the agenda, banks are more directly involved, with the regulations mandating that deposit taking be retained as their exclusive domain. To provide financial services to low- income clients, MFIs have emerged, although their role in the financial ecosystem has undergone a shift from the time that they commenced operations. The pioneer MFIs operated as nonprofit, non-governmental organisations with a strong social focus. They developed new credit techniques; instead of requiring collateral, they reduced risk through group guarantees, appraisals of household cash flow and small initial loans to test clients. Today, however, MFIs have changed from nongovernment organisations to nonbanking finance companies (NBFCs), and there has been a modification in how they raise finance. MFIs are now increasingly funded by banks and private and shareholder equity. Over last few years, government has launched various flagship social security schemes with an objective of broadening financial inclusion in India. This was done to make financial services such as banking, insurance, and others available to the Indian citizens (especially from the low and middle class category) at an affordable cost and make them financially secure. In 2015, Micro Units Development & Refinance Agency Limited (MUDRA) and Pradhan Mantri MUDRA Yojana (PMMY) were launched, which guided the banks to lend to microenterprises, with a total target of 1,22,188 crore INR credit disbursal. 'Pradhan Mantri Jan Dhan Yojana' was announced by the Prime Minister, Mr. Narendra Modi in 2014. Under the scheme, account holders will be provided zero-balance bank account with RuPay debit card and in addition an accidental insurance cover of Rs 1 lakh. Those who open accounts by January 26, 2015 over and above the Rs1 lakh accident, they will be given life insurance cover of Rs 30,000. Six months of opening of the bank account, holders can avail Rs 5,000 overdraft facility. With the introduction of new technology introduced by National Payments Corporation of India (NPCI), a person can transfer funds, check balance through a normal phone which was earlier limited only to smart phones. Mobile banking for the poor would be available through National Unified USSD Platform (NUUP) for which all banks and mobile companies have come together. In recent years,

MFIs in India have evolved into a vibrant segment of the financial sector, exhibiting a variety of business models. A spate of policy actions to strengthen the regulation of the microfinance sector, including RBI guidelines on NBFC-MFIs and inclusion of loans to MFIs by banks under the priority sector, benefited the sector considerably. In autumn 2015, RBI also granted specific banking licenses to 11 payment banks and 10 small finance banks. The entry of MFIs in the small finance bank segment is a revolutionary step since these entities are very familiar with the nuances of banking with poor borrowers. Thus far, MFIs were not allowed to accept deposits and engaged in extending credit after sourcing money from commercial banks.

THE OUTREACH AND LOAN PORTFOLIO OF MFIS IN INDIA (PWC REPORT 2016)

The client outreach and loan portfolio are the two key indicators of MFI's contribution to financial inclusion in India:

1. Geographical Spread of Microfinance:

MFIs currently operate in 29 States, 4 Union Territories and 588 districts in India. MFIs with a smaller scale or regional focus have concentrated their operations in 1-2 states only whereas other MFIs have spread across a higher number of states in order to increase their size, scale and simultaneously mitigate concentration risk.

2. Client Outreach:

The total number of clients served by MFIs stood at 399 lakh as on 31 March, 2016. Client outreach of MFIs had grown substantially from 2005 to 2011, reaching a level of 317 lakh. Majority of these clients are being served by NBFC-MFIs (84.94%), primarily the larger ones. MFIs with outstanding portfolio above 500 crore are responsible for reaching out to 85.41% of the clients in the industry.

3. Rural-Urban Share of MFI borrowers:

The year 2014-15 can be described as watershed year for the rural-urban divide in Indian microfinance industry. Indian microfinance was touted as basically a rural phenomenon as compared to microfinance in Latin America as also in large parts of Africa and Asia. But that statement is no longer valid. A very interesting trend is seen in the rural-urban focus of MFIs. The share of rural clientele which was 69 % in 2012 decreased to 56 % in 2014 and has drastically come down to 33 %. The proportion of rural to urban clients

for the year 2014-15 is 33% to 67%. One of the key findings from research shows that the business models of MFIs are becoming urban centric in order to minimize operational expenses and maximize their operational efficiency so that regulation on margin cap is complied and a reasonable profitability is maintained.

4. Loan Disbursement:

Loan disbursement is a factor of funds received by the MFIs from lenders, primarily the commercial banks. Loan disbursement during 2010-11 was higher on account of large size sanctions made by the banks to the MFIs before the crisis hit in Andhra Pradesh. Subsequent years witnessed a sharp fall in disbursement as fund flow to the sector was severely constrained. Disbursement by MFIs in recent years indicates a positive trend since 2012-13. Loan disbursement increased by 15485 crore to 72345 crore during 2015-16 over the previous year accounting for a 27% increase.Lending by MFIs has exhibited robust growth with a compound annual growth rate (CAGR) of approximately 34% in loans disbursed—namely an increase from 22,635 INR crore in 2012–13 to 72,345 INR in 2015–16.

LATEST TREND IN MICROFINANCE INSTITUTIONS IN INDIA

- 1. Marginal markets Extreme poverty, negligible economic activity and temporary emergency situations like disasters are still preventing certain sections of the population from gaining access to formal financial channels. There is a need for initiatives to bring such groups on the radar of financial institutions by providing them with basic services that allow them to enter into a more decent and stable stage of life.
- 2. Clients will determine the supply A major and newer challenge is closing the quality gap: the difference between the services offered and the services best suited to the clients' needs. For both providers and clients, there is a continued learning process and the foundation for product diversification is laid in their interaction.
- 3. The presence of other providers is also increasing Parallel to product diversification, the role of 'non-traditional' microfinance providers is on the rise. Inspired by the profitability of the MF market and putting in practice the belief that the poor are an interesting market, the presence of banks as providers of microfinance is scaling up. They are integrating microfinance

- into their mainstream commercial retail lending, which is evident from the acquisition of certain NBFC-MFIs by large scheduled commercial banks in India.
- 4. Technology It is of supreme importance when it comes to making financial services available in the remotest part of the country. With improving technological infrastructure, customers are making transactions without any physical contact with an MF credit officer. As a result, transaction costs have fallen and distance from a physical outlet is no longer a reason for exclusion.

WHAT SHOULD BE THE STRATEGY FOR THE FUTURE OF MICROFINANCE IN INDIA?

- 1. Operations innovation: In the entire ecosystem definition, it can be observed that an MFI has little or no control over external stakeholders like customers, regulators, industry associations/SROs and partners. The dynamics of the ecosystem will be defined mainly by variations in these stakeholders. An MFI has the control to modify or create variations in the internal stakeholders which are operations, technology, risk management and human capital. These internal stakeholders will help steer the ship for an MFI to stand out from the crowd and provide a source of revenue to its customers.
- 2. Product and distribution innovation: Another strategy that MFIs need to adopt is the concept of value finance. Value finance can be briefly explained as identifying the value chain for a business and helping not only raise capital for itself but also tracing stakeholders in the value chain that maybe equally in need of capital. The MFI can help in a term loan or working capital management for the smaller vendors in the chain, helping to bolster the revenue of these entities. From the point of view of the product mix for a typical customer of an MFI, it is clear that each customer will have his or her own set of requirements for the business. These requirements need to be evaluated well to provide tailored products to the customer. Another step in providing direction to customers is setting up of consultation desks in the MFIs to discuss their grievances and issues. The consulting team can assess the situation and provide relevant guidance to the customer and help salvage the crisis they may have entered into.

- 3. Technology and digital innovation: Use of technology and digital solutions can help MFIs not only to achieve their growth objectives through increased outreach and agility but also to reduce high administrative expenses. Initiatives by the Government of India like 'Broadband for All,' which aims at covering 2,50,000 villages through the National Optical Fibre Network (NOFN) by December 2016, and the ever-expanding 4G and 3G network courtesy Indian telecom companies will ensure Internet connectivity even in remote areas, which is a critical necessity for use of digital and technology solutions. Use of alternative credit mechanisms can assist MFIs in effective risk management and decreasing the need for these provisions considerably. End-to-end digitization, customer self-service solutions and use of alternative credit scoring mechanism can enhance the MFIs' bottom line. The savings due to the use of technology and digital solutions can be further passed on to the customers to achieve the envisaged social impact.
- **Human capital development**: In the course of the last two decades, the MFI industry in India has strengthened its position despite the significant setbacks it received from AP's ban on MFI institutions. Slowly but steadily, There has been a shift of focus from the objective of raising financial resources to the development of the human resources serving this industry. Traditionally, MFIs did not have a defined HR policy or structure, especially since the size of the organization was always very small. The last few years have seen an upswing in the size of the organization and also in the margins generated by MFIs. The goal of having a defined human resource system in the organisation is to help the individual employees in the MFI to accomplish their career goals and to work well together. All institutions comprise an interdependent network of individuals. In order for an MFI to be successful, each employee must be productive, efficient and effective, and must work in perfect tandem with each other. Attention to the management of employees can not only enhance their success, but can also encourage the entire team to reach goals beyond what one person can do alone.

CONCLUSION

Microfinance institutions (MFIs) came into being in the 90s as banks' reluctance to lend to those without credit history provided an opportunity to those willing to take risk and organise rural communities. Though the gap still exists, the likes of Axis

Bank, HDFC Bank or RBL Bankare developing their own ecosystem to reach out directly to the poor for higher returns. There are pockets of oversupply squeezing growth potential for the pure-play micro lenders. India has some 223 MFIs, including societies and NGO-run entities, and 168 of them are registered with Sa-Dhan, the association of community development finance institutions. There are 47 non-bank finance company-micro finance institutions (NBFC-MFIs) registered with Microfinance Institutions Network (MFIN), an industry body, covering 90% of the portfolio While the top 10 find it easier to get equity or bank loan, the smaller ones are always at a disadvantage. At a pan-India level, micro credit reaches to not more than 20% of the total households through a variety of channels, including banks and NBFC-MFIs. They have catered to some four crore households by way of 6.3 crore microcredit loans in a country of over 130 crore people, while World Bank estimate suggests that about 24%, or 28 crore, live below \$1.25 per day on purchasing power parity. Given the extent of financial exclusion, MFIs may have a few more years of opportunity left, but the fancy 50-80% growth rate may well be history. The key to even survive independently would be to get backing from the investors, which may be hard to come by. "Selection of investors is critical for survival of MFIs. If you allow investors with a mere aim of achieving high returns to come in, you are in for trouble. History has taught this many a time," says Chandra Shekhar Ghosh, managing director of Bandhan Bank, which was at the top in its earlier avatar as MFI and was at the top in its earlier avatar as MFI and was backed by World Bank's private investment arm, International Finance Corporation, since 2011. Micro lenders also face policy barriers with their margin capped at 10%, while Equitas Holdings or Ujjivan Financial, which converted into small finance banks shedding their micro lender status, theoretically can lend at higher rates by virtue of being a bank. MFIs don't have access to deposits which are low cost, putting them at a disadvantage to bank converts.

REFERENCES

- https://www.hendrix.edu/uploadedFiles/Departments_and_Programs/Business_and_ Economics/AMAES/Micro-Credit%20Meta-Analysis12-18(2).pdf
- https://www.adb.org/sites/default/files/evaluation-document/35048/files/ies-phiimpactmicrofinance.pdf
- https://www.e-ir.info/2009/06/10/how-successful-are-microfinance-initiatives-directedatwomen-in-achieving-poverty-reduction/
- https://www.microfinancegateway.org/sites/default/files/mfg-en-paper-microfinance-inevolutionan-industry-between-crisis-and-advancement-sep-2012.pdf
- https://d-nb.info/1046827774/34

Guidelines for Contributors

- 1. Two copies of manuscripts typed in English on one side of the A4 size paper should be submitted alongwith an abstract not more than 200 words. The length of a paper including tables, diagrams, illustration etc., should be between 3000 to 5000 words. Papers/articles should be original and unpublished contribution. Papers should be accompanied by a declaration that the material is original, has not been published elsewhere in part or full and the same has not been submitted for publication in any other book or journal of elsewhere. Leave the margin of at least one inch on all sides of paper and one and half inches on left side of the paper. Electronic version of the paper must accompany CD-ROM in MS-Word document format and it should be identical in all respect of the hard copy. Paper without CD will be rejected. Electronic copy must sent to the given E-mail addresses. Article must be in MS-Word in Times New Roman in font size 12. Refused articles/papers will not returned if the self-addressed and Rs. 50/- stamped envelope not attached with paper.
- **2.** Short communication to review articles, reports of conference, summary or views on Government reports, debatable issues, etc., are also published.
- **3.** Authors/Publishers are also welcome to send books or book review of the Editor for the publication of review in the journal.
- **4.** The Paper once submitted to this journal should not be resubmitted simultaneously to other journals of else when for consideration.
- 5. All Papers submitted to the journal will be the property of APH Publishing Corporation and subject to blind review. To ensure anonymity, the author's name, designation, affiliation, official and residential address and other details about author should only appear on the first page along with the title of the paper. Second page should start with the title of paper again followed by text.
- **6.** Footnotes in the text should be numbered consecutively in plain Arabic superscripts. All the footnotes, if any, should be typed under the heading 'Footnotes' at the end of the paper immediately after 'Conclusion'.
- 7. (a) For citation of books the author's name should be followed by the (b) title of the book (c) year of publication or edition or both (d) page number (e) name of publishers and place of Publication.
- 8. All references should be alphabetically arranged at the end of the text. Style should follow: Author's name, forename/initials, date of publication (italicized in case of a book and in double quotations in case of an article and the source, Journal or book underlined or italicized), place of publication, publisher, page numbers and any other additional information. Journal articles should contain complete information regarding volume number, issue number, date, etc. A few examples are as follows:
 - * Malik, A.P. (1998). Education Policy and Perspective. New Delhi: Allied Publishers.
 - * **Majumdar, Ramesh (1997)** "The Role of the Society", *Journal of Educational Views*, 1 (3 & 4), July-October, pp. 1-11.
 - * Ganeshan, P.R. (1989). "Educational Finances in a Federal Government", Seminar on Mobilisation of Additional Resources for Education. New Delhi: National Institute of Economic Planning (mimeo).
 - * Saley, Hans (1996). "Perspective of Education: An Internal View", in Abdul Raza (ed.) Educational Policy: A Long Terms Perspective. New Delhi: Concept, for the National Institute of Law and Administration, pp. 70-92