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RESEARCH TRENDS IN HUMANITIES, SOCIAL SCIENCES, COMMERCE AND MANAGEMENT VOLUME II

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Research Trends in Humanities, Social Sciences, Commerce and Management Volume II

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PREFACE

The humanities, social sciences, commerce, and management are the cornerstones of our understanding of the human experience. These disciplines provide valuable insights into the complexities of our past, present, and the potential paths for our future. They are the lenses through which we can interpret and make sense of the rich tapestry of cultures, societies, and economies that shape the world we live in.

This book is crafted with the aim of providing a comprehensive and accessible resource for students, academics, and enthusiasts of humanities, social sciences, commerce, and management. Its contents cover a wide array of topics, from philosophy and history to economics, psychology, sociology, business studies, and much more. Whether you are an aspiring scholar seeking foundational knowledge or a curious mind eager to explore new realms of understanding, we hope this book will serve as a valuable companion on your intellectual journey.

We express our heartfelt gratitude to all the contributors whose expertise and passion have made this project possible. Their dedication to advancing knowledge and fostering a deeper appreciation for the intricacies of human existence is commendable.

As with any work of this magnitude, we acknowledge that the field of humanities, social sciences, commerce, and management is a vast and constantly evolving domain. New discoveries, theories, and perspectives continue to enrich these disciplines, shaping our understanding of the world in profound ways. While we have strived to present a comprehensive overview, we also encourage readers to embrace the spirit of inquiry and continue their quest for knowledge beyond these pages.

We hope that "Humanities, Social Sciences, Commerce, and Management" will not only be a valuable resource but also a source of inspiration, sparking curiosity and fostering a lifelong love for learning. May this book ignite your imagination, broaden your horizons, and deepen your appreciation for the wonders of human thought and endeavor.

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INDIAN LITERARY TRADITION AND CULTURAL DIVERSITY: PRESENTATION IN IMAGES OF LIGHT AND DELIGHT

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Abstract:



India is a country of unity and diversity well founded in people culture, tradition, religion, language, clothing, and weather and so on. It has almost every topographical feature with all types of diversity that may not suitable for a country but India has. It is second largest country of the world in sense of population and cultural diversity after China in showing immensity. Pandit Jawaharlal Nehru, First Prime Minister of India put the country's image in popular book *The Discovery of India*, its chapter title as "The Variety and Unity of India," he says, "The diversity of India is tremendous; it is obvious; it lies in the surface and anybody can see it. It concerns itself with physical appearance as well as with certain mental habits and traits. There is little in common, to outward seeming, between the Pathan of the North-West and the Tamil in the far South." This paper shall be discussed with issues of Indian literary tradition and cultural diversity in the images of light and delight.

Keywords: Cultural Diversity, Indian Literary Tradition, Issues, Images, Light and Delight.

Introduction:

This paper presents an important issue of Indian literary tradition and cultural diversity through the images of light and delight. Words and images are unable to present an immense diversity of a country like India that has an especial quality such as the unity and variety. Through this paper, a new form of Indian literary tradition performed as the title "Haridwar Literature Festival" under the direction of Prof. Shrawan K. Sharma with an enormous platform to art and culture considering the values of all religions, castes, and people from all community

and society. In the queue of same category tribal literature like Munda, Kondh, Adi, Dalit, and others put an indelible impression upon Indian readers and authors who contribute their literature based on uncivilized people. As a whole the new form of Indian literary tradition is presented in images of light and delight in following pattern.

Images of Haridwar Literature Festival: A New Form of Indian Literary Tradition



Cultural diversity in India is much immense and too hard to define only in words so with the help of images it is an attempt to understand the readers by visual and written methods. In an immense country like India culture is different from North to South, from East to West whereas one concept is common in all that is Unity. The soul of all religions requires humanity over the norms of religion. Indian Literature of all authors from ancient to modern follows the same pattern one after another. The above images title as "Haridwar Literature Festival" show three unique personalities— one Professor Shrawan K. Sharma, director of festival and Antah Pravah Society organized in Gurukula Kangri Vishwavidyalaya Haridwar, second renowned Bollywood Lyricist Sameer Anjaan and third Indian actress Deepti Naval. The festival performed by a group of professors, educator, lyricist, poet, singer, philosopher, etc produce a new type of literary tradition. The aims & objectives of festival define this in following words;

Haridwar Literature Festival aims at bringing together a diverse mix of the artists, writers, teachers, thinkers, speakers and entertainers on one stage to express and engage in thoughtful addresses, presentations, performances, galleries based on literature, film, theater, music, painting, photography etc with a view to promoting culture and addressing social issues (Web.GKV).

Images of Munda and Kondh Tribes:



The Munda is tribal community in the regions of Indian states like Jharkhand West Bengal, Assam, Tripura, Madhya Pradesh and Orissa. Horohon of Mura is another name of these tribal people that means headman of the village. This is a successful community in getting an attraction of many Indian authors who make the literary tradition with a deep insight on their culture, religion, language, food, marriage, etc. The Mundas are the adivasis who resist and revolt over agrarian matters. They established their empire as Munda Raj which was a tremendous movement under the leadership of Birsa Munda who became an ideal leader for both religions Hindu and Christian and his impact spreaded over whole world. Their birth, death, marriage and folk festivals are celebrated as the pattern of ceremony. Their lives get a close harmony with nature as same as baby in mother's lap. Their songs which are popularly known as folk songs to be sung in the ceremony of birth of son or daughter with a close relation to the nature.

The Kondh community is popularly known to celebrate the birth, marriage, happy moments and festivals by performing specific folk dances and songs with the hands of folk activity. The people have a strong belief in the existence of God and other divines as well;

"This we offer to you. We can,

Because we are still alive; if not,

How could we offer at all, and what?" (Sukrita P. Kumar)

Images of Adi Tribe:



The term 'Adi' means a group of the people who make the hill their home therefore, they are known as hill community in a sublime connection with nature. The hill areas may be applied to the hills around the Brahmaputra valley in the East and West Siang districts of Arunachal Pradesh. They see human beings in every thing existed in the universe and give an equal importace to animals, birds, insects, and natural sources like trees, or water, etc. They are fully dependent on nature for one and all requirements – mean have no available comfortable things that are required to the modern civilized generation. They love hunting not only as a part of food but also their performances, courge and skills.

The Adis use two major languages; *Adi Agom* and *Miri Agom* for routine conversation, second language is highly rhythimc language sounded during ritual ceremonies. The best hunter in group takes the position as headman as well as makes the code of conduct to his people for their protection againt outsider. The Adis community has an importace in Indian literary tradition

with diverse culture as a culture of uncivilization. The following lines from translated language *Miri Agom* have been described as;

"Oh my beloved one

If you lost your health due to ill luck

I come forward here to save you

With this Emul

To call back your lost health..." (Sukrita P. Kumar)

Images of Dalit Literary Tradition in India:



About the Dalit Literature the book *Cultural Diversity, Linguistic Plurality & Literary Tradition* published in India by *Oxford University Press* and prescribed in Dept. of English, University of Delhi imprints as; "The term 'Dalit Literature' can be traced to the first Dalit literary conference held in 1958 which passed a resolution defining the term. However, this conference went almost unnoticed, underscoring the fact that Dalits were indeed neglected. Marathi literature made its real acquantance with the anger of the Dalits around 1969 when it witnessed an upsurge of a new kind of wrting that came to be known as Dalit Literature." (86-87)

The readers aware progressively more about the 'Dalit Literature' through the mode of expression such as the various forms of literature – novels plays, poetry, essays, short stories, etc which reveal the condition of dalit people. The authors who write the autobigraphy or biography by showing their life with full of struggle, difficulty, problem, and misery, etc. Several critics proclaim that Dalit literature can be produced only by dalit, e.g. the heart which has much pain can be felt or experienced better by a sad man. Whereas, exception is available in every corner, one corner as literature that is produced by non dalits in more effective way than dalits. For instance, the Marathi poet F.M. Shinde's poem 'Aai' means mother is a classic piece of poetry in its spirit and style.

Maharashtra, a state of India where dalit literature takes birth and gradually spreads out across other states of India such as Tamil, Malayalam, Gujarati, Punjabi, etc. The book *Cultural Diversty, Linguistic Plurality & Literary Tradition* gives the more detail about the dalit literature in following words; "Dalit literature is not only an attempt to establish an independent identity

for Dalits, it also challenges traditional literary aesthetics. Dalit writers are wary of the traditional slogans, ideologies and idioms of existing non-dalit literature, which they assert, do not capture the reality of the oppressed. Dalit literature, therefore, largely tends to become the expression of a community rather than the individual poet." (87)

From ancient to modern a great group of scholar, philosopher, sage, social reformer tries to reduce the affect of untouchability in favour of humanism, for example; "there is only one caste... the caste of humanity. There is only one religion...the religion of love. There is only one language... language of heart." (Sathya Sai Baba)

Images of Bhakti Tradition:





In medieval movement Bhakti and Sufi literary tradition were produce by religious hands of pious writers with an immense focus on world towards Bhakti. Indian religious poetry was a dominating literature of that era – an appeal for devotee to unite with God by forgetting worldly pleasure. We have much more saints, sages, religious philosophers or poets in bhakti movement rather other moments of Indian literary tradition, speaking spiritual languages, showing pious hearts and practicing ritual ceremony to the devotees who feel better only by their preach rather than charming stars at mid- night. Kabir was the most restrained in all poets of the Bhakti period and a divine worshiper of the *nirguna* God. He asserts that;

"I am not skilled in book knowledge

Nor do I understand controversy

I have grown mad reciting and hearing God's praise..." (Granth Sahib)

Images of Hind and Urdu Literary Tradition:







This section has a glance at the prominent constitution of Hindavi, indicating Hindustani or Hindi language that draws attention to its various forms existed alone in Indian literary

tradition including all regional languages. In all Indian languages Odia language is progressed much by the hands of Manoj Das, a renowned short story writer in Odisha. His literature is available in both languages, one regional language (Odia) and second English showing a great contribution to Indian literary tradition. One more example is the book *A House Divide: The Origin and Development of Hindi/Hindavi* by an extraction of Amrit Rai who points out different historical contexts by which Hindi is understood. For this "A well known writer in Hindi, a critic and a biographer of Premchand, Amrit Rai explores the various factors that played a role in the emergence of Hindi and Urdu from a common origin." CDLPLTI (49). In memory of Kaka Hathrasi "Hasya Kavi Sammelan" is organized in Pyare Lal Bhavan, New Delhi by a collaboration of Rajasthan Club. It was a golden chance to me attending such a gifted group of poet, lyricist, signer, and entertainer that has an ability to laugh the people of sad world by their extraordinary skills. "To quote Mohammad Hassan, a well-known Urdu critic, the Sufi poet Amir Khusrau (1253-1325) is the first poet to claim to have compiled a *diwan* or "book of verses" in Hindavi (as Urdu was then called)." (CDLPLTI 49-50). A brief phase to focus upon Urdu language is mentioned.

To conclude the paper as the title "Indian Literary Tradition and Cultural Diversity: Presentation in Images of Light and Delight" is a difficult task to me to present some images which are pasted for a better connection between visual and verbal contexts. Being an Indian I can understand my country with living images of people, society, culture, tradition, words and sentences in books, all belong to me as an experience of a reader or an author. As a reader I always try to gain the knowledge and wisdom from books and videos especially on Indian cultural tradition and as an author, I explore one and all in my best way. Last but not least, I heartily mention Honorable Professor Shrawan K. Sharma, whose personality defines transparently Indian Literary Tradition and Cultural Diversity by his virtue and humanity.

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ASSET LIABILITY MANAGEMENT OF CANARA BANK AND INDIAN OVERSEAS BANK **USING CAMEL MODEL**

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Abstract:

CAMEL model analysis is an important tool to analyse the banks and financial

performance and to suggest the necessary measures for its improvement where it is required.

This study is taken up for the five year period from 2017 - 2021. The present study analyses the

financial performance of the Canara Bank and Indian Overseas Bank using five parameters of

CAMEL Model such as Capital adequacy, Asset quality, Management efficiency, Earning ability

and Liquidity. The study is mainly based on secondary data. The collected secondary data have

been analyzed by using financial ratios. It is concluded that the financial performance of both

Canara Bank and Indian Overseas Bank are good.

Keywords: CAMEL Model, Financial Performance Appraisal

Introduction:

Maintaining liquidity needs, controlling credit quality, and providing adequate

operational capital are the major goals of asset and liability management, which places a focus

on long-term stability and profitability. ALM is a coordinated process that employs frameworks

to control an organization's complete balance sheet, unlike other risk management techniques.

Long-term liabilities are reduced and assets are invested as efficiently as possible.

Statement of the problem

Banks employ the practice of asset and liability management to reduce financial risks

brought on by an imbalance between assets and liabilities. Banks can increase efficiency and

profitability while lowering risk by properly aligning their assets and liabilities. As a result, an

effort has been made to use financial ratios to analyse each section of financial statements in an

effort to reduce financial risks.

Objectives of the study

• To study asset liabilities management of Canara Bank and Indian Overseas Bank using

CAMEL Model.

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• To offer suggestions based on findings of the study.

Scope of the study

This study does not cover analysis of financial statements of any other commercial bank.

Period of the study

The period of the study was 2017-18 to 2021-22 during which the researcher has collected secondary data from the banks.

Operational definition of concepts

(a) Bank

In this study bank refers to Canara Bank and Indian Overseas Bank only.

(b) Financial Statement Analysis

It is the process of analyzing a company's financial statements such as the balance sheet, the income statement, and the cash flow statement for decision-making purposes.

(c) Financial Performance

Financial performance is a complete evaluation of a company's overall standing in categories such as assets, liabilities, equity, expenses, revenue and overall profitability.

Data collection

The study is mainly based on secondary data. The secondary data were collected from the annual reports of the banks.

Data analysis

The secondary data collected were analyzed using CAMEL Ratios.

Limitation of the study

The period of six months is not enough to cover all the aspects of the banks.

Review of Literature

Anuradha Chetan (2018) in his article titled "A Study on Financial performance of private sector in commercial bank in India" evaluated the overall banking structure in India and analysed the profile of private sector banks in India. The researcher has collected secondary data from the annual reports of the bank. The researcher has also observed that financial performance of the old private sector banks was good when compared to the new private sector banks.

Kidane kerebeh (2016) in his article titled "A study on financial performance of commercial banks in Ethiopio" has analysed the impact of corporate governance on lending performance of the commercial banks. The researcher has collected primary data from customers of commercial banks. The overall finding of the study is that the corporate governance increased access to external finance for firms which, in turn, lead to larger investment, higher growth, and greater employment

Rajkumar (2018) in his article titled "Financial performance and efficiency of selected commercial bank in India" traced the theoretical postulates relating to financial performance, efficiency and measurement of efficiency in a commercial bank. The researcher has collected secondary data from the annual reports of the banks. The researcher has used CAMEL ratios to anlayse the financial performance of the banks.

Rubavathy (2016) in his article titled "Performance evaluation of Indian commercial banks evaluated the financial performance of Indian Banking Industry assessed the technological advancements of Indian Banking Industry. The researcher has collected secondary data from 2001 to 2013. The researcher has analysed financial performance of Commercial Banks using financial ratios such as Credit to Deposit Ratio, Investment to Deposit Ratio and Cash to Deposit Ratio.

Wirnkar and Tanko (2018) in their article titled "Financial Performance of Commercial Banks in Nigeria" analysed effectiveness of CAMEL model in inspecting the financial performance of the bank and evaluated the relevance of different components of CAMEL model. The analysis has been done on a sample of eleven commercial banks of Nigeria. The researcher has collected secondary data from the annual reports of the banks for a period of nine years from 1996-97 to 2004-05. The study concluded that the inability of each component of CAMEL to reflect the whole performance of a bank.

Sangmi and Nazir (2020) in their article examined the financial Performance of two major private sector banks in the northern India namely Punjab National Bank and Jammu and Kashmir Bank. These two banks were selected with a view to know assess their role in the growth of the economic conditions of the northern part of India, especially on the basis of advances, deposits, management, branch expansion and the like. The study concluded that the position of the respective banks is found good and satisfactory as far as their capital adequacy, asset quality, management efficiency, earnings ability and liquidity is concerned.

Angadi and Devraj (1983) in their article analysed the factors determining the profitability of public sector banks (PSBs) in India and have observed that though PSBs have discharged their social responsibilities, their limitations in respect of effective mobilization of funds at lower costs, Attracting retail banking business, augmenting earnings from other sources, Effective cash and portfolio management etc. have resulted in their lower Productivity and profitability.

Wadikar (1980) in his article titled "A Study on Private Sector Banks in India" analysed profitability in terms of assets, liability, portfolio management, trends in the income and expenses of the private sector banks. The study revealed that the performance of private sector scheduled commercial banks was better than the Public Sector Banks during 1971-72 to 1979-80.

The branch expansion in semi urban and rural areas was at a higher rate in private sector banks than in public sector banks.

Sathye and Milind (2002) in their article examined whether foreign banks presence has helped to reduce concentration in the Indian Banking market and thus increased competition among banks. Market concentration has been measured using the Herfindahl-Hirschman Index of concentration and regressed on set of explanatory variables derived from relevant theory and prior studies. It is concluded that the entry of foreign banks did not have significant impact on reducing the level of concentration in the Indian banking market.

Amit Kumar Dwivedi and Kumar Charyulu (2011) in their article titled "A Study on Efficiency of Indian Banking Industry in the Post Reform Era" found that the nationalized banks, new private banks and foreign banks have shown high efficiency over a period of time than the remaining banks. They performed equally in relative terms. The units under state owned banks, public sector banks and old private sector banks have improved their efficiency in the recent times when compared of 2005 status. The scheduled commercial banks together improved their efficiency continuously up to 2007-08 and after that there was a slight decline in the last two subsequent years.

Data analysis and interpretation

1. CAMEL model

CAMEL Model is used for measuring the financial performance of a bank. CAMEL is basically, a ratio-based model to evaluate the performance of bank under various criteria. The CAMEL ratings are a supervisory rating system originally developed in the U.S. bank's overall condition. It's applied to every bank and credit union in the U.S. supervisory regulators. Bank examiners (trained and employed by the country's central bank) award these ratings. The CAMEL stands for various criteria through which bank performance is measured.

Rating Factor	Parameters
C-Capital adequacy	Government securities to total investments
A- Asset quality	Total investment to total asset ratio
71 7155ct quanty	• Fixed asset to total asset ratio
M-Management efficiency	Borrowing to total assets ratio
E-Earnings Quality	Interests income to total income
L Lamings Quanty	• Interests expenses to interest Income
L-Liquidity	Government securities to total assets
L-Elquidity	•Total advances to Total Deposits

1.1 C stands for the Capital Adequacy

Adequacy focuses on the total position of bank capital. It assures the depositors that they are protected from the potential shocks of losses that a bank incurs. Financial managers maintain company adequate level of capitalization by following it. It is the key parameter of maintaining adequate levels of capitalization. In this study, capital adequacy is measured using the Capital adequacy ratio, equity to total assets ratio and total debt to total assets. That means capital adequacy enables a bank to meet any financial unexpected condition due to Foreign Exchange risk, credit risk, market risk, interest rate risk. Capital adequacy protects the interest of depositors of a bank. A bank has to maintain a minimum capital adequacy ratio (CAR) of not less than 10 percent of their risk weighted assets.

1.2. A stands for the Asset Quality

Asset quality covers an institutional loan's quality which reflects the earnings of the institution. Assessing asset quality involves rating investment risk factors that the company may face and comparing them to the company's capital earnings. This shows the stability of the company when faced with particular risks. Asset quality determines the robustness of financial institutions against loss of value in the assets. All banks show the concentration of loans and advances in total assets. The high concentration of loans and advances indicates vulnerability of assets to credit risk, especially since the portion of non-performing assets is significant. Lastly, asset quality is reflected by the efficiency of an institution's investment policies and practices. In this report Asset quality parameter is measured by the following ratio: Asset's quality related to the left side of the balance-sheet. Bank managers are concerned with the quality of their loans, since that provide earnings for the banks.

1.3. M stands for the Management Efficiency

Management efficiency states how the management is effectively and efficiently performing on the banks. Management efficiency means adherence to set norms, ability to plan and respond to changing environments, leadership and administrative capability of the bank.

1.4. E stands for the Earnings

This rating reflects not only the quantity and trend in earning, but also the factors than may affect the sustainability of earnings. Inadequate management may result in loan losses and in return require higher loan allowance or pose high level of market risks. The future performance in earning should be given equal or greater value than past and present performance.

1.5. L stands for the Liquidity

Liquidity refers to the ability of the bank to meet its short-term obligations. They are of particular interest to those extending short-term credit to the firm. An adequate liquidity position means a situation, where organization can obtain sufficient liquid funds, either by increasing liabilities or by converting its assets quickly into cash. The following four ratios are selected to check the liquidity position of the banks.

Total investment to total assets

This ratio indicates the extent of deployment of assets in investment as against advances. This ratio is used as a tool to measure the percentage of total assets locked up in investments. A higher ratio shows the conservative policy of a bank to provide safeguards to the investments against NPAs.

Formula: Total Investment / Total Assets

Analysis: A high ratio is preferable.

Table 1: Total investment to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	23.35	27.68
2018-2019	22.01	26.77
2019-2020	24.34	36.45
2020-2021	22.68	34.85

Source: Calculated

From the table 1, it is clear that the total investment to total assets ratio of the Canara bank decreased from 23.35 in 2017-2018 to 22.68 in 2021-2022. The ratio of the Indian overseas Bank increased from 27.68 in 2017-18 to 34.85 in 2021-2022. The total investment to total assets ratio of Indian Overseas Bank is higher than Canara Bank. It is concluded that Indian Overseas Bank has made huge amount of short term investments when compared to Canara Bank.

Fixed assets to total assets

Fixed assets are noncurrent assets, meaning the assets have a useful life of more than one financial year. Total assets refer to the sum of the book values of all assets owned by the bank.

Formula: Fixed Assets / Total Assets

Analysis: The higher ratio is preferable.

Table 2: Fixed assets to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	1.34	1.16
2018-2019	1.21	1.23
2019-2020	1.14	1.19
2020-2021	0.94	1.06
2021-2022	0.92	1.82

Source: Calculated

From the above table 2, it is clear that the ratio of fixed assets to total assets of the Canara bank is decreased from the 01.34 during 2017-18 to 0.92 during 2021-22. The ratio of Indian Overseas Bank increased from 1.16 in 2017-2018 to 1.82 in 2021-2022. Fixed assets to Total Assets ratio of Indian Overseas Bank is higher than Canara Bank. It is concluded that book value of fixed assets owned by Indian Overseas Bank is higher than Canara Bank.

Borrowings to total liabilities

Borrowings to total assets ratio shows the degree to which a bank has used debt to finance its ongoing operations. It is a leverage ratio that defines how much loan a bank borrowed compared to its liabilities.

Formula: Borrowings / Total Liabilities

Analysis: A high ratio is preferable.

Table 3: Borrowings to total liabilities

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	6.29	3.72
2018-2019	5.90	2.45
2019-2020	5.90	2.07
2020-2021	4.33	1.33
2021-2022	3.77	1.02

Source: Calculated

From the above table 3, it is clear that the borrowing to total liabilities ratio of the Canara bank decreased from 6.29 in 2017-2018 to 3.77 in 2021-2022. The ratio of the Indian overseas Bank decreased from 3.72 in 17-18 to 1.02 in 2021-2022. Borrowing to total liabilities ratio of the Canara Bank is higher than Indian Overseas Bank. It is concluded that Canara Bank has used huge amount of borrowed funds to finance its ongoing business operations when compared to Indian Overseas Bank.

Total advances to total deposits

The advances to deposits ratio measures loans (advances) as a percentage of deposits. It is used to assess a bank's liquidity by comparing a bank's total loans to its total deposits for the same period. If the ratio is too high, it means that the bank may not have enough liquidity to cover any unforeseen fund requirements. Conversely, if the ratio is too low, the bank may not be earning as much as it could be.

Formula = Total Advance / Total Deposit

Table 4: Total advances to total deposits

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	137.48	163.6
2018-2019	140.05	167.8
2019-2020	354.81	183.75
2020-2021	158.18	188.13
2021-2022	154.40	181.70

Source: Calculated

From the above table 4, it is clear that the total advance to total deposits ratio of the Canara bank increased from 137.48 per cent in 2017-2018 to 154.40 per cent in 2021-2022. The ratio of the Indian overseas Bank increased from 163.6 per cent in 2017-18 to 181.70 per cent in 2021-2022. It is concluded that both the banks are funding its loans from deposits and relying on funding from the capital markets.

Total deposit to total liabilities

Total Deposit to Total Liabilities ratio refers to the total amount of deposits held by a bank (from depositors). It is the sum of savings deposit, current deposit, time deposit and recurring deposit accounts.

Formula: Total Deposit / Total Liabilities

Analysis: A high ratio is preferable.

Table 5: Total deposit to total liabilities

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	85.06	87.44
2018-2019	86.22	89.01
2019-2020	86.22	85.51
2020-2021	87.60	87.69
2021-2022	88.54	87.56

Source: Calculated

From the above table 5, it is clear that the deposit to total liabilities ratio of the Canara bank increased from 85.06 per cent in 2017-18 to 88.54 per cent in 2021-2022. The ratio of the Indian Overseas Bank increased from 87.44 per cent in 17-18 to 87.56 per cent in 2021-2022. It is concluded that both the banks have mobilized similar amount of deposits during the study period.

Other liabilities to total liabilities

On the balance sheet, a bank's total liabilities are generally divided into three categories: short-term, long-term, and other liabilities. Other liabilities include loans, accounts payable, mortgages, deferred revenues, bonds and accrued expenses. Total liabilities are calculated by adding all short-term and long-term liabilities, along with any off-balance sheet liabilities that bank may incur.

Formula: Other Liabilities / Total Liabilities

Analysis: A high ratio is preferable.

Table 6: Other liabilities to total liabilities

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	2.86	3.48
2018-2019	2.67	1.98
2019-2020	2.27	6.21
2020-2021	2.94	4.78
2021-2022	2.29	3.72

Source: Calculated

From the above table 6, it is clear that the other liabilities to total liabilities ratio of the Canara bank decreased from 2.86 in 2017-2018 to 2.29 in 2021-2022. The ratio of the Indian overseas Bank increased from 3.48 in 17-18 to 3.72 in 2021-2022. It is concluded that other liabilities such as accounts payable, mortgages, bonds and accrued expenses of Indian Overseas Bank are higher than Canara Bank.

Cash balance to total assets

The Cash to Assets Ratio is a measure of the proportion of a bank's assets that are made up of cash, short term Investments and fixed assets. It compares the amount of highly liquid assets (such as near cash assets and marketable securities) to the amount of total assets. It is used to measure a bank's liquidity or its ability to pay its short-term obligations.

Formula: Cash Balance / Total Assets

Table 7: Cash balance to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	3.58	4.66
2018-2019	4.30	4.11
2019-2020	3.11	1.21
2020-2021	3.73	4.44
2021-2022	4.20	5.58

Source: Calculated

From the above table 7, it is clear that the cash to total assets ratio of the Canara bank increased from 3.58 in 2017-2018 to 4.20 in 2021-2022. The ratio of the Indian overseas Bank increased from 4.66 in 17-18 to 5.58 in 2021-2022. It is concluded that the Indian Overseas Bank bas more near cash assets than Canara Bank.

Bank balance to total assets:

The cash at bank to total assets ratio is a measure of the proportion between bank balance and total assets. The total amount of money held at the bank by a banking company, either in current or deposit accounts. It is used to measure a bank's liquidity or its ability to pay its short-term obligations.

Formula: Bank Balance / Total Assets

Table 8: Bank balance to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	4.50	6.03
2018-2019	5.21	8.23
2019-2020	6.31	8.01
2020-2021	11.72	6.78
2021-2022	10.63	6.70

Source: Calculated

From the above table 8, it is clear that the bank balance to total assets ratio of the Canara bank increased from 4.50 in 2017-2018 to 10.63 in 2021-2022. The ratio of the Indian overseas Bank increased from 6.03 in 2017-18 to 6.70 in 2021-2022. It is concluded that the bank balance to total assets ratio of both the banks are greater than 1 which indicates high liquidity, which means both the banks have enough cash to cover their short-term payments and still have money left over.

Advance to total assets

This is a ratio indicates the relationship between the total advances and total assets. This ratio indicates a bank's aggressiveness in lending, which ultimately produces better profitability. Total advances also include receivables.

Formula: Advance / Total Assets

Table 9: Advance to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	61.87	53.41
2018-2019	61.56	53.03
2019-2020	59.70	46.53
2020-2021	55.39	46.61
2021-2022	57.34	48.18

Source: Calculated

From the above table 9, it is clear that the Advance to total assets ratio of the Canara bank decreased from 61.87 in 2017-2018 to 57.34 in 2021-2022. The ratio of the Indian overseas Bank decreased from 53.41in 17-18 to 48.18 in 2021-2022. It is concluded that Canara Bank is more aggressive in lending when compared to Indian Overseas Bank.

Other assets to total assets

Other assets is a grouping of accounts that is listed as a separate line item in the assets section of the balance sheet. This line item contains minor assets that do not naturally fit into any of the main asset categories, such as current assets or fixed assets.

Formula: Other Assets / Total Assets

Table 10: Other assets to total assets

Financial Year	Canara Bank	Indian Overseas Bank
2017-2018	5.33	7.01
2018-2019	5.68	6.49
2019-2020	5.37	12.57
2020-2021	5.48	6.24
2021-2022	3.90	5.61

Source: Calculated

From the above table 10, it is clear that the other assets to total assets ratio of the Canara bank decreased from 5.33 in 2017-2018 to 3.90 in 2021-2022. The ratio of the Indian overseas Bank decreased from 7.01 in 2017-18 to 5.61 in 2021-2022. It is concluded that Indian Overseas

Bank has more other assets such as advances to employees, bond issuance costs, deferred tax assets and prepaid expenses when compared to Canara Bank.

Summary of findings, Suggestions and Conclusion:

Summary of findings:

- 1. Indian Overseas Bank has made huge amount of short term investments when compared to Canara Bank.
- 2. Book value of fixed assets owned by Indian Overseas Bank is higher than Canara Bank.
- 3. Canara Bank has used huge amount of borrowed funds to finance its ongoing business operations when compared to Indian Overseas Bank.
- 4. Both the banks are funding its loans from deposits and relying on funding from the capital markets.
- 5. Both the banks have mobilized similar amount of deposits during the study period.
- 6. Other liabilities such as accounts payable, mortgages, bonds and accrued expenses of Indian Overseas Bank are higher than Canara Bank.
- 7. Indian Overseas Bank bas more near cash assets than Canara Bank.
- 8. Both the banks have enough cash and bank balances to cover their short-term obligations.
- 9. Canara Bank is more aggressive in lending when compared to Indian Overseas Bank.
- 10. Indian Overseas Bank has more other assets such as advances to employees, bond issuance costs and prepaid expenses when compared to Canara Bank.

Suggestions based on the findings of the study:

- 1. Canara Bank may improve its short term and long term investments.
- 2. Both the banks may provide loans and advances liberally.

Conclusion:

It is concluded that the capital adequacy, asset quality, management efficiency, earnings ability and liquidity of the both Canara Bank and Indian Overseas Bank are good.

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MARKET RESEARCH

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Abstract:

Market research is the process of gathering and analyzing information about a market, product, or service in order to gain insight into customers, competitors, and the market itself. It can be used to identify new opportunities, assess the feasibility of a new product or service, or improve an existing product or service. This article provides an overview of market research, including the different types of market research, the benefits of market research, and how to conduct market research. The article also includes a list of keywords that can be used to search for more information on market research.

Keywords: Market research, market analysis, customer research, competitor research, product research

Introduction:

Market research is the process of gathering and analyzing information about a market, product, or service in order to gain insight into customers, competitors, and the market itself. It is a vital tool for businesses of all sizes, as it can help them make better decisions about their products, pricing, marketing, and overall strategy.

There are many different types of market research, but some of the most common include:

- **Surveys**: Surveys are a great way to collect quantitative data about a target audience. They can be used to ask questions about demographics, buying habits, and product preferences.
- **Interviews**: Interviews are a more qualitative approach to market research. They allow you to get a deeper understanding of why people think and behave the way they do.
- **Focus groups**: Focus groups are a great way to get feedback on a product or service. They allow you to gather insights from a group of people who are likely to be your target customers.

- **Social media monitoring**: Social media monitoring is a great way to track what people are saying about your brand and your competitors. This can help you identify trends and opportunities.
- **Competitor analysis**: Competitor analysis is a great way to understand your competition. It can help you identify their strengths and weaknesses, and develop strategies to compete with them.



Source: https://marketingweek.imgix.net/content/uploads/2020/11/24100130/Market.jpg

The specific type of market research that you use will depend on your specific needs. However, all market research should follow a few basic steps:

- 1. **Define your goals**: What do you hope to achieve with your market research? Are you trying to understand your target market, develop a new product, or launch a new marketing campaign?
- 2. **Research your target audience**: Who are your potential customers? What are their needs and wants? What are their pain points?
- 3. **Gather data**: There are many different ways to gather data for market research. You can use surveys, interviews, focus groups, social media monitoring, and competitor analysis.
- 4. **Analyze the data**: Once you have gathered your data, you need to analyze it. This involves looking for trends and patterns, and drawing conclusions about your target market.
- 5. **Take action**: The final step is to take action based on your findings. This could involve making changes to your product, pricing, marketing, or overall strategy.



Source: https://thebrandhopper.com/wp-content/uploads/2020/12/market-research.jpg

Market research can be a valuable tool for businesses of all sizes. By following these steps, you can ensure that your market research is effective and that you are making the best decisions for your business.

Here are some additional benefits of market research:

- Increased sales: Market research can help you identify new opportunities to sell your
 products or services. It can also help you improve your existing products and services to
 make them more appealing to customers.
- **Reduced costs**: Market research can help you avoid costly mistakes. By understanding your target market, you can make sure that you are marketing your products or services to the right people.
- Improved decision-making: Market research can help you make better decisions about your business. By understanding your customers, competitors, and the market itself, you can make more informed decisions about your product development, pricing, marketing, and overall strategy.

If you are considering conducting market research, there are a few things you need to keep in mind:

- The cost: Market research can be expensive, so it is important to budget for it.
- The time commitment: Market research can take time, so you need to be prepared to commit to the process.
- The expertise: If you are not familiar with market research, you may need to hire a professional to help you.

However, the benefits of market research far outweigh the costs. By conducting market research, you can improve your chances of success in the long run.

Here are some tips for conducting market research:

- **Start with your goals**: What do you hope to achieve with your market research? Once you know your goals, you can start to develop a research plan.
- **Define your target market**: Who are your potential customers? What are their needs and wants? What are their pain points?
- **Gather data**: There are many different ways to gather data for market research. You can use surveys, interviews, focus groups, social media monitoring, and competitor analysis.
- **Analyze the data**: Once you have gathered your data, you need to analyze it. This involves looking for trends and patterns, and drawing conclusions about your target market.
- **Take action**: The final step is to take action based on your findings. This could involve making changes to your product, pricing, marketing, or overall strategy.

Conclusion:

Market research is a valuable tool for businesses of all sizes. By conducting market research, businesses can make better decisions about how to allocate resources, develop products, and reach customers.

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OPEN EDUCATIONAL RESOURCES (OER): EMPOWERING LEARNERS AND TRANSFORMING EDUCATION

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Abstract:

OER have emerged as a transformational force in education, revolutionising traditional learning methodologies and empowering learners. This article investigates the potential of open educational resources (OER) to empower learners and transform education. It investigates the advantages, disadvantages, and implications of incorporating OER into educational contexts. The notion of open educational resources (OER), which is defined by free and open access to educational content, improves affordability, collaboration, customisation, and innovation. It also digs into pedagogical techniques and instructional strategies that maximise the usefulness of open educational resources (OER), building learner-centred environments that encourage critical thinking, creativity, and collaboration. It also analyses the impact of open access publication on traditional publishing models and intellectual property rights. There is also discussion of the ramifications for educational institutions, policymakers, and stakeholders in terms of funding, sustainability, and quality assurance.

In this conceptual paper, researcher tried to investigate the potential of open educational resources (OER) to empower learners and revolutionise education. Furthermore, the role of open educational resources (OER) in promoting fair access to education, supporting learner autonomy, and meeting the changing requirements of a digital-age society are also discussed. The possible influence of open educational resources (OER) on traditional publication models and intellectual property rights are also explored. The consequences of the OER ecosystem for educational institutions, policymakers, and stakeholders in terms of funding, sustainability, and quality assurance are elaborated. This conceptual paper intends to shed light on the transformational potential of Open Educational Resources (OER) and provide insights into how they might empower learners, enrich educational experiences, and alter the future of education by studying these features. We hope to add to the continuing conversation around OER by investigating best

practises, case studies, and existing research, and to urge educators, policymakers, and researchers to embrace this paradigm change in education.

Keywords: Open Educational Resources (OER), Empowering learners, Transforming education, Affordability, Collaboration

Introduction:

Open Educational Resources (OER) have evolved as a strong educational tool, revolutionising old learning methods and offering up new possibilities for information sharing. With the rapid growth of technology and the ubiquitous availability of digital information, open educational resources (OER) have received considerable attention as a tool to empower learners and transform education. OER helps individuals from varied backgrounds to access quality educational content by giving free and open access to a wide range of educational materials, enabling lifelong learning and promoting inclusive education.

OERs have emerged as a transformational force in education, revolutionising the way knowledge is shared and accessed. OER are openly licenced educational products that are publicly available and can be used, shared, and altered by educators and learners all over the world. With the rapid expansion of technology and the internet, open educational resources (OER) have received a lot of attention as a way to increase access to education, facilitate collaboration, and promote innovation in teaching and learning.

Unlike traditional educational resources, which are frequently expensive and limited by copyright, open educational resources (OER) present an alternative approach that supports openness, inclusivity, and the democratisation of information. OER can span a wide range of disciplines and educational levels, and can include textbooks, lecture notes, videos, quizzes, interactive modules, and more. These resources are often distributed under open licences, such as Creative Commons licences, which offer users permission while protecting the rights of content creators.

OER utilisation has the potential to transform education in a variety of ways. OER ensures that learners from varied backgrounds have equal access to high-quality educational materials by removing financial obstacles. Educators can customise and adapt OER to match their students' individual requirements, creating personalised learning experiences. Furthermore, OER encourage educator collaboration by allowing the global sharing of resources, ideas, and best practises. OER refers to a wide range of resources, including textbooks, lectures, multimedia content, assessments, and more. The unrestricted usages of OER distinguish it from traditional educational resources, allowing learners to freely access, change, and share the content. This distinguishing feature of OER not only increases affordability but also promotes cooperation,

customisation, and innovation in educational practises. OER serve a key role in encouraging lifelong learning, supporting new educational techniques, and answering the developing requirements of a digital-age society in this era of information abundance. They enable learners and educators to become active participants in knowledge generation and distribution, revolutionising existing educational approaches. OER are positioned to change the future of education as the open education movement grows, making learning more accessible, engaging, and relevant for learners globally.

❖ Open-Source Textbooks

Benefits: Students can obtain open textbooks for free, lessening the financial strain of purchasing traditional textbooks. Educators may quickly update and customise them to match unique learning objectives. Open textbooks, which can be easily downloaded and disseminated, also allow for collaborative creation.

Limitations: Because free textbooks differ in terms of correctness, currency, and editorial review, quality control might be difficult. For some students, the lack of availability in certain disciplines or languages may be a detriment. Furthermore, the lack of print options may be inconvenient for students who prefer physical textbooks.

Open Courseware

Benefits: The benefits of open courseware include access to complete course materials such as lecture notes, assignments, and multimedia tools. Learners can have access to and study materials from prominent institutions in order to expand their knowledge in a variety of areas. The use of open courseware encourages self-paced learning and flexibility.

Limitations: While open courseware provides significant materials, it may not provide interactive or hands-on learning experiences that are required for some courses. It may also be lacking in assessment and feedback methods. Furthermore, not all fields or specialised courses may be offered as open courseware.

Repositories of Open Educational Resources

Benefits: Open educational repositories provide a centralised platform for accessing a diverse selection of educational content from multiple fields and educational levels. They enable instructors to find and share information, encouraging collaboration and innovation. Learners can access a wide range of materials to help them in their study.

Limitations: The quality and relevancy of resources in open educational repositories may vary. It might be difficult to explore enormous collections and identify resources that meet individual learning needs. The absence of standardised metadata and search capabilities can stymic resource discovery.

❖ Virtual Laboratories and Open Simulations

Benefits: Open simulations and virtual laboratories provide engaging and immersive learning experiences that allow students to experiment with and explore concepts in a safe and regulated environment. They provide hands-on learning, particularly in scientific and technical areas.

Limitations: Creating and maintaining high-quality simulations and virtual laboratories can be time-consuming and costly. For certain students, access to critical technology and infrastructure may be a hurdle. Furthermore, for some subjects, hands-on physical experimentation may still be required, restricting the utility of virtual laboratories.

MOOCs (Massive Open Online Courses)

Advantages: MOOCs offer big-scale online courses to a vast number of learners around the world. They provide flexibility by allowing students to study at their own pace and from any location. MOOCs frequently include interactive components, such as discussion forums and exams, to encourage participation and collaborative learning.

Limitations: While MOOCs provide widespread educational access, completion rates can be low due to a lack of set timetables and responsibility. Instructor interaction may be minimal, and personalised help may be missing. Furthermore, not all MOOCs offer formal academic credit or qualifications that are recognised by schools or companies.

***** Learning Modules

Benefits: Learning modules are self-contained, structured units of education that focus on specific topics or abilities. They provide a systematic approach to learning that educators can readily customise and adjust. Learning modules frequently feature a variety of multimedia resources and interactive activities, which improve learner engagement and comprehension.

Limitations: Creating full learning module takes time and requires instructional design experience. When incorporating modules into bigger curriculum, it might be difficult to ensure consistency and coherence. Learners may have diverse preferences and learning styles that standardised courses may not fully accommodate.

❖ Video Streaming

Benefits: Streaming videos provide dynamic and visual learning experiences. They can present difficult concepts, demonstrations, and real-world examples effectively. Streaming videos give flexibility by allowing students to view the content at any time and from any location. They cater to various learning styles and increase engagement.

Limitations: Reliable internet access and bandwidth may be necessary for uninterrupted video streaming. Some students may experience accessibility challenges, such as hearing loss or

limited data plans. Interactivity and possibilities for learner interaction and feedback may be lacking in video content.

Open Access Journals

Benefits: Open access journals offer free and open access to intellectual research and publications. They facilitate knowledge diffusion and collaboration among academics and intellectuals. Open access journals make the most recent scientific findings more accessible and enable multidisciplinary exploration.

Limitations: The quality control and peer-review processes used by open access journals can differ, potentially resulting in differences in the rigour and dependability of published information. Some open access journals may charge publication fees, putting researchers out of pocket and limiting the diversity of publishing options.

❖ Online Tutorials

Benefits: Online tutorials include step-by-step instructions, examples, and practise tasks to assist students in acquiring certain skills or knowledge. They offer timing and pacing flexibility, allowing students to progress at their own pace. Online lessons frequently integrate multimedia components and interactive features, which improve learner engagement and comprehension.

Limitations: Online tutorials may not accommodate different learning styles or provide personalised feedback. Some students may require more assistance or explanation than what online lessons can provide. Because quality and dependability might vary amongst lesson platforms, it is critical to select credible providers.

❖ Digital Learning Objects

Benefits: Digital learning objects are interactive multimedia pieces designed to enhance learning experiences, such as simulations, animations, and interactive games. They provide learners with hands-on and immersive chances to explore and apply concepts. Digital learning objects can encourage participation, critical thinking, and problem-solving abilities.

Limitations: Creating high-quality digital learning objects can be time-consuming and expensive, requiring technological competence. Integration with learning environments or learning management systems could be difficult. Some learners may be constrained by the scarcity of specific digital learning items in certain subjects or languages.

Transforming education through OER

Transforming Education through Open Educational Resources (OER) has the potential to transform traditional education by encouraging innovative educational techniques and empowering learners. OER give educators and students free access to a wide range of high-quality learning materials, including as textbooks, films, interactive modules, and more.

Educators can transition from a passive, one-size-fits-all teaching style to a learner-centred strategy that promotes active involvement, critical thinking, and collaboration by incorporating OER into classrooms. Learners are no longer constrained by traditional textbook limits or limited access to resources. Instead, learners can explore a plethora of OER that appeal to a wide range of learning styles, interests, and abilities, allowing them to take control of their learning experience and pursue personalised educational pathways.

OER also facilitates the implementation of blended and flipped learning models, allowing students to access content outside of class while still using important in-person class time for debates, problem-solving, and hands-on activities.

Challenges and considerations in implementing OER

Open Educational Resources (OER) implementation in education is not without problems and considerations. One of the most difficult difficulties is assuring the quality and dependability of OER. Because OER are frequently generated and shared by a varied variety of participants, guaranteeing the materials' accuracy, currency, and pedagogical soundness might be an issue. To evaluate and confirm the material, implementers must build quality assurance systems such as peer review processes. It is also critical to resolve intellectual property rights and licencing issues. When implementing OER, technical factors must also be taken into account. OER platforms and technologies' accessibility and usability might vary, providing issues for educators and learners. Compatibility difficulties, insufficient technological infrastructure, and variable degrees of digital literacy can all have an impact on how well OER is used. Educators may require training and assistance to explore and effectively integrate OER into their teaching practises. Furthermore, the sustainability and funding mechanisms for OER programmes are ongoing difficulties. Creating, maintaining, and upgrading open educational resources necessitates financial resources as well as institutional support. To sustain OER programmes, sustainable funding mechanisms must be established, as well as long-term commitment from stakeholders. To address these issues and provide an enabling climate for successful OER adoption, collaboration among educational institutions, governments, and funding organisations is critical. By addressing these concerns and limitations, the full potential of OER may be realised, allowing educators and students to get access to and develop high-quality educational resources.

Policy and Future directions

Policy is critical in promoting and sustaining the use of Open Educational Resources (OER) in education. Governments and educational institutions must implement policies that encourage the creation, adoption, and use of open educational resources (OER). Incentives for

educators to create and share OER, professional development opportunities for OER integration, and the establishment of quality assurance and copyright compliance requirements are all part of this. To ensure the long-term viability of OER activities, policymakers should also investigate financial mechanisms to support OER programmes, including as grants or special budgets. Collaborations and partnerships between governments, educational institutions, and OER stakeholders can also contribute to the establishment of a cohesive OER ecosystem, allowing for resource sharing, expertise exchange, and the development of shared standards and norms. As OER evolves, policymakers must stay nimble and adaptive, reviewing and modifying policies on a regular basis to keep up with breakthroughs in technology, pedagogical practises, and changing learner demands.

There are various intriguing directions for OER in the future. Integration of artificial intelligence (AI) and learning analytics into OER systems is an important direction. AI-powered technologies may personalise and alter OER content to meet the needs of each individual learner, offering personalised recommendations and feedback. Educators can use learning analytics to get insights into student progress, engagement, and areas for improvement, allowing for data-driven decision-making and instructional enhancements. Another potential future direction is to extend OER beyond traditional academic contexts. OER can be used to reach a wider range of learners in professional development programmes, vocational training, and informal learning situations. The expansion of open educational practises, which incorporate collaborative and participatory methods to teaching and learning, can boost the effect of OER even further. This involves supporting open pedagogy, in which students actively contribute to the creation and modification of OER, as well as cultivating a culture of co-creation and information sharing. The future of OER holds enormous potential for improving education, and with deliberate regulations and ongoing innovation, it has the capacity to drive positive change in teaching and learning practises all across the world.

Conclusion:

Subsequently Open Educational Resources (OER) have the potential to revolutionise education by empowering learners and disrupting established learning methodologies. OER offer free and open access to a wide range of educational materials, allowing students to access high-quality resources, personalise their learning experiences, and pursue personalised educational paths. By adopting OER, educators can change from a teacher-centred to a learner-centred approach, encouraging students' active involvement, critical thinking, and collaboration. OER also promotes inclusivity by lowering educational obstacles, ensuring that learners from varied backgrounds and abilities have equitable access to educational resources.

The revolutionary potential of open educational resources lies in their ability to improve collaboration, knowledge sharing, and worldwide linkages within the education community. Educators and students can work together to create and update OER, resulting in the construction of a collaborative knowledge pool. OER platforms promote a culture of collaboration and continual professional improvement by facilitating the exchange of materials, best practises, and creative teaching methodologies.

However, putting OER into practise is not without difficulties. Quality assurance, intellectual property rights, technical considerations, and long-term finance methods all require careful study. To ensure the effectiveness and sustainability of OER programmes, policymakers, educational institutions, and stakeholders must work together to build supportive legislation, funding mechanisms, and infrastructure.

Looking ahead, the merging of artificial intelligence, learning analytics, and open educational practises holds a lot of promise for OER. Personalised learning experiences, data-driven insights, and learner-driven content production are intriguing new possibilities that can expand the effect of open educational resources.

We can tear down barriers, empower learners, and transform education into a more inclusive, dynamic, and egalitarian landscape by embracing Open Educational Resources. We can create a lifelong love of learning, foster critical thinking abilities, and prepare learners to flourish in a quickly changing world by embracing the power of OER. It is time to embrace OER's transformational potential and begin on a journey towards a more empowered and inclusive education for all.

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IMPACT OF GOVERNMENT SCHEMES ON RURAL DEVELOPMENT: A STUDY OF KHAYRASOLE BLOCK IN BIRBHUM DISTRICT, WEST BENGAL

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Abstract:

The exercise of elevating the popular of existence and financial prosperity of human beings in remoted and carefully populated areas is referred to as "rural development" in many contexts. Global attention of rural improvement is rising, in particular in terrible countries. It is very sizable for a kingdom like India. In order to enlarge their productivity, it speaks about the boom of rural economies, which are dealing with important poverty concerns. The lookup additionally emphasizes the magnitude of resolving various pressing challenges affecting village economies that prevent improvement and decorate these regions. To beautify rural areas, the Indian authority has added a quantity of programs. The scarcity of housing, the absence of infrastructure in cities and villages to hyperlink communities with all-weather highways, and the shortage of work probabilities are a few of the foremost troubles in rural India. The cause of this paper is to analyze the authorities of India has introduced the Pradhan Mantri Awaas Yoiana Gramin scheme to grant homes, Pradhanmantri Gram Sadak Yojana to construct roads and to supply rural humans with employment opportunities; the Mahatma Gandhi National Rural Employment Guarantee Act 2005 was once passed. In this study, we examine about the feature of these packages in India's rural improvement as nicely as their existing stage of development. The main intention of this paper is to spotlight the function of nearby authorities in rural development.

Keywords: Rural development, Government Schemes, Programs, rural areas, Rural People **Introduction**:

India's rural development is one of the most important aspects of the country's economic progress. Rural development focuses on the development of poverty-stricken rural economies and seeks to increase output efficiently. It also emphasizes the importance of addressing pressing problems that impede the growth and improvement of the village economy. Agriculture is one of the most important primary activities in rural India and around two thirds of the Indian population depend on agriculture. The problem is that the share of the agricultural sector in GDP

is continuously decreasing. Rural development in India has undergone various changes in direction, technique, strategy and program over the years. As a result, it took on a new dimension and opened up new possibilities. Only with the participation of development clients can rural development become richer and more meaningful. Citizen participation is central to rural development, just as implementation is the standard for planning. From a procedural and philosophical point of view, participation is one of the most important prerequisites of the development process. It is essential that development planners and managers engage different groups of rural people for participatory planning. In India, the government has a number of rural development projects underway. In India, the Ministry of Rural Development is the highest authority responsible for formulating policies, regulations and laws related to rural development. The main contributors to enterprises and the rural economy are agriculture, handicrafts, fishing, poultry and dairy.

Objective of the study

- To describe the different rural development schemes or programs in the study area.
- To examine the impact of rural development schemes in research area.
- > To find the impact of the various rural development policies implemented by the Government of India.
- ➤ To study the presenting the growth of various schemes such as Pradhanmantri Awas Yojana Gramin scheme (PMAY-G) Pradhanmantri Gram Sadak Yojana scheme (PMGSY), The Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA).

Stydy area

The Khoyrasole Community Development Block (Figure 1) is located in the Suri Sadar subdivision of Birbhum district. The geographical area of the district is 499 km². The northwest part of the district, especially the Rampurhat - Nalhati blocks, the contour lines are higher than 110m - 140m (MSL) while it drops to 60-70m in the eastern and southeastern part around the Khoyrasole - Rajnagar blocks - Suri where the terrain is almost flat. The Lower Gondwana Barakar Formation exhibits marked Archean mismatch and exhibits Archean fault boundaries consisting of volcanic rocks called leucocratic at Rajnagar - Khoyrasole. The underground mass consists of cobblestone to coarse white iron-bearing sandstone, gray carbon shale, and coal. In Birbhum, groundwater is found both below the groundwater table in near-surface aquifers and as limited in deeper aquifers. The western part of the district around Khoyrasole, Dubrajpur, Rajnagar and Suri, western Rampurhat and the Nalhati region, is covered with hard rocks, ranging from basalt (Rajmahal volcano) in the north and granite, gneiss rock and shale in the

south. The hard rock weathering zone is the main reservoir of groundwater in the study area. At the eastern edge of Khoyrasole, Dubrajpur, Rajnagar, the Gondwana Sedimentary Super group forms the main groundwater reservoir in the deeper layers. Laterite soils also form groundwater in parts of Suri, Md. Bazar and further east. Khoyrasole lies between latitudes 23°42' and 23°54' North and longitudes 87°05' and 87°22' East. This block is mapped on the Topo nos plate. 73M/1, 73M/5 and 73M/6 (Figure 1). Three rivers, Sal, Hinglo and Ajay flow through this block. Sal flows along the north side of Khoyrasole while Ajay forms the southern boundary of the block. This river also forms the boundary between Birbhum and Bardhaman districts. The Hinglo River lies between Sal and Ajay. In summer, the region's climate becomes hot and dry with temperatures reaching 40°C or more, while in winter, temperatures drop to 10°C or below. Moderate to high rainfall is recorded in the district, during the monsoon season.

In this study area, there are many government programs aimed at developing local people.

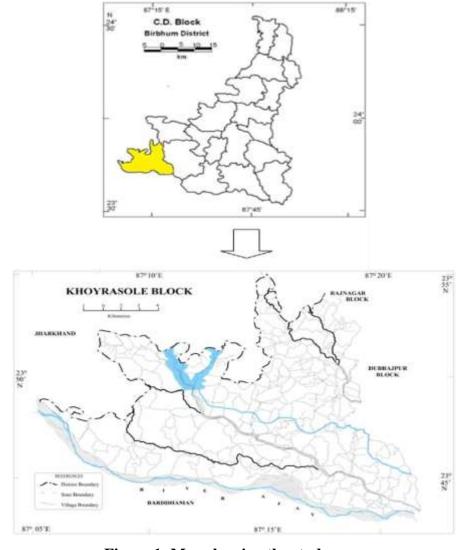


Figure 1: Map showing the study area

Literature Review

Mukundan (2008) argues that rural development is essential for inclusive and equitable growth and to unleash the enormous potential of the currently impoverished population. The result has been the creation of programs such as Swama Jayanthi Rojgar Yojana (SJRY), Sampooma Grameena Rojgar Yojana (SGRY), the National Food for Employment Program (NFFWP) and the National Rural Employment Guarantee Program (NREGP). The main cause of social insecurity in India is poverty, largely the result of a lack of economic opportunities.

Rajamohan & Dhanbalan, (2013), to understand the changes taking place in human resource development requires the efforts of all sectors of society. These efforts can have an impact on the effective implementation of more sustainable development ideas. Although there have been advances and improvements in society, there has been no progress in public welfare. Accordingly, the government should play a key role in formulating effective strategies for national development through human development by applying good governance at all levels of program implementation. Because people are at the center of a country's development, but their life and environment require to be improved much more than at present. [First]

Panda and Mazumdar (2013), evaluate development programs launched by the Indian government and analyze the performance of various on-going programs in the development of people and rural areas, such as MGNRGA, IAY, SGRY, ITDP, PMGSY,

ICDS and DWCRA, among others. These programs have had a positive impact on population development, poverty alleviation and rural modernization in India. [2]

SL Kaushal *et al.* (2016), MGNREGS helps empower women in rural areas, especially in H.P., although wage lag and lack of awareness are significant challenges in rural areas. [3]

Maria Navis Sorris *et al.* (2017), most recipients of palayakayal panchayat were unfamiliar with MGNREGS. Beneficiaries of MGNRGES in Thoothukudi district also face difficulties in obtaining work cards. [4]

Rao P. Srinivasa, (2019), To provide housing, the government of India has announced the Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) plan, the Pradhan Manthi Gram Sadak Yoiana (PMGSY) plan for road construction and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)) create jobs for rural people. These three programs are essential to India's rural development. According to the report, 44.54 lakh apartments were built under the Pradhan Mantri Awaas Yoiana Gramin (PMAY-G) plan in 2017-18, compared to the target of 1.00 million homes in March 2019. In In 2017-18, the PMGSY road construction rate reached an 8-year high of 134 km per day, compared with an average of 73 km between 2011 and 2014. As a result, construction is now progressing at 93% faster speed. During the 2017-

2018 financial year, MGNREGA created approximately 234.25 million people-paid workdays, including 177 thousand jobs, providing employment to 5.12 million households. The goal of eradicating these social evils can be achieved with the support of a good education. The declining literacy rate in rural India, especially among women, is a major concern. Land and technology reform is needed. To increase production and income, it is recommended to use modern technologies such as organic farming. By improving the banking system in rural areas, it will be easier for consumers to access credit and loans. [5]

Mohapatra & Prusty, (2021) although we consider different rural development programs, it is clear from the implementation approach that a program cannot be properly implemented without the cooperation of community. Communities can effectively take on rural development opportunities through social mobilization and organization of rural people into functional groups. As a result, the Indian government has launched a number of rural development programs aimed at helping rural people maintain a good socioeconomic level. [6]

Research Methodology:

The study was descriptive in nature and based on secondary data. Data is extracted from official government websites like https://rural.nic.in; https://nrega.nic.in. Descriptive statistics tools such as tables and graphs were used in the study. There are various sources of secondary data including research papers, articles and publications from various government departments of India.

Results and Discussion:

Rural Development Schemes in India

There are various important schemes launched by governments which are study of the research areas.

- 1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS): Ensuring minimum wage for employment (2006) The Mahatma Gandhi National Rural Employment Guarantee Scheme was launched by the Government of India on February 2, 2006. To be working for minimum wage at least 100 hours each financial year. Anyone over the age of 18 can participate in the project by doing volunteer work that does not require training or skills. The number of people participating in the MGNREGA program has nearly doubled over the past five years, from 38.91 million in 2017-18 to 63.92 million in 2021-22.
- **2. Swarnajayanti Gram Swarojgar Yojana** (**SGSY**): Self Employment Incentive ("Swarnajayanti Gram Swarojgar Yojana" or SGSY) was launched on April 1, 1999. The initiative was launched by the Government of India to ensure income security for the rural poor of the country. Self-help groups are part of the SGSY so that villagers can benefit from

independent work in the community. People's attitudes and skills are taken into account when selecting jobs and activities for self-help organizations. SGSY is financed from foundations, banks and other sources.

More than 6,697 million people in India have benefited from an investment of Rs 14,403 (US\$2.2 billion) in more than 2.25 million self-help groups.

- **3. Pradhan Mantri Gram Sadak Yojana (PMGSY):** This program was launched on December 25, 2000 to provide reliable infrastructure to ancient rural communities. About 500 people saw steady work on the plains. In particular, the National Rural Road Development Agency is responsible for this project with the support of the Ministry of Rural Development. Of these 4 routes, 22,031 kilometers of rural roads are not connected.
- **4. Swajaldhara:** Community Based Rural Water Supply Project since 25 December 2002, it has been important and reorganized in rural drinking water. This initiative is supported by environmental cooperation. Piped water point water supply schemes (PWSS) supply water to large areas, while point source water sector schemes (SSWSS) serve small areas. For the programme, 90% of the cost of capital is provided by the Government of India and 10% by the Government of India. % of cost is community involvement.
- **5 Provision of Rural Services to Rural Residents (PURA):** Dr. APJ Abdul Kalam was the main reason behind the idea. The stated aim of the plan is to "improve the quality of life of the rural population by providing livelihoods and urban opportunities through public and private partnerships to create a compact space around the future growth center of Gram Panchayat.

"The main purpose of the plan is to improve transportation by building new roads, improve access to information by improving communication infrastructure.

- **6. Indira Awass Yojana:** The stated purpose of this program is to provide affordable housing in underserved areas. The amount of funds provided by this program is Rs. Rs 70,000 for plain areas 75,000,00 for the plateau area. To promote gender equality, the program selects housing for women or married couples. In 2015, the Indira Awass Yojana program was renewed and renamed as Pradhan Mantri Gramin Awaas Yojana. Pradan Mantri Gramodaya Yojana It has long been recognized that in order to improve people's livelihoods and eradicate poverty, it is necessary to provide them with basic infrastructure. Further support and improvements in the Human Development Index show that progress has been made in recent years in increasing access to health care, primary education, drinking water sanitation and housing.
- **7. Rural Home Loan Subsidy Scheme:** This initiative provides easy access to rural home loan and subsidy schemes to all rural households earning less than Rs. 32,000 people build their

homes annually. The ultimate goal of the program is that people in rural areas can own their homes by borrowing money to build them.

- **8. Rajiv Gandhi Grameen Vidhyukthikaran Yojana:** To ensure access to electricity for people living in rural areas, the initiative will focus on rural housing development and electrification of rural households. The result of this program is 1.95 free electricity connections were provided to the rural population.
- **9. Integrated Watershed Management Plan:** The purpose of this plan is to repair environmental damage by restoring and rehabilitating once healthy soil, crops and water-utilizing crops. Completion of the plan will reduce soil erosion, restore native vegetation, collect rainwater and recharge groundwater.
- **10. Land Reform and Land Consolidation:** The purpose of land reform is to redistribute unused land to people in regions where there is not enough agricultural land. India's land consolidation system is decentralized and consists of small, fragmented farms. Gathering of land leads to inefficient allocation of resources. Therefore, both volunteering and effort are required to carry out this important work.
- **11. National Land Registry Modernization Program:** This program improves income management and updates land records through computerization.
- **12. National Social Assistance Program:** Social Pension is a financial benefit provided by the Federal Government to the elderly, widowed and disabled people.
- **13. Antyodaya Anna Yojana:** Food insecure humans in rural areas can also relaxation effortless understanding that this programme issues 35 kilogrammes of rice and wheat at the low cost expenditures of Rs. three and Rs. 2, respectively.
- **14. Integrated Child Development Program:** In 1975 India launched the Integrated Child Development Programme. The main aim of the program is to help low-income families meet their basic needs such as food, education and health.
- **15. Atal Emeklilik Yojana:** Through this scheme, low-income seniors (over 60) receive a monthly pension. Citizens of India between the ages of 18 and 40 can participate in the program for those working in the unorganized sector.
- **16. Deen Dayal Upadhyaya Gram Jyoti Yojana:** The Indian government's Deen Dayal Upadhyaya Gram Jyoti Yojana program aims to provide reliable electricity to remote areas of India. To provide electricity to rural areas, the government wants to spend \$756 billion initially. Instead, the original Rajiv Gandhi Grameen Vidyutikaran Yojana will be replaced by this new scheme. India's NDA government has launched a program to provide continuous electricity to every household in the country. After reviewing all the services, the researchers discovered that

there was no place for women to support themselves. This leads researchers to think that MGNREGS is effective in empowering rural women.

Impact of government schemes on Rural Development

There is a sturdy correlation between a excessive human improvement index and a excessive fashionable of living, consequently it makes feel that a essential aim of rural improvement insurance policies and programmes is to decrease poverty in rural areas, create jobs, and cease starvation and malnutrition. Economic planners assume that the undertaking of rural improvement is no longer solely about improvement of rural areas however the improvement of rural communities to dispel illiteracy and poverty and help the method of growing self-reliant and self-sustaining healthful cutting-edge communities. Increases in GDP or even per capita countrywide earnings on my own can't be used to outline rural improvement anymore. While the authorities has been given pinnacle interest to rural improvement and is spending heaps of crores by means of distinct programmes, the trouble is that now not all the cash distributed underneath the rural improvement plans reaches the recipient. Therefore, improvement has slowed to a crawl, and the negative have no longer viewed any relief. The introduction of productive belongings like roads, water tanks, soil and water conservation work, etc., as phase of rural improvement schemes, offers human beings in rural areas a threat to earn a dwelling barring having to depart their homes. This has the knock-on impact of decreasing migration, limiting toddler labour, easing poverty, and making villages greater self-sufficient.

Table 1: Various Rural Development Schemes of India

SL No.	Name of the Schemes	Outlays 2020-2021		Outlays 2021-2022		Outlays 2022-2023
		B.E.	R.E.	B.E.	R.E.	B.E.
1	2	3	4	5	6	7
1	Mahatma Gandhi National Rural Employment Guarantee Scheme	61500.00	111500.00	73000.00	98000.00	78000.00
2	National Rural Livelihood Mission- Aajeevika	9210.04	9210.04	13677,61	11709,61	13336.42
3	Pradhan Mantri Awas Yojana - Grameen	19500.00	19500.00	19500.00	20389.84	20000.00
4	Pradhan Mantri Gram Sadak Yojana	19500.00	13706.23	15000.00	14000.00	19000.00
5	Grants to National Institute of Rural Development	124.00	80.50	124.00	124.00	135.46
6	Management support to RD Programmes and strengthening district planning process	367.46	341.44	364.38	176.53	212.19
7	SECC Survey	0.01	0.01	0.01	0.01	0.01
8	National Social Assistance Programme	9196.92	42617.22	9200.00	8730.00	9652.31
9	Shyama Prasad Mukherjee RURBAN Mission	600.00	372.33	600,00	375,00	550.00
10	Grameen Vikas Bhawan (Capital)	100.00	0.00	0.00	0.00	0.00
11	Non Scheme (Sectt.)	48.76	48.76	53.08	53.08	57.90
	Total (Plan) (RD)	120147.19	197376.53	131519.08	153558.07	140944.29

To assist India, national, and regional policymakers pick out and protect the most high quality programmes and coverage measures, it is indispensable to get perception into the connections between a number of rural improvement coverage initiatives and their societal and monetary effects. The proposed find out about aspires to supply empirically sound explanations for these issues. Rural development's conceivable social and monetary impact will be evaluated, and the insurance policies most appropriate to generate and hold that affect will be analyzed.

All of the planned research will be carried out in India. The find out about will start with case research of the most successful examples of rural development, analyzing the results of this system on employment, income, investment, and inventiveness. After that, we are going to use more than a few financial and sociological strategies to look into whether or not or no longer may these findings also be extrapolated to cowl a larger region. As of this writing, the National Rural Livelihoods Mission (DAY-NRLM) has multiplied into 6769 blocks over 706 districts in 30 states and 6 territories. More than 73.19 million girls from low-income and marginalized backgrounds have been equipped into SHGs thanks to this initiative. Up to the cease of the 12 months in 2021, RSETIs will have taught 39.17 million human beings in sixty four one-of-a-kind fields. Of these people, 27.34 million will have discovered gainful work. Twenty-two thousand and three hundred eighty-six humans have been educated as a consequence far, and twenty-two thousand and six hundred seven have been positioned as of 30 November 2021, all as section of the DDU-GKY assignment for the fiscal 12 months 2021-22. A complete of 2.15 billion rupees has been allotted for the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), with 1.68 billion dwellings built. With an intention of finishing 44.09 lakh residences in FY 2021-22, we have solely managed to end 31 lakh so far.

Conclusion and Suggestions:

As an awful lot as 70% of India's populace lives in rural settings. Everyone, such as these residing in rural locations, deserves the equal excessive well known of existence skilled through these in greater city and suburban settings. More than that, monetary problem and urban poverty are the outward manifestations of underlying socioeconomic conflicts precipitated with the aid of poverty, unemployment, and inadequate infrastructure in rural regions. With this new strategy, the authorities will be in a position to pay the recipient directly, as a substitute than going via a sequence of intermediaries. With this purpose in mind, the Aadhaar card is a groundbreaking programme that has the manageable to absolutely alter rural India. Most rural improvement programmes are aimed at below-poverty-line households, as a consequence it is necessary that the authorities collect an correct listing of these households and make that information, organized via village, on hand over the internet. Despite the reality that there are many

programmes supposed to assist us progress, we nonetheless lag in the back of in key areas like education, health, sanitation, and so on. This is due to the fact the conventional public is unaware of the many resource initiatives that have been created especially for them. Therefore, it is vital to use a range of audio, video, and audio visible media to increase public awareness. The dissemination of records through more than a few channels of conversation might also be of splendid benefit. Any format to enhance rural areas must centre on supporting the negative make the most of their inherent abilities whilst additionally supplying them with the education, training, and assist they want to be part of the team of workers and make a contribution to the nation's increasing economy. This is critical if we choose our democracy to be in reality representational and welcoming to all people. Training programmes for PRI officers and beneficiaries chosen from one of kind programmes must be prioritized as a skill of enhancing human capital. For the bad to get resource from a number of programmes and for there to be no errors in the decision process, it is fundamental that the public have a voice in who receives assistance. In order to make bigger the quantity of humans who advantage from rural improvement programmes, it is essential to launch a public training campaign.

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POLITICS OF DENOTIFICATION: STATE, SOCIETY AND CONSERVATION

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Abstract:

The extent of creating inviolate space to preserve the wilderness and expropriation of tribal folks' from their ancestral land is so intensive that one of the indigenous delegate at the United Nation Declaration on the Rights of Indigenous People (UNDRIP), 2004 declared that "Conservation has become the number one threat to Indigenous territories". The present paper is a study about the politics of state & its bureaucracy who advocates exclusionary approach to Protected Areas for local tribal and other forest community and at the same time adopted an inclusionary policy to PAs for big industrial corporates. The inclusionary policy for urban industrialists adopted mainly through the process of denotification, through which the state allow

Introduction:

non-forest or development activities within PAs.

The British India as well as the post-colonial India has been witnessed the expropriation of minority or marginalised communities in the hand of powerful. To achieve the vested interest the elite entrepreneurs along with social actor like state, it's legislative, executive and institutional bodies together never reluctant to devastate not only the natural biota but also the habitat inhabited by non-human creature as well as their own kind. This consistent exploitation takes place ostensibly in the name of nation interest and also sometimes for larger public interest.

In 1992, the United Nations Conference on Environment and Development (UNCED) popularly known as Earth Summit was held in Rio de Janeiro, Brazil. This summit brought the issue of environmental degradation to the forefront of the debate and showed concern for the need to protect the biological hotspots. Following the report titled 'Our Common Future' published in 1987 by World Commission on Environment and development headed by Gro Harlem Brundtlant (also known as Brundtland Commission Report), the summit called for sustainable development and protection of our valuable endangered ecosystem [OUR COMMON FUTURE: The World Commission on Environment and Development (Gro Harlem Brundtland ed., 1987)]. The representatives of 150 member nations signed the Convention on Biological

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Diversity (Convention on Biological Diversity, opened for signature May 22, 1992, 1760 U.N.T.S. 79) in the summit according to which the member participants agreed to "establish a system of protected areas or areas where special measures need to be taken to conserve biological diversity" (Id.art.8a). In the same year the conference of Fourth World Congress was organised on the subject of National Parks and Protected Areas (henceforth PAs), where all member participants agreed on a covenant which explains the designation of a minimum of 10% of each ecosystem (ocean, forest, tundra, wetlands, grasslands) as PAs under their jurisdiction (Ghimire and Pimbert eds. 1997). PAs are national parks, wildlife sanctuaries, Community reserves, conservation reserves, where various endangered wild species, their habitat and the entire ecosystem confined within certain areas with stringent legal protection provided by state and its forest management regime. This was not the first time that different member countries, international conservation institutions, environmentalists and conservationists concerned with the continuous degrading ecosystem and species diversity all over the world have gathered and decides to foster even more stringent regulations over the protection of endangered species and their domicile mainly confined within PAs and to expand this network of legally PAs to larger areas. The only aspect left behind in all these summits and conferences are the recognition of livelihood, subsistence and appropriate relocation measures issues of local forest communities who bear the brunt of establishing these PAs. The extent of creating inviolate space to preserve the wilderness and expropriation of tribal folks' from their ancestral land is so intensive that one of the indigenous delegate at the United Nation Declaration on the Rights of Indigenous People (UNDRIP), 2004 declared that "Conservation has become the number one threat to Indigenous territories" (Dowie 2009). The present paper is a study about the politics of state & its bureaucracy who advocates exclusionary approach to PAs for local tribal and other forest community and at the same time adopted an inclusionary policy to PAs for big industrial corporates. The inclusionary policy for urban industrialists adopted mainly through the process of denotification, through which the state allow non-forest or development activities within PAs, which are largely prohibited to these types of activities. As these areas have legal status, the development process could only step their feet in these through denotification. Under Wild Life protection Act, 1972, the state government with the permission of the state legislature can delete a PA or certain portion of PA from the record book to allow any non-forest activity in the PA (Kothari, Suri and Singh, 1995). In simple terms, denotification meant the removal of legal status of a PA or certain portion of Forest land in a PA.

As according to some conservationists, these indigenous forest folk formally designated by the state as Scheduled Tribe (hereafter STs) are the main culprit of dwindling wild species and resource base, so they must be evicted from these legally sanctioned places in order to create inviolate areas. While on one hand the state justified the involuntary displacement or forceful migration of people on the ground based on creating "wilderness areas" for the wild species, on the other hand the same political body handover these areas to elite industrialists in the name of economic progress and associated national development. All of sudden the 'ecosystem people' (Dasmann,1988) become 'ecological refugees' (Gadgil &Guha, 1995) in their own state as various resource extractive projects in the greed of achieving short term gains consistently forced these tribal folks' to migrate from their own land by isolating them from their traditional resource use inevitable for subsistence. The residential relocation of these people caused by commercialisation and commodification of natural resources, on which they largely hinge on.

History of Conservation and Displacement in India:

The conservation process through enclosures has been inherited from British colonialists, albeit the enclosure was not for conservation, but amounted to confiscation and annexation over large forest tracts by delegitimizing the rights of forest dwellers. The introduction of modern industry in India by colonial administration has facilitated the commodification and commercialisation of natural forest biota by transforming them from one form to another. For instance, the transformation of wood to the form of paper and fuel for steam engines of trains and ships (Gadgil & Guha, 1992). The acquiring of knowledge about the commercial usages of resources has spawned massive exploitation of these resources. Well known that in order to secure a consistent supply of the commercially valued natural biotic resources, the British India initiated their confiscation by wiping out the rival (tribal and other forest dependant folks), who compete and depend on the same resources for their subsistence needs. Following the same path the post-colonial India's economy based itself on the premises of industrial manufacturing and transportation overseas to earn large amounts of revenue and foreign exchange. India reformed its market policies and laws in the 1990s conducive for foreign direct investments. Various economic projects have been ushered in such as dams, thermal power projects, nuclear power plants, mining, irrigation projects, hydroelectric power projects, road and highway construction, ports and railway lines and other infrastructure projects. As these projects needless to say requires large acres of land, give rise to involuntary displacement thereby "creating untold miseries for the oustees as has been experienced in the complete and on-going projects" (pg.no. 67, Mohanty, 2011). As these projects needless to say demand large acres of land, have displaced millions of people, cut large tracts of forest, pollute an indefinite number of pure water streams, poisoned ground water, and ruins the clean atmosphere. The hegemony of economic interest over environmental interest has pushed the latter to the margin causing rapid denudation of natural biota. In the year 1980, India saw a shift from 3-4% of growth to 5% resulting in excessive pressure on the environment. After 2003, India achieved an economic growth of 7% which demanded the opening and exploitation of protected environment to a very large extent for economic growth. In this Indian economy, mining plays a very important role. 'It is an important source of resources for everything from fuel to building materials and also forms the backbone of many countries' economies (Environment Investigation Agency, p. no. 3). India is not an exception. 'India's mining industry is large and expanding with an estimated value in 1991 to 2000 of US\$10 billion' (ibid). Mining has become a major means of revenue generation. But these deposits of mineral resources are mainly concentrated underneath the hilly and forest areas, habitat to various indigenous communities and wildlife. In order to mine those resources, the local forest dwellers are forcefully evicted and large tracts of forest are wiped out. After the decimation of these valuable mineral resources in the forests not holding any legal status, now it is the turn of PAs to fall prey.

State politics behind creation of Conservation Areas:

From 1991 to till today, several numbers of PAs have been carved out (Kothari, Suri and Singh, 1995) to fulfil the economic demands of the state and its elite industrialists. The discovery of the commercial ability of various mineral resources has introduced a new form of resource use mode to expropriate revenue. The knowledge of commodification of these mineral resources by scientific research, recognizing the value inherent in it, has given power to the state to forge its territorial control on those land by denotifying certain portion of the land, under which these mineral resources are concentrated, by dislocating the residence of forest dwellers. The presence of local communities in the PAs has proved a hindrance in the achieving of state's revenue goal and urban-industrialists' short term commercial profit goal. In the past it has been witnessed that any non-forest activity disastrous for the forest ecosystem has been always violently and sometimes non-violently protested against by local forest communities, who are largely affected by these activities. Local forest dwellers along with environmentalists and tribal right organisations have successively resisted many developmental activities within PAs by bringing the irreversible and irreprehensible destruction caused by these activities to the forefront. One of them is the resistance of a hotel complex in the precincts of Nagarhole National Park. A World Bank funded ecotourism lodge was proposed by the Taj hotel group in Nagarhole National Park of Karnataka. Even the construction work had already started. But in December 1996, adivasis living in that area filed a petition with the help of social activists in the High Court and also called for a strike in the Nagarhole to stop the Taj project. A month later the High Court found the Taj hotel group in violation of conservation laws. The honourable Court ordered to stop the construction work in the Park (Dowie, 2011). If this hotel would be allowed to be constructed, then it could pose a great threat to the Park biodiversity and ecosystem. However, this project has stopped. Similarly the local communities inhabiting Sariska tiger reserve and in the vicinity of the reserve by their strong protest along with the help of a local NGO have achieved success in putting a curb on the mining activities functioning within the boundary and in the precincts of these ecologically fragile areas. However, these types of tribal victory example is very rare because before the adivasi could show any resistance and try to halt any project, the government just wipe out them from those areas by applying the exclusionary approach to conservation process within PAs (However, the issue is not same in every case of PAs). The state, its forest bureaucracy and elite entrepreneurs, who have major stakes in the revenue generated from exploitation of mineral resources, largely advocated for the human free areas in PAs. Because if they evicted tribal dwellers from these areas in the name of conservation, then they could successfully fulfil their intentions. The tribal who eked out a living from the desolated forest and live there over millennia has named as encroachers. Those people who hunt animals to feed their stomach and for their subsistence have been named as poachers. The biomass extraction by tribal groups has been seen as destructive for the local ecosystem. All these are the politics of state and the urban-industrialists to displace local tribes and other forest communities to pave the way for development activities at the expense of environmental and ecological deterioration and local communities' livelihood deterioration. The government along with its bureaucrats and policy makers legitimise the exclusion policy of PAs in the name of conservation and the same government again years after legitimise the destructive activities in PAs through denotification in the name of nation development.

Research Objective:

To study denotification of PAs and their interconnectedness with the eviction drive of forest dependent indigenous communities.

Study area:

The area which have taken in this research paper as a case study to study the objective is one of the Protected Area of Andhra Pradesh namely Nagarjunasagar Srisailam Wildlife Sanctuary which was later become a Tiger Reserve and renamed as Rajiv Gandhi Tiger Reserve.

Methodology:

The research is entirely based on secondary literature review. The secondary sources from where the information and data has gathered are journals, articles, books, newspapers, past research works and published reports of Ministry of Environment, Forest and Climate Change.

Case study

Nagarjunasagar Srisailam Sanctuary of Andhra Pradesh was notified in 1978 under Section 26 (A) of WLPA, 1972. In 1983, it came under the protection of Project Tiger and become Nagarjunasagar Srisailam Tiger Reserve. The intension was to protect the wide range of biodiversity and physical attributes of Eastern Ghats and Nallamallai with the specific species of Tiger, which retain the top most position in the hierarchy of forest ecosystem and food chain. In 1992, it was renamed as Rajiv Gandhi Tiger Reserve (hereafter referred to RGTR). The RGTR spread over five Districts of Andhra Pradesh namely Nalgonda, Maheboobnagar, Kurnool, Prakasam and Guntur (MoEF, 2006). Nestled in the Central Nallamalai Hill ranges- an offshoot of Eastern Ghats, the reserve is a suitable place for harbouring innumerable number of species diversity. It is designated as India's largest Tiger Reserve with an area of 3568 sq.km. Out of the total area of 3658 sq.km, the extent of the core area is 1200.68 sq.km and the extent of buffer area is 1300 sq.km. The Krishna River meanders through the reserve over a length of 130 km. The multipurpose reservoirs, Srisailam and Nagarjunasagar are the important sources of irrigation and power in the state is also located in this reserve. The place is inhabited by one of the original inhabitants or adivasi of 'Chenchu' from time immemorial. The Chenchu tribe is designated as a Schedule Tribe in Andhra Pradesh residing the deep inside of Nallamalai forest. They are spread all over the Tiger Reserve in small groups. This primitive tribe's way of life is solely based on hunting and gathering. In this era of modernization and development, they are still unable to cultivate the land and primarily relied on forest for their daily various needs including food.

When the Sanctuary area is included in Project Tiger in 1983, attempts were made to enforce the Wild Life (Protection) Act, 1972 (henceforth, WLPA) in the already declared Sanctuary in order to make the habitat suitable for Tiger and its prey species. As according to some conservationists, 'Tiger and human can't co-exist', the Chenchu tribal (one village) was relocated from the core area of Tiger Reserve (Kothari & Lasgorceix, 2009) (there is no record of specific year, when this eviction took place). Around 140 Chenchu families settled at Appapur in Maheboobnagar district after the eviction drive. But this primitive tribal group, who till now were cut-off from the mainstream of modern society were not able to cope-up with the new condition. As they were already below poverty line and suffered from extreme malnutrition, after displacement they were pushed towards more starvation. This hunting-gathering tribal group, who are totally dependent on gathering forest products for their daily needs and who even lack basic knowledge about agriculture, were forcibly evicted from their ancestral home, without given any training of how to cope-up in a monetised market economy. As a result, they were

unable to fulfil their subsistence needs in cash economy society and from some sources it has also known that some of them become beggar.

Though the Chenchus are a hunting-gathering tribal group, they never known to hunt for amusement purpose rather to fill their stomach. They hunt animals like Sambar, Wild Cat, Porcupine, Deer, Goat, Beer, Jungle Fowl, Pigeon and many small birds, but they are never known to attack Tiger. They worship them. Despite this known fact that their presence would never pose a great threat to tiger, they were forcefully evicted from the Reserve.

But the politics of government realised when news comes to everyone that provide information about the cut off of certain tracts of Rajiv Gandhi Tiger Reserve for Uranium exploration in January 16, 2004 (Times of India, January 16, 2004). Uranium Corporation of India Limited (UCIL), a public sector undertaking under Department of Atomic Energy wanted to develop underground and open-pit mining in the Lambapur, Peddagattu reserves of Nalgonda District. The near-surface Uranium deposit was discovered during the early 1990s. The Corporation (UCIL) estimated that this two places in Nalgonda district have about 11.02 million tonnes of Uranium ore reserves spread in 1,326 acre (536 ha) land A 400 crore project of the Uranium Corporation Of India (UCIL) has comprised Uranium mining and the processing units will being held at Lambapur and Peddagattu in Nalgonda district, close to the Nagarjunasagar dam. Peddagattu in Nalgonda district will be the site for underground mining, while open-cast mining will be carried out at Lambapur. The mining project will total cover (in addition to government lands, private agricultural and some non-agricultural land) 1,104,64 acres of forest land including the 'buffer zone' of the Rajiv Gandhi Wildlife Sanctuary (Maheshwari, 2003). The Uranium mill is proposed to be set up in the Dugyal and Mallapuram village with a capacity of 1,250 ton of ore per day for 20-25 years and an annual mill production of 131 ton, located 18 km away from the mining site. The Uranium mill is just 3 km. away from the Azmapuram Reserve Forest and just 1 km. from the Nagarjunasagar Dam which supplies water for irrigation while the Akkampalli Reservoir is 4 km. away. The RGTR is less than 6 km. away from the proposed mining area. The mining has fallen within the vicinity of buffer zone of the tiger reserve.

To fuel nuclear power and nuclear weapons programmes, Government of India is blindly ready to mine Uranium, irrespective of its multiple destructive impacts. The UCIL applied to the Standing Committee of National Board of Wildlife for land acquisition in RGTR. The RGTR (at that time, the only Tiger Project in Andhra Pradesh) was forced to surrender over 3,000 sq.km to UCIL, following a directive from the Central Ministry of Environment and Forests. On January 16, 2004 the Union Forest and Environment Ministry has approved the denotification of 1,000 ha of the RGTR and 1,000 ha of Reserve Forest in Chitral to allow UCIL to carry out exploratory

drilling for Uranium (Kohli, Menon and Samadariya, 2010The Lambapur-Peddagattu Uranium project got environmental clearance in 2006 (The Hindu, Apr. 11, 2006). The UCIL was not facing any trouble to get those clearances as it is a public sector. Sources said that, the area that has denotified was home to some species of Deer and several invertebrates. The zoological survey of India had sometime ago discovered some new species in the area, where an exploratory drilling has permitted (Times of India, Feb 2, 2004). The most important thing is that the mining site is near to the RGTR, where some years ago the government forcefully evicted the primitive Chenchu people in the name of conservation of a particular wild species i.e. Tiger. But, when it is come to earning revenue, the government is ready to compromise everything without thinking about the Tigers for whom this reserve is notified along with other valuable wild animal and plants, the biodiversity, the ecosystem of forest and the most important fact viz. the sacrifice of primitive Chenchu people.

Impact of the Uranium mining on Forest Ecosystem:

Uranium itself is a toxic metal. A person can be exposed to Uranium by inhaling dust in air or by ingesting contaminated water and food. By exposure to uranium, the normal functioning of the kidney, brain, liver, heart and other systems can be affected. Uranium can mine in 3 ways namely open cast mining, underground mining and In-situ mining. In open cast mining, over burden is removed by drilling and blasting to expose the Ore body, which is then mined by again blasting and excavated by using loaders and dump trucks. As the UCIL proposed to carry out open cast mining at Lambapur, it is also following the same way. By blasting, it is increasing the noise levels, which is not good for wildlife, as they are disturbed by such high level of noise pollution. The peaceful atmosphere of forest now extirpated and also started driving away many precious wildlife of that area by devastating the local ecosystem. Open cast mining also generates 40 tons of waste for each ton of Ore. It also releases dust and emits radon gas, which can cause lung cancer if inhaled. The UCIL has proposed to generate about 1,250 tonnes of Ore per day. So, one can easily imagined that how much tonne of waste, the UCIL is going to produce for next 20 to 25 year. In addition to that the toxic waste emitted from mining has generally ended up by mixing with river flows. So, it also polluting the water springs of forests, upon which the wildlife depends. So, the Krishna River, which flow over a distance of 130 km through the reserve, is also affected by this mining. The water of Krishna River already contains 0.14 to 9.50 microgram of Uranium per litre. So, the environmentalists had also warned that 'the dissolved Uranium levels in water will rise up once the UCIL takes up mining in the area'. Another fact about open cast mining is deforestation. As it needs digging up the surface of earth, large tracts of forest need to fell down. This cutting up of thousands of trees and in some case

even in lakhs is not only destabilised the forest ecosystem but also wiped out many wild species (flora and fauna) who needs the support of these trees for their survival.

The UCIL also carried out an underground mining in Peddagattu. Soil erosion is mainly caused by underground mining. Apart from that, the toxic waste generated from the underground mining also mixed with the ground aquifers which make them contaminated. Though there is less waste material removed from underground mines than open pit mines, but this type of mining exposes underground workers to the highest levels of radon gas and needless to say for this type of harmful or hazardous task, mining companies mainly hire the politically and economically weaker sections people and in several cases the evictees.

Irrespective of all these ravaged effects of Uranium mining there is also a living example of these poisonous impacts of Uranium mining on people of Jaduguda of Jharkhand. From 1967, the government owned UCIL has been producing Uranium at Jaduguda in the Singhbhum district of Jharkhand state - an area inhabited by the adivasis. Because of this project, tribals have been removed out from their land, which was taken away by the mining company, and their ancient culture has been destroyed. Because of the radioactive properties mining of Uranium has not only have adverse effects on the local flora and fauna but also possesses overwhelming powers to cause genetic defect that could last several generations. This fact is pointed out by Ravi Rebbapragada of Mines, Minerals and People & J. Rama Rao of Forum for Better Hyderabad. They alleged that the Corporation had flouted all environmental norms and reduced Jaduguda into a killing field. It affected the health of pregnant women. 'Children with deformities died at the moment they were born and the lucky ones who survived, have to endure untold misery all their lives'

Despite a clear picture of disastrous devastation that totally ruined the local ecosystem of Jaduguda, the Standing Committee of National Board for Wildlife in 2007 approved the denotification of 2,000 ha for Uranium mining in Nalgonda (Menon, Kohli & Samadariya, 2010) (MoEF&CC, 2016). Where the MoEF is thinking of again relocating 1,000 primitive Chenchu tribal from core area of RGTR to fringe areas of the sanctuary to create an 'undisturbed' forest base for the Tiger, at the same time the government has given every clearance be it forest clearance, environmental clearance, or the clearance granted by National Board of Wild Life to UCIL, which it needed to carry out mining and to set up the plant in the buffer zone of the reserve. Do the government really mean the word 'undisturbed'? According to the government, the Chenchu tribe which don't even have equipment to cultivate land, would break the peaceful environment of forest. Do the government allowed the UCIL thinking up to maintain so-called

peaceful environment in the forest? Apart from that, the UCIL also flouted many norms and regulations essential for safeguarding the reserve environment. Those are:

- The Environmental Impact Assessment (EIA) report of UCIL based only on single season data, but it claims that it provides a full EIA report based on every season data.
- In that report, it provides inadequate and incomplete analysis of impacts and wrong information.
- Those persons who were against this project were not allowed to the public hearing meeting.
- The EIA report which need to available to public, prior to the public hearing meeting was unavailable and refused on the grounds of being an internal document.
- The project was opposed by local people and NGOs (Kohli & Menon, ed).

As per the provisions of the Indian Wildlife Act, no industrial activity shall be permitted within 25 km of a notified Sanctuary (WLPA, 1972). But UCIL has set up its plant and carrying out mining activity less than 6 km away from RGTR, which violate the WLPA, 1972. In the name of 'national interest', the government which create PAs for wildlife conservation, displaced people in the name of conservation has actually after some years given that land by denotifying it, to the commercial sector to earn revenue. So, the actual motivation of government is to generate revenue rather than conservation. For revenue the government can go to any extent. All these are government politics behind the eviction of tribal from PAs.

Discussion and Conclusion:

Though India's state conservation apparatus has been successful in creating extended network of PAs, but it failed to keep them away from the sight of greedy urban-industrialists. The top-down approach towards conservation policy along with centralised bureaucratic powers have not only facilitated commercial forestry to meet the demands of forest resource based industry such as paper mill or plywood industries, but also started denotifying various PAs, harbouring evergreen trees and species diversity. While there has been an increase in the number and size of PAs, encompassed 13% of world's land area, simultaneously there have been recorded decline in species diversity (The Global Environment Outlook 5 Report, UNEP 2012). It seems that all the 'guns and guide' approach (Saberwal and Rangarajan, 2005), 'fences and fines' approach (Gadgil and Guha, 1993), the idea of pristine wilderness, inviolate areas, people-free zone were/are only applied to local indigenous forest dependent communities. These are of no use when it comes to elite industrialist's resource demands and state's revenue demands. India's extractive resource management policy and intensified land use development policy, devastate the forest and its natural wealth in the surrounding areas of PAs and other forest

landscapes not holding any legal title, by providing these lands to unsustainable and unregulated resource users i.e. economically enriched and politically powerful urban-elite industrialists. As the resources of these area become diminished, these commercial resources users demand for opening up of PAs (Broome *et al.* 2014). However, the concept of denotification is not new to India. But after the advent of globalisation and liberalisation in 1991, the uses of this term become frequent. There has been acceleration in the encroachment of PAs lands by various destructive resource extraction activities ostensibly for development and public interest.

However, the denotification or diversion of PAs to give way to various development projects never known to either develop the wildlife protection or the marginalised sections of people inhabited the PAs or in the vicinity of PAs. Only for the development of some Urban elites, the state relentlessly exploiting the natural resources and the precious wild species essential for maintaining stability of ecosystem. When on one hand it advocates the exclusive policy of conservation to evict local tribe and other communities from PAs, on the other hand it is facilitating the inclusive policy to ensure the access of its own (public sector) and elite industrialists' (private sector) destructive activities in PAs.

The handover of forest landscapes through denotification, holding legal entitlements, by the state to its elite industrialists has not only caused intense erosion of natural resources but also pushed the already marginalised community further under the carpet of impoverishment. However, it has been seen that, since 1991 in the wake of globalisation of economy, Indian natural forest have been diverted more rapidly to allow non-forest activities. Globalisation along with economic liberalisation and privatization caused a sudden growth in the economy, which engender the rapid expansion of resource extracted industries, which further leads to the massive exploitation and irreversible decline of natural resources and the ecosystem. The liberalisation of trade which facilitated this exploitation has extracted resources in such a way that they are now at the point of finishing (Shrivastava and Kothari, 2012). Since globalisation, many Indian PAs and reserves have been witnessed denotification. From 1991, there is an increasing demand by urban industrialists as well as by the state itself for the opening up of various resource rich areas like PAs and the state also fulfilling these demands by denotifying those areas. As so many PAs inhabited by local tribal and other forest communities, they become hindrance in the way of state resource extracted development activities. The local community in various cases with the help of local NGOs and civil society groups able to resist these projects successfully like the resistance to the construction of Taj hotel in the Nagarhole National Park of Karnataka and stopping of mining in the precincts of Sariska tiger reserve in Gujarat. So, the government first wipe out them from these protected areas, so that no one would be there to stand against the state like in the case of eviction of Chenchu people from Rajiv Gandhi Tiger Reserve.

The author doesn't advocate against the PAs system. In fact, the conservation process through creating PAs is a commendable way of protecting our endangered ecosystem and biodiversity. The wild flora, fauna, avifauna, marine ecosystem, forest ecosystem, whatever we are seeing today is the result of legal status given to them at correct time, otherwise they would also disappear in the past. The forests which don't have any legal status are already taken under the control of government for various developmental uses, the development in which the people who have displaced for the development have no stake or benefit. So, by establishing PAs, we to some extent can control the development slogan of government. But the PA also needs its human habitant. Because it has been seen from the past incidents that even after obtaining legal status, the PAs of India have not fully abled to rescue themselves from the state extractive development policies. Apart from those many illegal non-forest activities especially mining is carrying out within PAs without mandatory clearance certificate. So, it is not sufficient in the present India to only provide legal status to some wild forest to protect them and their resident non-human species. The PAs along with legal entitlement also needs the strong democratization of tribal and other forest communities in order to protect themselves from ostensibly development activities. Providing stakes to the local community in the conservation process and giving them a voice in the decision-making process regarding the management and regulation of forest areas can play a substantial role in the protection of these remaining ecologically fragile areas. In the present situation of India's economic growth, instead of conflict between two major social groups i.e. Conservationists and human right activists, pleads for two different living being rights respectively non-human and human species, need to settle their disputes and reconciliate between them which might have been resulted in reaching out of policy favourable to both conservationists and tribal communities and which has the capacity to resist development projects within these areas. The people who have been nurtured the forest, keep out poachers and loggers should minimum have the right to peacefully live in their home without any hassles. The only way to protect our natural environment harbouring indefinite number of species, the ecosystem and the local forest dwellers demands the amicable relationship between the specific segment of population advocates for the protection of non-human and human species rights. Otherwise, the growing commodification of every natural resource of earth one day will wipe out entire forest areas, the wild species and left the local tribal and other forest dependant community with nothing in their hands.

End Notes:

- 1. The people who in order to meet their daily material and nutritious needs depend on natural resources and environment of their own locality, referred by Gadgil &Guha, following Raymond Dasmann (1988), as 'ecosystem people'. For more details, see Gadgil and Guha's Ecology and Equity: The Use and Abuse of Nature.
- 2. Dams, mining, various development projects along with creation of protected areas have displaced several thousand of tribals and other forest dependant communities from their habitat and many themselves migrate partly for scarce resources unable to support their life and partly for strict enforcement regimes. These development induced displaced and conservation induced oustees referred as 'ecological refugees' by Raymond Dasmann (1988), who lives on the margin of prosperity. For more details, see Gadgil and Guha's Ecology and Equity: The Use and Abuse of Nature.

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E-COMMERCE

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Abstract:

E-commerce, or electronic commerce, is the buying and selling of goods and services over the internet. It is a rapidly growing industry, and is expected to continue to grow in the coming years. E-commerce offers a number of benefits to both businesses and consumers. For businesses, e-commerce can provide a way to reach a wider audience and sell their products or services to people all over the world. For consumers, e-commerce can offer convenience, as they can shop from the comfort of their own homes. E-commerce allows businesses to reach a wider audience than they could through traditional brick-and-mortar stores. Itcan help businesses to lower their costs, as they do not need to rent or maintain physical stores.

Keywords: E-Commerce, business, consumers, products, audience

Introduction:

E-commerce, or electronic commerce, is the buying and selling of goods and services over the internet. It is a rapidly growing industry, and is expected to continue to grow in the coming years. The history of e-commerce can be traced back to the early days of the internet. In 1971, the first commercial email was sent, and in 1979, the first online transaction was made. However, it was not until the early 1990s that e-commerce really began to take off. The launch of Amazon in 1995 was a major turning point, and the company quickly became one of the most successful e-commerce businesses in the world. There are a number of factors that have contributed to the growth of e-commerce. One factor is the increasing availability of high-speed internet. Another factor is the growing popularity of smart phones and tablets, which make it easy for people to shop online from anywhere.

E-commerce present scenario

Today, e-commerce is a major part of the global economy. In 2021, global e-commerce sales were estimated to be worth \$4.9 trillion. This figure is expected to grow to \$6.5 trillion by 2025.E-commerce offers a number of benefits to both businesses and consumers. For businesses,

e-commerce can provide a way to reach a wider audience and sell their products or services to people all over the world. For consumers, e-commerce can offer convenience, as they can shop from the comfort of their own homes.

The global e-commerce market is growing rapidly. In 2021, global e-commerce sales were estimated to be worth \$4.9 trillion. This figure is expected to grow to \$6.5 trillion by 2025. The growth of e-commerce is being driven by a number of factors, including the increasing availability of high-speed internet, the growing popularity of smart phones and tablets, and the increasing urbanization of the world. It is having a significant impact on the retail industry. Traditional brick-and-mortar stores are facing increasing competition from online retailers. As a result, many traditional retailers are expanding their online presence or even going completely online. It is also having a significant impact on the way people shop. Consumers are increasingly using online channels to research products, compare prices, and make purchases. The future of e-commerce is bright. The market is expected to continue to grow in the coming years, and e-commerce is likely to become even more popular.

Benefits of E-commerce for businesses:

- Reaching a wider audience: E-commerce allows businesses to reach a wider audience than
 they could through traditional brick-and-mortar stores. This is because the internet is not
 limited by geography, so businesses can sell their products or services to people all over the
 world.
- **Lower costs**: E-commerce can help businesses to lower their costs, as they do not need to rent or maintain physical stores. This can lead to increased profits for businesses.
- **Increased efficiency**: E-commerce can help businesses to be more efficient, as they can process orders and payments online. This can save businesses time and money.
- **Convenience**: E-commerce allows consumers to shop from the comfort of their own homes. This can be especially convenient for people who live in rural areas or who have busy schedules.
- Wider selection: E-commerce allows consumers to access a wider selection of products and services than they could through traditional brick-and-mortar stores. This is because there are no geographical limitations on e-commerce, so businesses from all over the world can sell their products or services online.
- **Competitive prices**: E-commerce can help consumers to find competitive prices for products and services. This is because there is more competition in the e-commerce space, which can lead to lower prices for consumers.

Challenges associated with E-commerce

One challenge is fraud. Fraud is a major problem in the e-commerce space, and businesses need to take steps to protect themselves from fraudsters. Another challenge is security. Consumers need to be careful about providing their personal information online, as this information could be used for fraudulent purposes. Also, E-commerce businesses often have to deal with a high rate of returns. This can be costly for businesses, as they have to pay for the shipping of the product back to the customer and the processing of the return. Businesses can try to reduce the rate of returns by offering clear return policies and making it easy for customers to return products. Well Customer service is also one of the challenges as E-commerce businesses need to provide excellent customer service. This includes being responsive to customer inquiries, resolving customer issues quickly, and providing a positive shopping experience. Also, businesses need to have a reliable logistics system in place. This includes having a way to track orders, process payments, and ship products to customers. Businesses can use third-party logistics providers or build their own logistics system. Last but not the least E-commerce businesses need to comply with a variety of regulations, such as those related to taxation, data privacy, and consumer protection. Businesses need to stay up-to-date on the latest regulations and make sure that they are compliant.

Despite these challenges, e-commerce is a growing industry that offers a number of benefits to both businesses and consumers. As the internet continues to grow, e-commerce is likely to become even more popular in the coming years.

Here are some of the most popular e-commerce websites in the world:

1. Amazon



2. Wallmart



3. Alibaba



4. Best Buy



These websites offer a wide variety of products and services, and they are all accessible from anywhere in the world. As e-commerce continues to grow, it is likely that these websites will become even more popular in the coming years

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THE ROLE OF CORPORATE SOCIAL RESPONSIBILITY IN ENHANCING BRAND REPUTATION AND CUSTOMER LOYALTY

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Abstract:

This research paper examines the growing significance of Corporate Social Responsibility (CSR) in shaping brand reputation and fostering customer loyalty. In today's competitive business landscape, organizations are increasingly recognizing the value of engaging in socially responsible practices to not only contribute positively to society but also to establish a strong brand image that resonates with consumers. This paper delves into the theoretical underpinnings and empirical evidence surrounding the impact of CSR initiatives on brand reputation and customer loyalty. By exploring various case studies and statistical data, this study demonstrates the positive correlation between effective CSR strategies, improved brand reputation, and enhanced customer loyalty.

Keywords: Corporate Social Responsibility, CSR, brand reputation, customer loyalty, sustainability, ethical business practices.

Introduction:

Corporate Social Responsibility (CSR) has emerged as a pivotal aspect of contemporary business practices, encompassing ethical, social, and environmental initiatives. It refers to the voluntary actions taken by organizations to contribute positively to society beyond their economic objectives. In recent years, the role of CSR has evolved from being merely a philanthropic exercise to a strategic tool in building a robust brand reputation and fostering customer loyalty. This research paper aims to explore the interrelationship between CSR, brand reputation, and customer loyalty and provide valuable insights into how businesses can leverage CSR to enhance their market standing.

The Theoretical Foundations of CSR and its impact on Brand Reputation Defining CSR: Historical Perspectives

Corporate Social Responsibility (CSR) has its roots in historical and philosophical perspectives that emphasize the responsibility of businesses to contribute to the well-being of society. Throughout history, there have been instances of businesses engaging in charitable activities or supporting local communities. However, the modern concept of CSR gained traction in the mid-20th century, shaped by various societal shifts and movements.

In the 1950s and 1960s, with increasing concerns about environmental pollution and social issues, stakeholders began to demand greater accountability from corporations. This era witnessed the birth of CSR as a formal idea, with scholars and business leaders discussing the ethical obligations of businesses beyond mere profit-seeking. Notable works by scholars like Howard Bowen and R. Edward Freeman contributed to the conceptualization of CSR.

Theoretical Frameworks of CSR (Carroll's CSR Pyramid, Stakeholder Theory, etc.)

Several theoretical frameworks have been proposed to understand and analyze the concept of CSR:

- 1. Carroll's CSR Pyramid: Archie Carroll's seminal work in 1979 introduced the CSR Pyramid, which consists of four layers: economic, legal, ethical, and philanthropic responsibilities. According to this model, businesses should first fulfill their economic responsibility by being profitable, then comply with legal obligations, followed by ethical responsibilities (i.e., doing what is right and just), and finally engage in philanthropic efforts for the betterment of society. The pyramid highlights that CSR is a multifaceted concept encompassing various dimensions of responsibility.
- **2. Stakeholder Theory:** Developed by R. Edward Freeman in the 1980s, the Stakeholder Theory posits that businesses have a moral duty to consider the interests of all stakeholders, including employees, customers, suppliers, communities, and the environment. This theory emphasizes the importance of aligning business objectives with the welfare of all stakeholders to achieve long-term sustainability.

Linking CSR to Brand Reputation

CSR initiatives can significantly impact a company's brand reputation in several ways:

1. Enhanced Trust and Credibility: Engaging in socially responsible practices enhances a company's credibility and trustworthiness among consumers. Brands that demonstrate a genuine commitment to social and environmental issues are often perceived as more authentic and caring, leading to positive brand associations.

- **2. Differentiation and Competitive Advantage:** In today's crowded marketplace, CSR can serve as a differentiating factor for brands. Consumers are increasingly favoring socially responsible companies, and a strong CSR program can give a brand a competitive edge over competitors.
- **3. Positive Media Coverage and Public Perception:** Companies with robust CSR strategies often receive positive media coverage and public recognition for their contributions to society. This positive coverage can bolster a brand's reputation and increase its visibility among potential customers.
- **4. Crisis Mitigation:** A positive track record of CSR can serve as a buffer during times of crisis. When companies face negative publicity or controversies, their prior commitment to CSR can help mitigate reputational damage and restore public trust.

CSR and Brand Personality

CSR initiatives can shape a brand's personality and image in the minds of consumers:

- **1. Altruistic Persona:** Brands that actively engage in CSR and demonstrate a commitment to social causes are often perceived as caring and altruistic. This personality trait can create emotional connections with consumers who share similar values.
- **2. Responsible and Ethical Image:** CSR fosters a perception of responsible and ethical behavior. Brands associated with CSR initiatives are seen as accountable for their actions, which can positively influence consumer attitudes and preferences.
- **3. Emotional Appeal:** CSR campaigns have the potential to evoke positive emotions among consumers. Brands that leverage emotional storytelling around their CSR efforts can build stronger emotional bonds with their target audience.
- **4. Environmental Stewardship:** Brands that prioritize environmental sustainability in their CSR endeavors are often associated with being environmentally conscious and responsible, appealing to environmentally conscious consumers.

In conclusion, understanding the theoretical foundations of CSR is essential to comprehend its role in enhancing brand reputation. CSR, as conceptualized through frameworks like Carroll's CSR Pyramid and Stakeholder Theory, forms the basis for ethical and socially responsible business practices. By linking CSR initiatives to brand reputation and brand personality, companies can leverage their commitment to CSR to build stronger relationships with customers and gain a competitive advantage in the market. Effective CSR implementation is a strategic approach that not only benefits society but also fosters customer loyalty and long-term brand success.

Empirical Evidence of CSR's Influence on Brand Reputation

1. Case Studies of Successful CSR Initiatives

Numerous case studies have highlighted the positive impact of successful CSR initiatives on brand reputation. Some prominent examples include:

- **1.1 The Body Shop:** The Body Shop is renowned for its commitment to ethical and sustainable practices. Its campaigns against animal testing and support for fair trade have resonated with consumers, leading to a strong and loyal customer base who perceive the brand as socially responsible.
- **1.2 Patagonia:** Patagonia, an outdoor apparel brand, has built a reputation for environmental activism. Its campaigns promoting environmental conservation and sustainable business practices have garnered immense support from consumers who view the brand as environmentally conscious and authentic.
- **1.3 TOMS:** Known for its "One for One" giving model, TOMS donates a pair of shoes to a child in need for every pair sold. This socially responsible approach has not only boosted brand reputation but also attracted a loyal customer base seeking to make a positive impact through their purchases.
- **1.4 Microsoft:** Microsoft's commitment to sustainability and clean energy has improved its brand reputation among consumers. The company's efforts to reduce its carbon footprint and promote renewable energy have been well-received by environmentally conscious customers.

2. Surveys and market studies on consumer perception of CSR

Numerous surveys and market studies have consistently demonstrated the influence of CSR on consumer perception:

- **2.1 Cone Communications CSR Study:** A Cone Communications study found that 87% of consumers would purchase a product because a company advocated for an issue they cared about, while 76% would refuse to purchase a product from a company that supported issues contrary to their beliefs.
- **2.2 Nielsen Global Survey on CSR:** According to a global survey by Nielsen, 66% of consumers are willing to pay more for products and services from companies committed to positive social and environmental impact.
- **2.3 Edelman Trust Barometer:** The Edelman Trust Barometer revealed that 64% of consumers believe that businesses should take the lead in addressing societal issues rather than waiting for governments to impose change.

3. Impact on consumer Trust and Brand Loyalty

CSR initiatives play a pivotal role in shaping consumer trust and brand loyalty:

- **3.1 Trust-Building:** Brands that engage in CSR are perceived as more trustworthy and socially responsible by consumers. This trust-building effect can lead to stronger relationships between the brand and its customers.
- **3.2 Emotional Connection:** CSR initiatives often evoke positive emotions in consumers. When customers feel emotionally connected to a brand's purpose and values, they are more likely to remain loyal and advocate for the brand.
- **3.3 Repeat Purchases and Advocacy:** Consumers who believe in a brand's commitment to CSR are more likely to become repeat customers and recommend the brand to others, thereby contributing to brand loyalty and organic brand growth.

4. Competitive Advantage through CSR

Implementing CSR strategies can yield a competitive advantage for businesses:

- **4.1 Brand Differentiation:** CSR initiatives can set a brand apart from its competitors, particularly in industries with similar products or services. Brands that actively engage in CSR can differentiate themselves and attract customers who prioritize social responsibility.
- **4.2 Attraction of Talent:** A company's commitment to CSR can also attract top talent. Employees, especially from the younger generation, often seek to work for companies that align with their values, including those related to social and environmental responsibility.
- **4.3 Long-term Sustainability:** Businesses that integrate CSR into their core values and strategies are more likely to achieve long-term sustainability. CSR helps build strong relationships with stakeholders, leading to increased resilience and adaptability in the face of challenges.
- **4.4 Positive Media and Public Perception:** Brands that invest in CSR initiatives often receive positive media coverage and public recognition. This positive perception can contribute to increased brand visibility and reputation, which, in turn, can translate into a competitive advantage.

In conclusion, empirical evidence from case studies, surveys, and market studies consistently shows that CSR positively influences brand reputation. Successful CSR initiatives have been associated with enhanced consumer trust, brand loyalty, and emotional connections with customers. Moreover, businesses that strategically leverage CSR can gain a competitive advantage by differentiating their brand, attracting talent, and fostering long-term sustainability.

The Relationship between CSR and Customer Loyalty

1. Understanding Customer Loyalty in the Modern Market

Customer loyalty refers to the inclination of consumers to repeatedly purchase products or services from a specific brand or company. In the modern market, customer loyalty is a crucial

factor for the sustained success and growth of businesses. With increasing competition and a plethora of choices available to consumers, building and maintaining customer loyalty has become a challenging yet essential aspect of business strategy.

Loyal customers are valuable assets to a company as they not only contribute to consistent revenue but also act as brand advocates, influencing others to choose the same brand. Customer loyalty is influenced by various factors, including product quality, customer service, pricing, and the overall brand experience. In recent years, Corporate Social Responsibility (CSR) has emerged as an influential factor in strengthening customer-brand relationships and fostering long-term customer loyalty.

2. Role of CSR in Strengthening Customer-Brand Relationships

CSR plays a significant role in enhancing customer-brand relationships and fostering customer loyalty through several mechanisms:

- **2.1 Shared Values:** When a company's CSR initiatives align with the values and beliefs of its target customers, it creates a sense of shared purpose. Consumers are more likely to feel a connection with the brand, as they see the brand actively working towards causes they care about.
- **2.2 Emotional Connection**: CSR initiatives often evoke positive emotions in consumers. When customers associate a brand with positive social impact, it can lead to stronger emotional connections, making them more likely to remain loyal and emotionally attached to the brand.
- **2.3 Trust and Credibility:** Engaging in socially responsible practices enhances a brand's credibility and trustworthiness. Brands that demonstrate a genuine commitment to CSR are perceived as more reliable, leading to increased customer trust and loyalty.
- **2.4 Two-Way Engagement:** CSR provides an opportunity for brands to engage with customers beyond the transactional level. Customers feel a sense of participation and empowerment when they support a brand that contributes to social causes, fostering a deeper sense of loyalty.

3. CSR Initiatives and Customer Loyalty Programs

CSR initiatives and customer loyalty programs can complement each other to reinforce customer loyalty:

- **3.1 Loyalty Program Incentives:** Integrating CSR initiatives into loyalty programs can create additional incentives for customers to participate. For example, offering loyalty points or rewards for supporting specific CSR campaigns encourages customers to engage in socially responsible actions while earning benefits from the brand.
- **3.2 Cause-Related Loyalty Programs:** Some brands tie their loyalty programs directly to specific CSR causes. For instance, a portion of each purchase may be donated to a charitable

organization, giving customers a sense of contributing to a cause they care about while also earning loyalty rewards.

- **3.3 Communication and Transparency:** Brands can communicate their CSR efforts transparently through loyalty program communications. Sharing updates on the impact of CSR initiatives with customers fosters a sense of trust and appreciation, enhancing the overall loyalty program experience.
- **3.4 Personalization and Customization:** Brands can use customer data from loyalty programs to personalize CSR initiatives, allowing customers to choose causes that resonate with them. Customization adds an element of individuality to the loyalty experience and strengthens the emotional connection between the brand and its customers.

4. Long-Term Effects of CSR on Customer Retention

Implementing effective CSR initiatives can lead to long-term benefits for customer retention:

- **4.1 Reduced Churn:** Loyal customers who have an emotional connection with a brand due to its CSR efforts are less likely to switch to competitors. This reduced churn rate contributes to long-term customer retention.
- **4.2 Positive Word-of-Mouth:** Satisfied and loyal customers tend to become brand advocates, sharing their positive experiences with others. Positive word-of-mouth generated by CSR-related interactions can attract new customers and reinforce customer loyalty among existing ones.
- **4.3 Sustainable Customer Relationships:** CSR initiatives contribute to sustainable customer relationships. Customers are more likely to remain loyal to a brand that demonstrates a long-term commitment to social and environmental responsibility.
- **4.4 Competitive Advantage:** Long-term commitment to CSR can create a competitive advantage for a brand, as it becomes more challenging for competitors to replicate the emotional connections and loyalty fostered by authentic CSR efforts.

In conclusion, CSR plays a pivotal role in strengthening customer-brand relationships and fostering customer loyalty in the modern market. By aligning CSR initiatives with customer values, creating emotional connections, and integrating CSR with loyalty programs, businesses can build lasting and sustainable customer relationships. The long-term effects of CSR on customer retention include reduced churn, positive word-of-mouth, and a competitive advantage, making CSR a powerful strategy for enhancing customer loyalty and driving business success.

5. Leveraging CSR for Enhanced Brand Reputation and Customer Loyalty

1. Aligning CSR with Brand Values and Identity

For CSR initiatives to enhance brand reputation and customer loyalty, it is crucial to align them closely with the brand's values and identity. The following strategies can help achieve this alignment:

- **1.1 Identifying Core Values:** Companies must first identify their core values and principles. These values should reflect the brand's mission and vision, and they should resonate with the target audience. CSR initiatives that align with these core values will feel authentic and natural to customers.
- **1.2 Mapping Social Issues:** Brands should assess various social and environmental issues to determine which ones align most closely with their values and target market. Choosing relevant causes enhances the credibility of CSR efforts and ensures that customers perceive the initiatives as genuine and meaningful.
- **1.3 Integrating CSR into Business Strategy:** CSR should be integrated into the overall business strategy rather than being treated as a separate entity. By aligning CSR with the company's strategic goals, it becomes an integral part of the brand's identity and purpose.

2. Effective Communication of CSR Initiatives

To leverage CSR for enhanced brand reputation and customer loyalty, effective communication of these initiatives is essential:

- **2.1 Transparency and Authenticity:** Brands should communicate CSR efforts transparently, providing detailed information about the initiatives, their impact, and how they align with the brand's values. Authenticity is key, as customers can quickly discern insincere efforts.
- **2.2 Storytelling:** Brands can use storytelling to communicate their CSR journey effectively. Sharing stories of the people or communities impacted by CSR initiatives creates an emotional connection with customers and reinforces the brand's commitment to making a positive difference.
- **2.3 Multi-Channel Communication:** Utilize multiple communication channels, such as social media, websites, email newsletters, and PR campaigns, to reach a broader audience. Consistent messaging across channels reinforces the brand's dedication to CSR.
- **2.4 Engaging Customers:** Encourage customer participation in CSR initiatives. Brands can involve customers in decision-making processes or allow them to support specific causes through their purchases. This active involvement creates a sense of shared responsibility and fosters customer loyalty.

3. Measuring and Evaluating CSR Impact on Brand Reputation

To understand the impact of CSR on brand reputation, companies need to implement effective measurement and evaluation strategies:

- **3.1 Define Key Performance Indicators (KPIs):** Determine specific KPIs to assess the success of CSR initiatives in enhancing brand reputation. These may include customer perception surveys, media coverage analysis, social media engagement metrics, and changes in customer loyalty.
- **3.2 Conduct Regular Assessments:** Regularly evaluate the effectiveness of CSR initiatives in achieving the intended goals. This assessment helps identify areas for improvement and guides future CSR planning.
- **3.3 Benchmarking:** Compare the brand's CSR performance with industry peers and best practices. Benchmarking provides valuable insights into the brand's relative position and allows for setting realistic goals.
- **3.4 Impact Analysis:** Measure the tangible and intangible impacts of CSR on brand reputation. Tangible impacts may include changes in customer retention rates or sales figures, while intangible impacts can be assessed through brand sentiment analysis.

4. Engaging Stakeholders for Maximum Impact

Engaging stakeholders is essential to maximize the impact of CSR initiatives:

- **4.1 Internal Engagement:** Ensure that all employees understand and are aligned with the brand's CSR efforts. Engaged employees who believe in the company's commitment to CSR are more likely to act as brand advocates and deliver exceptional customer experiences.
- **4.2 Collaborating with Partners:** Collaborate with suppliers, business partners, and other stakeholders to collectively address social and environmental challenges. Collaborative CSR initiatives amplify the impact and demonstrate a united commitment to responsible business practices.
- **4.3 Engaging Customers and Communities:** Involve customers and local communities in CSR initiatives. Seek feedback, listen to their needs, and co-create solutions to address relevant social issues. This engagement fosters trust and loyalty from both customers and communities.
- **4.4 Reporting and Accountability:** Regularly report on CSR progress and outcomes to stakeholders. Being accountable for the results of CSR initiatives builds trust and demonstrates the brand's commitment to transparency.

In conclusion, leveraging CSR for enhanced brand reputation and customer loyalty requires aligning initiatives with brand values, effectively communicating CSR efforts, measuring their impact on brand reputation, and engaging stakeholders for maximum effect.

When implemented strategically and authentically, CSR can serve as a powerful tool for businesses to build a positive brand image, strengthen customer relationships, and gain a competitive advantage in the market.

Challenges and Criticisms of CSR in Enhancing Brand Reputation and Customer Loyalty 1. Greenwashing and CSR Discrepancies

One of the main challenges in leveraging CSR for brand reputation and customer loyalty is the issue of greenwashing and CSR discrepancies. Greenwashing refers to the practice of misleadingly portraying a company's environmental or social initiatives to appear more sustainable or socially responsible than they actually are. This can lead to a loss of trust among customers who feel deceived by the brand's claims.

CSR discrepancies occur when a company's CSR initiatives do not align with its actual business practices or values. For instance, a company may promote a charitable cause while simultaneously engaging in unethical labor practices or environmentally harmful operations. Such inconsistencies can undermine the credibility of CSR efforts and tarnish the brand's reputation.

2. Balancing CSR with Profitability

Another challenge faced by businesses is striking the right balance between CSR initiatives and profitability. While CSR can enhance brand reputation and customer loyalty, it may also involve significant financial investments. Companies must carefully manage their CSR budgets to ensure that these initiatives remain sustainable and do not negatively impact their financial performance.

Additionally, some businesses may face pressure from shareholders and investors who prioritize short-term profitability over long-term CSR benefits. Balancing financial goals with CSR commitments requires strategic planning and a clear demonstration of how CSR initiatives can contribute to the company's overall success in the long run.

3. Consumer Skepticism and Perception of Authenticity

Consumer skepticism is a significant obstacle in enhancing brand reputation and customer loyalty through CSR. As awareness of CSR increases, consumers have become more discerning and critical of companies' motives behind their CSR efforts. They may question the authenticity and sincerity of CSR initiatives, especially if they perceive them as mere marketing tactics rather than genuine commitments to social and environmental causes.

To overcome consumer skepticism, brands must be transparent and consistent in their CSR communication. Demonstrating tangible and measurable impacts of CSR initiatives can help build trust and showcase the brand's genuine dedication to making a positive difference.

4. Cultural and Global Variations in CSR Implementation

CSR initiatives that are successful in one cultural or geographical context may not necessarily resonate with consumers in other regions. Different cultural values, societal norms, and environmental challenges require tailoring CSR efforts to suit each market.

Companies operating globally need to navigate cultural differences sensitively and adapt CSR strategies accordingly. Failure to do so may lead to misinterpretation, negative perceptions, or even backlash from consumers who feel that CSR initiatives are imposed without understanding local needs and priorities.

In conclusion, while CSR can be a powerful tool for enhancing brand reputation and customer loyalty, it comes with challenges and criticisms. Greenwashing and CSR discrepancies can erode trust and authenticity, while balancing CSR with profitability requires careful financial management. Overcoming consumer skepticism necessitates transparent and genuine communication. Additionally, cultural and global variations in CSR implementation require adaptability and sensitivity. Businesses must address these challenges to successfully leverage CSR as a driver of brand reputation and customer loyalty while making a positive impact on society.

Future Trends and Recommendations

1. The Evolving Landscape of CSR in Business

The landscape of CSR in business is continuously evolving, and several future trends are likely to shape the way companies approach CSR:

- **1.1 Purpose-Driven Business:** More companies are expected to adopt a purpose-driven approach, aligning their business strategies with a clear social or environmental mission. Customers increasingly seek brands that have a positive impact on society, and purpose-driven businesses are likely to gain a competitive edge.
- **1.2 ESG Integration:** Environmental, Social, and Governance (ESG) considerations will become more integral to investment decisions. Investors are recognizing the value of companies with strong ESG performance, leading businesses to prioritize sustainable and responsible practices to attract capital.
- **1.3 Circular Economy Initiatives:** Companies will embrace circular economy principles, emphasizing resource efficiency, waste reduction, and product lifecycle management. Adopting circular economy practices can reduce environmental footprints while fostering innovation.
- **1.4 Social Impact Metrics:** Businesses will focus on measuring and reporting their social impact more comprehensively. The use of standardized social impact metrics will enable companies to track and communicate their contributions effectively.

2. Integrating CSR into Business Strategy

To stay ahead in the evolving CSR landscape, businesses should consider the following recommendations:

- **2.1 Leadership Commitment:** Strong leadership commitment is essential for effectively integrating CSR into business strategy. Leaders must champion CSR initiatives, embed them in the company's values, and align them with strategic goals.
- **2.2 Cross-Functional Collaboration:** CSR efforts should involve various departments, including marketing, operations, human resources, and supply chain. Cross-functional collaboration ensures that CSR becomes an integral part of the organization's DNA.
- **2.3 Stakeholder Engagement:** Engage stakeholders, including employees, customers, communities, and investors, in CSR decision-making processes. Involving stakeholders fosters a sense of ownership and ensures that CSR initiatives address relevant issues.
- **2.4 Long-Term Vision:** Develop a long-term vision for CSR that goes beyond short-term marketing campaigns. Sustainable impact requires consistent efforts and a commitment to continuous improvement.

3. Leveraging Technology for Transparency and Accountability

Advancements in technology can enhance transparency and accountability in CSR efforts:

- **3.1 Blockchain for Supply Chain Transparency:** Blockchain technology can provide transparent and immutable records of supply chain processes, ensuring ethical sourcing and traceability of products.
- **3.2 ESG Data Analytics:** Big data analytics can help companies gather, analyze, and report ESG data more effectively, enabling better decision-making and performance evaluation.
- **3.3 Social Media and Communication:** Social media platforms offer opportunities for real-time communication with stakeholders, allowing brands to showcase CSR initiatives and receive feedback directly from consumers.
- **3.4 Impact Assessment Tools:** Implement impact assessment tools to measure the effectiveness of CSR initiatives and understand their influence on brand reputation and customer loyalty.

4. Collaboration for Collective Impact

To achieve more significant and sustainable impacts through CSR, businesses should consider collaborative efforts:

4.1 Public-Private Partnerships: Collaboration between governments, businesses, and non-governmental organizations can address complex social and environmental challenges more effectively.

- **4.2 Industry Coalitions:** Industry-wide collaboration allows companies to pool resources, knowledge, and expertise to tackle common challenges and amplify their collective impact.
- **4.3 Multi-Stakeholder Initiatives:** Engage in multi-stakeholder initiatives that involve customers, suppliers, employees, communities, and investors. Collective efforts lead to more comprehensive and inclusive CSR solutions.
- **4.4 Global Initiatives:** Participate in global initiatives, such as the United Nations' Sustainable Development Goals (SDGs), to contribute to global sustainability efforts and foster positive change on a global scale.

In conclusion, the future trends in CSR are moving towards purpose-driven businesses, ESG integration, circular economy initiatives, and enhanced social impact metrics. To successfully integrate CSR into business strategy, strong leadership commitment, crossfunctional collaboration, stakeholder engagement, and a long-term vision are essential. Leveraging technology for transparency and accountability can improve CSR reporting and impact assessment. Lastly, collaboration among businesses, governments, and other stakeholders can create collective impact and drive meaningful change in society and the environment. Embracing these trends and recommendations will enable businesses to harness the potential of CSR for enhanced brand reputation and customer loyalty while making a positive contribution to a sustainable future.

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ENTREPRENEURSHIP DEVELOPMENT

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Introduction:

Entrepreneurship is the act of starting one's own business as opposed to engaging in any other type of economic activity, such as employment or the practise of a profession. Entrepreneurs are those who start their own businesses. An enterprise is the term used to describe the product of the process, or the business unit.

It's interesting to note that entrepreneurship, in addition to allowing the entrepreneur to work for themselves, also plays a significant role in the expansion of chances for the other two economic activities, namely employment and profession. Each business also creates a variety of other businesses, including those that provide raw materials, components, and services like transportation, courier, telecom, distributor intermediaries, advertising agencies, accounting firms, and lawyers. In the process, entrepreneurship grows in importance for a country's overall economic development. It's noteworthy to notice that hardly many people choose entrepreneurship as a career given its significance in the larger scheme of economic development. Entrepreneurs are thought to be born, according to conventional wisdom.

No society may postpone pursuing its development goals while waiting for the chanceof "birth" of entrepreneurs. Plans for economic growth would actually be ineffective unless entrepreneurship development is seen as a deliberate process of educating individuals about entrepreneurship as a career at a young age and establishing circumstances in which they may genuinely choose to become entrepreneurs. In addition to reaping a variety of additional financial and psychological benefits when you make this decision, you switch from being a job-seeker to a job-provider. Aspire to become an entrepreneur rather than being born one if you want to pursue entrepreneurship.

Entrepreneurship concept

As you are aware, entrepreneurship is one of the four main components of production, along with land, labour, and capital. However, it should come as a surprise to you because, in terms of its French roots, the term "entrepreneurship" (derived from the verb "entreprende" meaning "to undertake") pertained to undertaking military operations rather than business. The

same may be said for many other management terminology, including strategy (a plan of action to defeat the opposition, or "enemy"), logistics (the movement of people and equipment for timely availability), etc. Military themes are applied in economics and management, which is not surprising given that historically, wars are followed by economic reconstruction.

French economist Richard Cantillon, who lived in the early 18th century, is credited with coining the term "entrepreneur" for use in economics. He explicitly described the entrepreneurin his writings as the "agent who buys means of production at certain prices in order to sell the produce at uncertain prices in the future". Since then, a review of how the term is used in economics reveals that entrepreneurship includes taking on risk and uncertainty, coordinating productive resources, introducing innovations, and providing money.

Entrepreneurship charecteristics

It is a methodical, sequential, and intentional activity. It has certain temperamental, skill, and knowledge requirements that can be learned, developed, and obtained through formal education, occupational training, as well as through observation and job experience. For the notion that entrepreneurs are created rather than born, such an understanding of the entrepreneurial process is essential.

- 1. Legal and Beneficial Activity: Entrepreneurship is intended to promote legal business. This is crucial to remember since there may be attempts to pass off illegal activities as entrepreneurial endeavours by arguing that both legal and illegal firms involve risk. Entrepreneurship is the development of value for one's own gain and for the benefit of society.
- **2. Innovation:** From a company's perspective, innovation may result in cost savings or increased revenue. It is more than welcome if it carries out both. Even if it does nothing, it is still appreciated since innovation must become a habit!

Being able to create value is what makes entrepreneurship creative. You must recognise that "matter" does not become a "resource" when entrepreneurship is absent. Entrepreneurs create products and services that satisfy society's demands and desires by fusing the many production forces. Every business decision leads to the creation of wealth and income. Even when new technologies wipe out already-existing sectors of the economy, as in the case of xerox machines wiping out the carbon paper industry or mobile telephony posing a threat to landline/basic telephone, the economic advantages make such entrepreneurial initiatives just as desirable as acts of creative destruction.

3. Organisation of Production: Production, which entails the development of form, location, time, and personal value, necessitates the coordinated use of numerous production components, including land, labour, capital, and technology. Entrepreneurs mobilise these resources to create

a successful enterprise or organisation in response to perceived commercial opportunities. The entrepreneur may only have the "idea" that he spreads among the resource providers; it should be noted that he may not actually own any of these resources. With the funds secured, he can enter into contracts for the provision of machinery, materials, utilities

(such as water and electricity), and technology in an economy with a well-developed financial

system. He only needs to persuade the funding institutions.

Knowledge of the resources locations and availability, as well as the best ways to combine them, is the basis of production organisation. An entrepreneur needs to be skilled in negotiations to raise these in the company's best interests. Product development and the expansion of the market for the product are also part of the production organisation process. Additionally, an entrepreneur could need to create the sources of supply for the necessary components. For instance, whether it is assembling an automobile manufacturing unit or manufacturing burgers and pizza, there would be a need to develop a pool of suppliers of the various components or elements that go into their manufacture products in addition to cultivating a market and developing products to suit its tastes and preferences.

4. Taking Risks: The entrepreneur assumes the risk of paying them back whether or not the business succeeds by entering into contracts for an assured supply of the various inputs for his idea. The landowner receives the agreed-upon rent, the financiers receive the agreed-upon interest, and the workforce is paid the agreed-upon wages and salaries. The entrepreneur cannot, however, be certain of making money.

As long as the entrepreneur takes all reasonable steps to reduce risk in the business, the likelihood of complete disaster may be quite rare. For instance, he might sign a contract in advance with the buyers of his goods. In truth, he may merely be a contract maker or marketer for someone else's goods! Risk-taking often entails the possibility that actual profits may be lower than those anticipated.

It's a common misconception that business owners take big risks. Yes, people who choose a career in entrepreneurship do so at a higher risk than those who choose a career in employment or the practise of a profession because there is no "guaranteed" reward. In reality, when someone leaves a job to start their own business, they attempt to determine if theywould be able to maintain the same level of revenue or not. The danger of ending a long- established and successful career may appear "high" to an outsider, but the risk the individual has taken is measured. It's comparable to a motorcycle rider in the "ring of death" or a trapeze artist in a circus. Given their training, abilities, and, of course, confidence and courage, the artists have taken a calculated risk while the audience is in awe of the high-risk. According to a popular belief, businesspeople

flourish in situations where the chances of success are 50/50, or even. Because they are so confident in their abilities, they turn 50% of the time into 100% success.

In fact, entrepreneurship has come to be viewed as a "type of behaviours" in which one

- i. Actively seeks to solve a problem rather than contributing to it;
- ii. Employs one's own creativity and intellect to develop novel solutions;
- iii. Thinks beyond the resources that are currently under one's control in order to take advantage of emerging opportunities or address looming problems; and
- iv. Has the conviction necessary to persuade others of the validity of one's

Relationship between Entrepreneurship and Management

Business start-ups and expansions are important to entrepreneurship. In other words, it first occurs at the moment a new firm is launched, then it vanishes for a while as the venture becomes stable as an ongoing business, and it then reappears if it becomes necessary to introduce changes to the product, market, technology, structure, and other factors. In fact, it is believed that everyone is an entrepreneur when they genuinely "carry out new combinations," and they lose this trait once they have established their business and begin to operate it the way other people run theirs. In industrialised nations, the line between managerial focus on routine and entrepreneurial concentration on start-ups is so stark that some contend that once the project reaches a certain stage of maturity, the entrepreneurs must go and the managers must step in.

The owner-manager model, however, is more appropriate for entrepreneurship in developing nations because the entrepreneur stays involved in the business's daily operations. In fact, it is frequently said that their lack of managerial abilities is to blame for business failures. The success of an enterprise depends on the entrepreneurs' managerial skills, just as managers are required to take on entrepreneurial duties when necessary. The phrases entrepreneurship and management can be distinguished regardless of whether the entrepreneurs make room for the managers or whether they take on the managerial responsibilities themselves.

Economical Development and the Functions of Entrepreneurs

Land, labour, and capital would all be idle in the absence of an entrepreneur. Despite the fact that they may not be the ones creating or discovering the products, their work organising the production apparatus to utilise scientific and technological advances for commercial gain makes the other resources relevant and productive. To the extent that it is claimed that without entrepreneurial action, every plant would continue to be an invasive weed and every mineral would continue to be a rock.

Contrast to GDP: The most frequent definition of economic progress uses an increase in the Gross Domestic Product, or GDP. That money is made during the production process is something you are aware of. So, whether it's through manufacturing, agriculture, or services, entrepreneurs make money by organising production.

- 1. Capital Formation: By investing their own savings and formally mobilising the savings of their friends and family, entrepreneurs help to the process of capital formation. The money raised formally through capital markets, banks, and other financial institutions is supplemented by this informal funding.
- 2. Creation of Employment: People with a range of skills, qualifications, and talents can find work at any new venture. As a result, those who lack either the funds to earn interest on or the property to rent out can make a living through their own businesses. Actually, what they make provides them and their families with a lifestyle, a means of subsistence, and a sense of fulfilment in their work. Due to this, entrepreneurs have a significant direct and indirect impact on many people's lives.
- 3. Create Business Opportunities for Others: Every new company offers opportunities to the input suppliers (known as backward linkages) and the marketers of the output (known as forward linkages). As a pen maker, you would open doors for distributors, merchants, and producers of stationery supplies as well as refill manufacturers. These direct connections encourage other connections. For instance, more options for refill makers would result in increased sales for ink producers. Transporters, advertising, and other businesses often have more opportunities. Thus, entrepreneurship increases economic activity through a chain reaction.
- **4. Increased Economic Efficiency:** As you are aware, efficiency refers to getting more output out of a given input. By:
- Enhancing processes, eliminating waste, boosting yield, and
- Bringing about technical advancement, that is, by changing labor-capital ratios, entrepreneurs increase economic efficiency.

You are aware that labor's productivity rises when it is given quality tools(capital).

5. Broadening the Spectrum and Scope of Economic Activities: Diversification of economic activities—across the geographic, sectoral, and technical scope—is more important than just adding more and better versions of what already exists.

Pressures on the supply side that result in a lack of ability to fulfil demand, whether domestic or foreign, are another factor limiting economic growth. Entrepreneurs increase a

nation's production capability by mobilising local and even foreign resources. The concept of Indian Multinational Giants is rapidly taking shape.

6. Effect on Local Communities: Small business, which is entrepreneurship's natural environment, is a tremendous leveller. The table on marginalised groups shows what is possible. Such marginalised groups as women, SC, ST, and OBC are able to pursue their economic aspirations thanks to small-scale entrepreneurship. For these disadvantaged individuals, entrepreneurship is an even more appealing career choice because there are no entry obstacles in terms of educational requirements.

Local communities can be propelled to socioeconomic success stories through agro-based rural businesses and craft-based cottage enterprises. Local governments contribute to the growth of these entrepreneurial clusters in order to promote inter-firm cooperation and the creation of shared infrastructure. named, "Indian EntrepreneurshipClusters."

7. Promoting the Spirit of Exploration, Experimentation, and Daring: Economic development, among other things, necessitates releasing the bonds of customs and ideas that stifle advancement. If "crossing the seas," for instance, had been frowned upon, there would not have been international trade and the ensuing economic expansion.

Entrepreneurial Motivation

Potential future sources of entrepreneurship include men and women who believe in their own abilities but haven't yet found independence to be exciting or motivating. A question that easier to ask than to answer is what inspires a person. Mr. Narayan Reddy was motivated by desire to capitalise on his chemical discovery as a business opportunity. One may claim that Mr. Narayan Reddy was motivated by the urge for self-actualization in accordance with Maslow's theory of human needs. One frequently hears references to "need for achievement" or N-ach for short as the main motivator of entrepreneurial conduct because entrepreneurial conditions are typified by personal success in competitive situations and involving greater standards of excellence.

Need for Achievement (N-Ach.):

The need for achievement refers to the urge to complete a challenging task, to control, handle, or arrange real things, real people, real thoughts to finish this as quickly and independently as you can, to achieve a high quality while overcoming hurdles, to surpass oneself, to compete with and outdo others and to improve one's self-esteem through successful talent use. Yes, being an entrepreneur gives you the best chance to utilise your skills to their full potential. This is because working a 9 to 5 job, having to follow rules and regulations, and prioritizing following your boss's orders over using your own creativity and innovation while

employed all hinder your growth and development. You may design a work environment that complements your skills and passions.

- 1. Need for Power (N-Pow): Need for Power is the desire to sway others' actions or attitudes in order to move in the desired direction and realise the desired goals. Politicians, social-religious figures, Chief Executive Officers (CEOs), and governmentbureaucrats/civil servants are often seen as being power-hungry. A perspective like this appears to be more founded on the idea that a person's "position" within an organisation or society is where their power comes from. The urge for power may also be implied by owning a business, in a similar spirit. Innovators, trend-setters, and tradition- breakers are not necessarily expected to use their power for the benefit of themselves alone. To make a difference, it is not required that affiliation should just be with others; it may also be utilised to affect the lives of other people, prevent success from occurring. Family is the foundational face of the quest for power in certain entrepreneurs who are influenced by these socialised societies. They discovered that the foundation of successful careers is an organisation that serves as a foundation. One seems to be worthmore for family than for one's own well-being and respect for oneself.
- 2. Afflation is required (N-Aff.): You probably heard your parents say things like "family and the community to which one that whatever they do they do it for their belongs," which might be taken as reflecting children, if you carry on the tradition of business. If a man also considers the necessity for allegiance. He expresses concern for connection in his interpersonal interactions with people from former colonial nations. It means that the first generation of people in Independent India had an inclination to become entrepreneurs and that this tendency was driven by patriotic fervour and a desire to help those who they valued. It seems that the extraterrestrial authorities forced social activists and environmentalists to stall the economy. Teachers, physicians, and nurses can all be linked to affiliations that appear to be primarily motivated by these factors in such situations.

Autonomy Need (N-Ant.)

The urge for autonomy stems from a desire for independence, as well as from wanting to be answerable to no one but oneself for one's actions. The urge to fully display one's abilities is what it is known as. It is typically understood to mean a commitment to independence when used in the context of entrepreneurship individuals are rarely allowed enough discretionary flexibility at work to make decisions or choose a course of action, and this lack of independence often prompts individuals to launch their own businesses.

Summary:

In order to understand the phrases "entrepreneur," "entrepreneurship," and "enterprise," it helpsto compare them to the structure of an English sentence. The word "entrepreneur" refers to a person (the subject), the word "entrepreneurship" (the verb), and the word "enterprise" (the object) refers to the person's creation and the result of the process.

Both in terms of the enterprise and in terms of economic development, entrepreneurs play significant responsibilities. In terms of economic growth, entrepreneurs help to increase GDP, capital formation, and employment generation in addition to opening up business opportunities for others and enhancing the standard of living in the communities where they operate. They take on a variety of responsibilities in the business, starting with the analysis of an idea's viability and the mobilisation of resources for the idea's eventual manifestation as a company. They bring new products, markets, technologies, and a variety of other innovations while also bearing the risks and uncertainties related to business activity. They also take on responsibility for the day-to-day operation of the business in the setting of emerging nations.

A concerted effort must be made to promote entrepreneurship as a career choice due to its crucial role in economic development on a macro level and business start-ups on a micro level. EDPs and EAPs have a significant role to play in this regard. Additionally, a supportive environment for entrepreneurship must be established. Since entrepreneurship is the result of an ongoing interaction between an individual and their environment, it is important to develop entrepreneurial skills, motivations, beliefs, and attitudes.

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ENVISIONING TEACHER PREPARATION IN INDIA: THE ROLE OF INTEGRATED COURSES IN TEACHER EDUCATION

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Abstract:

In India, sustaining high-quality education for all students is largely dependent on teacher preparation. Reimagining teacher education programs is crucial given the continuously changing nature of the educational landscape and the need to meet the different requirements of students. Through the integration of theory and practice, promotion of interdisciplinary viewpoints, and improvement of pre-service teachers' pedagogical knowledge and abilities, integrated courses have emerged as a potential strategy to revitalize teacher preparation in India. The paper examines how integrated courses may be envisioned as part of India's teacher preparation system. It addresses the advantages and difficulties of integrated courses in teacher education using a thorough literature analysis. The possible effects of integrated courses on preservice teachers' professional growth, their instructional strategies, and their capacity to meet the needs of learners from a variety of backgrounds are also examined. The successful implementation of integrated courses in teacher education in India, however, necessitates careful consideration of a number of issues. The use of technology in teaching and learning, faculty development, and curriculum design and alignment are a few of them. In order to maintain the durability and scalability of integrated courses in teacher education programs, the study also emphasizes the significance of stakeholder collaboration, policy support, and continuous professional development opportunities.

Keywords: Integrated Teacher Education Program (ITEP), Teacher education, pedagogical practices, curriculum design

Introduction:

Teachers have a crucial role in ensuring the provision of quality teaching, which is essential for the growth and development of any country. With such a large and diversified population as India, the significance of training qualified teachers only increases. However, there are a number of issues with the current teacher education system in India, including a disconnect between theory and practice, a lack of exposure to multidisciplinary viewpoints, and

a lack of focus on meeting the needs of diverse learners. In this situation, it is urgent to rethink teacher training and investigate cutting-edge strategies that can better prepare pre-service teachers for the country's changing educational landscape. Integrated courses are recognized as a promising pedagogical approach in teacher education that effectively and efficiently cater to the drawbacks of conventional programs for teacher training (Gopinathan, 2013). Through the integration of subject-matter expertise, instructional abilities, and practical application, integrated courses seek to close the gap between theory and practice. By using an interdisciplinary approach, these courses encourage pre-service teachers to draw connections between various academic fields, establishing a broader perspective of education and developing critical thinking and problem-solving abilities. Additionally, experiential learning is emphasized in integrated courses, giving pre-service teachers the chance to gain useful skills through practical applications and in-class exercises. The article examines how integrated courses may be envisioned as teacher training in India. It aims to comprehend how integrated courses might solve current issues and aid in the production of teachers who are highly skilled and adaptable. Through practical experiences and classroom-based activities, teachers can build practical skills. Integrated courses have the potential to create a teaching force that is prepared for the future and capable of providing high-quality instruction and bringing about positive change in India's educational system. These integrated courses unite theory and practice, encourage interdisciplinary perspectives, and address the diverse needs of learners (Hammond, 2005).

The Pre-Service Teacher Education Tandem in India

Pre-service teacher education programs in India are intended to prepare future educators for their respective roles in the educational system. These courses offer the fundamental information, abilities, and pedagogical techniques required for successful teaching. The major pre-service teacher education programs in India are listed below:

The **Diploma in Elementary Education (D.El.Ed.)** program is a two-year degree developed for people who want to become elementary school teachers (Classes 1–8). It emphasizes gaining expertise in pedagogy, subject-matter knowledge, classroom management techniques, and knowledge of child psychology. The course covers a variety of topics, including pedagogy, subject-specific approaches, education research, and hands-on teaching experiences. The **Bachelor of Education (B.Ed.)** program is a one- to two-year study for people who want to work as secondary school teachers (Classes 9 to 12). It offers a greater comprehension of educational theories, pedagogical techniques, subject-matter expertise, assessment and evaluation techniques, and classroom management. The B.Ed. program normally consists of

pedagogy, topic specialization, education studies, and teaching practicum courses. The "Bachelor of Elementary Education (B.El.Ed)," a four-year integrated program that combines a bachelor's degree in education with subject-specific content expertise. It equips people to instruct at the elementary school level. Language, mathematics, science, and social sciences are just a few of the subjects studied in-depth in the program that combines education lectures with subject-specific coursework. It places a strong emphasis on both subject-matter expertise and teaching techniques. The Master of Education (M.Ed.) program is a one- to two-year postgraduate study created for people looking to specialize in a particular area of education and gain advanced expertise in that discipline. It emphasizes policy studies, specialized fields like special education or educational technology, as well as educational research, curriculum creation, educational leadership, and other related topics. Those who want to enhance their careers in teaching, administration, research, or curriculum development frequently enroll in the M.Ed. program. **B.A. B.Ed. and B.Sc. B.Ed. integrated programs** are four-year undergraduate integrated programs that combine a bachelor's degree in arts or science with a B.Ed. degree. These integrated programs seek to offer both pedagogical skills and a thorough comprehension of the subject matter. They train people to become secondary-level subject-specialist teachers. In addition to the programs mentioned above, India offers programs for specialized teacher education such as the Diploma in Early Childhood Care and Education (ECCE), Diploma in Special Education (DSE), and Diploma in Physical Education (D.P.Ed.) fall under this category. As an example, these programs concentrate on early childhood education, special education, or physical education.

The need of Integrated Courses in Teacher Education

In order to meet a number of pressing demands within the educational system, integrated courses in teacher education are crucial in India. Here are some major arguments supporting the requirement for integrated courses:

- Bridging the Gap between Theory and Practice: The gap between theoretical understanding and real-world application troubles traditional teacher education programs often. By seamlessly integrating theoretical ideas with real-world experiences, integrated courses offer a platform for bridging this divide. The application of pedagogical theories in practical classroom situations can be better understood by pre-service teachers, who will then learn how to make their lessons more applicable and effective.
- **Developing Interdisciplinary Perspectives:** Pre-service teachers who take integrated courses are encouraged to think critically across disciplines. In the Indian setting, where topic silos frequently predominate in the educational system, integrated courses can aid in removing

these barriers. Pre-service teachers can more effectively relate their teaching to real-life contexts and get a deeper grasp of how many courses are interconnected by integrating subject material knowledge from various disciplines. This will help students receive an education that is more holistic and meaningful.

- Enhancing Pedagogical Competence: Integrated courses lay focus on the integration of general pedagogical knowledge with subject-specific teaching. implementing an integrated approach, pre-service teachers may strengthen their overall pedagogical skills while acquiring a greater understanding of how to teach particular courses. Teachers are better equipped to engage students in active learning, critical thinking, and problem-solving, enabling a deeper and more meaningful learning experience, by combining subject knowledge and pedagogy.
- **Promoting Inclusive Education:** Integrated courses provide an opportunity to integrate inclusive education principles throughout all phases of teacher preparation. Pre-service educators can gain knowledge of various learning requirements and methods for addressing them within an integrated framework. As a result, teachers will be better equipped to meet the diverse requirements of students with different origins, talents, and learning preferences, supporting equal access to high-quality education.
- Nurturing Collaboration and Teamwork: Integrated courses encourage interaction and
 collaboration among future educators. Future teachers gain crucial abilities including
 communication, teamwork, and problem-solving through working together on
 multidisciplinary projects and shared learning experiences. These abilities are essential for
 developing a supportive and collaborative learning environment in classrooms where teachers
 can collaborate successfully and exchange best practices.
- Integrating Technology in Teaching: Technology integration in education can be effectively
 implemented into integrated courses. To improve their teaching methods, pre-service teachers
 might become familiar with educational technologies, digital resources, and online tools.
 Teachers can experiment with new teaching methods, differentiate education, and develop
 engaging learning experiences for students by integrating technology within an integrated
 framework.
- Addressing the Changing Educational Landscape: India's educational system is rapidly evolving, with a focus on educating pupils for a future that will be marked by difficult problems and technological developments. By providing pre-service teachers with multidisciplinary perspectives, critical thinking abilities, and the knowledge to use digital resources, integrated courses assist them in adjusting to this shifting environment. As a result,

they are more equipped to fulfill the demands of 21st-century learners and advance their overall development.

The Vision of Integrated Teacher Education Program (ITEP) in India

The primary objective of integrated courses in teacher education in India is to provide a system that is transformative and prepared for the future by giving pre-service teachers the information, abilities, and character traits they need to succeed in their jobs as educators. By encouraging a holistic and multidisciplinary approach that smoothly combines theory and practice, fosters cooperation, and attends to the many learning requirements of learners, integrated courses seek to revolutionize teacher preparation (Mishra, 2010). The ITEP aims to produce highly qualified and competent educators who are able to teach effectively and have a deeper understanding of their respective subject areas. The program's objective is to provide teachers with the methods and skills they need to effectively instruct pupils and foster holistic development. The educational program strongly emphasizes integrating academic theory with real-world lessons. It aims to close the knowledge gap between theory and practice by giving aspiring teachers access to real-world experiences and hands-on teaching opportunities. The ITEP intends to encourage teacher candidates' interdisciplinary learning. It encourages educators to gain a broad understanding of a variety of topics so they can include them in their teaching strategies and give students compelling, all-encompassing learning experiences. The ITEP aims to promote interdisciplinary learning among teacher candidates. In order to integrate diverse disciplines into their teaching strategies and provide students with compelling and thorough learning experiences, it encourages teachers to gain a broad understanding of a variety of topics. The program encourages teachers to be innovative, creative, and critical thinkers. It strives to foster in teachers a spirit of inquiry, problem-solving, and adaptability so they may successfully meet the needs of various students and keep up with the evolving educational landscape (Singh, 2018). Recognizing the value of inclusive education, ITEP seeks to prepare educators to provide inclusive learning environments that meet the needs of all students, including those with impairments or from disadvantaged backgrounds. The program lays a strong emphasis on teachers' ongoing professional development. It promotes teachers to participate in continual professional development, research, and peer cooperation in order to improve their teaching abilities and stay current with emerging educational trends.

The Impact

The professional development of pre-service teachers, their instructional strategies, and their capacity to meet the various needs of students could all be significantly impacted by the integration courses in teacher education. Here are a few probable effects that cater to the needs of

the educational spectrum quite effectively. Integrated courses give prospective teachers a thorough understanding of educational theories, subject matter, and effective teaching techniques. Pre-service teachers acquire hands-on experience with instructional approaches, assessment methods, and classroom management skills by integrating theory and practice. With their improved pedagogical knowledge and abilities, they can create and present engaging classes that promote student learning and achievement (Bhargava, 2016). Pre-service teachers who pursue integrated courses develop their multidisciplinary perspectives. Pre-service teachers gain a comprehensive understanding of the linked nature of information by integrating subject matter material knowledge from many disciplines, such as physics, mathematics, the social sciences, and language arts. This interdisciplinary perspective gives teachers the resources they need to connect ideas from other disciplines and incorporate them into their teaching methods, giving pupils a well-rounded and thorough education. Integrated courses provide a strong emphasis on addressing the varied needs of all students, including those from underrepresented groups, students with disabilities, and those with diverse cultural and language backgrounds. Culturally sensitive pedagogy, differentiated education, and inclusive teaching practises are all introduced to pre-service teachers. As a result, they may design inclusive classrooms, recognise and value the different origins and abilities of their students, and adapt their instruction to the particular requirements of each one of them, so encouraging fair educational possibilities. Integrated courses encourage pre-service teachers to strengthen their critical thinking and problem-solving abilities by engaging into relevant research (Cochran, 2005). Teachers get the analytical skills, critical thinking skills, and creative solution-proposing abilities necessary to analyze complex educational issues through multidisciplinary projects, case studies, and group problem-solving exercises. These talents allow teachers to adjust to shifting educational environments, deal with difficulties in the classroom, and give pupils chances to hone their own critical thinking skills. The focus of integrated courses is on pre-service teachers' cooperation and teamwork. Teachers gain proficiency in effective communication, teamwork, and a collaborative mindset through collaborative projects, peer-to-peer learning, and group discussions. This equips them with the skills necessary to collaborate well with coworkers, managers, and other key players, building a collaborative culture inside schools and fostering a positive learning environment for children (Tiwari, 2015). The use of technology as a transformative teaching and learning tool has been promoted in integrated courses. Digital resources, platforms, and innovative technology for learning are introduced to pre-service teachers in ways that improve their teaching methods. In order to differentiate instruction, give students with individualized learning opportunities, and create engaging and interactive learning experiences, they learn how

to use technology. With the help of this technology integration, instructors will be better equipped to utilize digital resources in the classroom and change with the rapidly changing technological environment in K–12 institutions. Overall, integrated courses have an immense potential impact on pre-service teachers' professional growth, instructional strategies, and capacity to meet the varied needs of learners. Integrated courses prepare pre-service teachers to be effective and inclusive educators who can have a positive impact on student learning and success by integrating theoretical knowledge with practical application, fostering interdisciplinary perspectives, encouraging collaboration, and attending to the specific needs of students.

The Challenges

There are difficulties in implementing Integrated Teacher Education Programmes (ITEP) in India (Tiwari, 2015). The following are some major difficulties that could occur when implementing ITEP:

Curriculum Design and Integration: It can be difficult to create a coherent and integrated curriculum for ITEP. It necessitates careful coordination and blending of subject-matter expertise, teaching abilities, and interdisciplinary perspectives. It might be challenging to make sure that the curriculum corresponds to the needs of various students and adapts to the evolving educational environment.

Faculty Training and Capacity Building: It takes qualified and experienced teachers to integrate several topic areas and educational approaches in ITEP. It might be difficult to offer faculty members the training and professional development opportunities they need to conduct integrated courses successfully. The effectiveness of ITEP depends on developing teachers' abilities to teach across academic boundaries, encourage interdisciplinary learning, and adopt cutting-edge instructional practises.

Infrastructure and Resource Availability: ITEP implementation might need sufficient infrastructure and resources to facilitate integrated teaching and learning. This offers access to subject-specific resources as well as fully furnished classrooms, libraries, and technological resources. It might be difficult to guarantee that institutions have the resources required to conduct integrated courses, especially in environments with limited resources.

Assessment and Evaluation: Creating evaluation strategies that accurately reflect the learning outcomes of integrated courses can be difficult. It's possible that conventional assessment techniques fall short of accurately capturing the multidisciplinary knowledge and abilities acquired through ITEP. It is crucial to develop appropriate evaluation methods and tools to evaluate integrated learning outcomes, but this process can be difficult and time-consuming.

Conclusion:

To envisage and improve teacher preparation in India, it is essential to consider the significant role of integrated courses in the teacher education spectrum. Integrated courses give pre-service teachers the skills they need to be successful in their positions as teachers by seamlessly integrating subject matter knowledge, pedagogical abilities, and interdisciplinary viewpoints. In addition, pre-service teachers have the chance to strengthen their critical thinking, problemsolving, and reflective practices, these courses foster a greater grasp of the interconnectivity of knowledge. Integration of technology, inclusive education, and the development of 21stcentury skills are all priorities in the integrated course vision for teacher education, which is in line with the shifting educational landscape. Integrated courses incorporate cutting-edge pedagogical strategies, adapt to changing educational situations, and effectively meet the requirements of diverse students are all skills that future teachers must possess. But for integrated course implementation to be effective, thorough curriculum planning, high-quality faculty development, suitable infrastructure, stakeholder participation, and continuous support are all necessary. The integrated course vision for teacher education, which is in step with the transforming educational landscape, places a strong emphasis on the integration of technology, inclusive education, and the development of 21st-century skills (Khetarpal, 2017). Future educators are taught these abilities in integrated courses, including how to effectively meet the needs of a diverse student body, incorporate cutting-edge pedagogical practices, and adapt to changing educational settings. But for the adoption of integrated courses to be successful, careful curriculum planning, excellent faculty development, appropriate infrastructure, stakeholder participation, and ongoing support are all required. Issues including resistance to change, resource limitations, and the need for continuing monitoring and assessment must be dealt with in order to guarantee the effectiveness and sustainability of integrated courses in teacher education.

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A STUDY ON DIGITALIZATION IN HRM PRACTICES

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Abstract:

Digitalization in HR practices refers to the use of digital technology to automate, streamline and enhance human resource management processes. Our study aims to explore the impact of digitalization on human resource practices in organizations, examining its benefits and drawbacks. The study reviews the existing literature on digitalization and HRM practices, analyzing the ways in which digitalization has transformed HR practices. The research methodology used is a descriptive research design, relying on secondary data collected from peer-reviewed articles, books, and reports from reputable sources. The data analysis process involves a thematic analysis approach to identify patterns, themes, and categories within the data collected. The study's objectives are to understand the role of digitalization in HR practices with its application percentage and to examine the pros and cons of digitalization in HR practices. The study is not limited to any particular industry or organization size and aims to provide a broad understanding of the impact of digitalization on HR practices across industries. The limitations of the study include the potential for bias in the sources used, the limited scope of secondary data, and the lack of primary data collection. Our study's outcome can provide guidance to HR officials in any organization seeking to implement digital technologies throughout their processes.

Keywords: Digitalization, HR practices, Recruitment and selection, Employee engagement and communication, Performance management

Introduction:

Digitization is the process by which information is converted into a digital format. A string of numbers that each defines a different set of points or Samples is produced as the output, which is a representation of an object, image, sound, text, or signal. Human resources are the division of a business responsible for finding, screening, recruiting, and educating job applicants (HR). It also oversees the employee benefit plans. In the twenty-first century, human resources (HR) play a crucial role in assisting organizations in adapting to a business environment that is

rapidly changing as well as to the rising demand for qualified people.HR practices involves Recruitment and selection, education and development, openness, employee incentives, pay and evaluations, compliance, and terminations Utilizing cutting-edge technology, digitalization in HR practices refers to the transformation of conservative HR operations. To robotize HR techniques and work processes, computerized HR utilizes the cloud with programming as a help (SaaS). HR is being changed through the blur, works on HR techniques along with liberates HR and Individuals groups toward spotlight on top of individuals. Because of the force of further developed media and IT (Data Apparatus) instruments, the globe has gone through a few changes in the twenty-first hundred years. Digitalization permeates every aspect of business and everyday life. It is a new technique to handle strategic rules and employee Behavior. The market's dynamic behavior is directly contributing to the rapid development of the digitalization. Organizations must adapt these developments for improved employee communication and to have the upper hand. Advanced innovation plays a crucial role HRM and has a wide range of effects on how it operates. It also has a blow on top of the other HR practice in addition to the Human Resource Management System (HRIS). The individual source discipline of HRM be apprehensive with everything.

Review of Literature:

The author Alena Fedorovaⁱ, says that Digital of HRM practices and its impact on employee wellbeing is examined in the paper. Spreading the practices of applying digital technology in HRM system providing the negative impact of digital process on employee wellbeing. Arthi Purushothamⁱⁱⁱ examines the study on digital technology evolving HRP and its Challenges the digital aspects could take firm and swift decisions in HR practices and also so many problems are facing by creating the digital culture platforms and HR rebuild its practices digitally in engaging employees. Ardelin Lumiii in his paper say that positive and negative aspects of digitalization can be examine within HRM procedures. Dr Arvind hans, and others^v examined how the HRM is impacted by the digital technology and analyzed that increasing the responsibilities of HRM in a period of fast technology developments human capital gains the important factor in establishing via digital transformation. G Shivarajvi examined how the digitalized HR practices in digital business era in Indian context. Across the world the organizations speed of advanced change is connected with HR practices like force enhancement, ability change, up skilling, re skilling. Dr Aneri Shukla^{iv} A study on digitalization in HR with help of Some examples. It examines the advantages of digitalization and challenges faced in adopting digital HR. also make a list of different tools available in market for digital HR. N Bhanu prakash, and others^{ix} The hardest difficulty facing HR professionals at the moment is that any information regarding an employee's work be more and more needy on top of digital tackle and medium. Stefan Strohmeier^{xii} Academic discourse is increasingly using phrases like "digital human resource management" and variations like "Digital human resource management, and digital disruption of human resource management are all terms used to describe this type of management. Mruthyanjaya Rao^{viii} new developments in human resource management related to digitalization in HRM This essay determination argue how digitalization has changed throughout time in HRM and how it is being used to implement HRM strategies and policies. Sinead o reilly^{xi} say how the digital changes happen in the post covid era with compared to the before covid era and how it is re shared, redesign remain effective in the HR functions need to be modernized with business needing to provide best experience to employee and also compare the digital HR functions with traditional functions. Varadharaj Aravamudhan and others^{xiii} The digital HRM has the ability to perform human tasks using software and apps that have internet integration. If you concentrate on the crucial function that digital HRM plays in enhancing organizational performance.

Objectives of the study:

- To Study and understand the role of Digitalization towards HR practices
- To examine the pros and cons of digitalization in HR practices.

Scope of study:

This study focuses on the impact of digitalization on human resource practices in organizations. The study aims to examine the role of digitalization in HR practices, exploring its benefits and drawbacks. The study reviews the existing literature on digitalization and HRM practices to provide a comprehensive understanding of the topic. The study also analyzes the ways in which digitalization has transformed HR practices, including recruitment and hiring, employee engagement and communication, performance management, and learning and development. The study is not limited to any particular industry or organization size and aims to provide a broad understanding of the impact of digitalization on HR practices across industries.

Research Methodology:

Research Design

This study will follow a descriptive research design to explore the role of digitalization in HR practices. The descriptive research design is best suited for this study as it will provide a detailed analysis of the topic, including the advantages and disadvantages of digitalization in HR practices.

Data Collection:

This study will rely on secondary data, which includes peer-reviewed articles, books, and reports from reputable sources such as academic databases and government websites. The data collection process will be carried out using keyword searches, electronic databases, and the reference lists of relevant sources.

Data Analysis:

The data analysis process will involve a thematic analysis approach to identify patterns, themes, and categories within the data collected. This will help to organize the data and identify key areas of discussion related to the role of digitalization in HR practices.

Ethical Considerations:

This study will follow ethical guidelines to ensure the protection of human subjects and the integrity of the research process. The researchers will obtain informed consent from the authors of the sources used, and all data collected will be kept confidential and anonymous.

Limitations:

The limitations of this study include the potential for bias in the sources used, the limited scope of secondary data, and the lack of primary data collection. Additionally, the generalizability of the findings may be limited due to the specific context and nature of the study.

Role of digitalization in HR practice

Digitalization has had a significant impact on HR practices by providing new tools and technologies to streamline and improve HR operations. Here are some ways in which digitalization has transformed HR practices:

Recruitment and Hiring: Digitalization has made it easier to post job openings, collect applications, and screen candidates. Companies can now use online job boards, social media, and other digital channels to advertise job openings and reach a wider pool of candidates. Applicant tracking systems (ATS) and online assessments can also help recruiters efficiently screen and filter candidates, making the hiring process faster and more efficient.

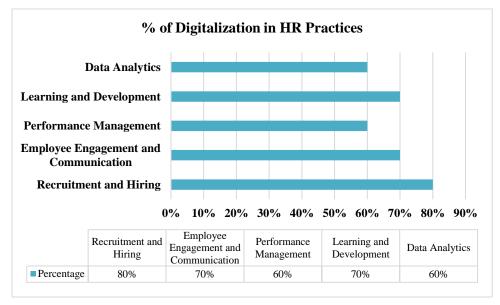
Employee Engagement and Communication: Digital tools such as employee intranets, social media, and messaging apps can help companies improve internal communication and engage with employees more effectively. These tools can also help companies get feedback from employees and measure employee satisfaction and engagement.

Performance Management: Digitalization has enabled companies to move away from traditional performance management practices and adopt more continuous and data-driven approaches. Tools like performance management software and 360-degree feedback platforms allow managers to provide ongoing feedback and track employee progress in real-time.

Learning and Development: Digitalization has made it easier to provide learning and development opportunities to employees through online training programs, webinars, and elearning platforms. These tools can help companies upskill and reskill their workforce to meet changing business needs.

Data Analytics: Digitalization has also enabled HR teams to collect and analyze data to make more informed decisions. Analytics tools can help companies identify trends, measure the effectiveness of HR initiatives, and make data-driven decisions.

The percentage of Digitalization in HR practices:



Source: https://www.i-scoop.eu/digital-transformation/digital-hr/

Recruitment and Hiring: Digitalization is rapidly transforming the recruitment and hiring process, with approximately 80% of HR professionals using some form of digital tools such as ATS, online job postings, candidate screening, and video interviews.

Employee Engagement and Communication: Around 70% of organizations use digital tools to improve employee engagement and communication, such as social media, chatbots, mobile apps, and employee portals.

Performance Management: Digitalization is increasingly used to improve performance management processes, with approximately 60% of organizations using tools such as performance appraisal software, goal-setting and tracking platforms, and feedback and coaching tools.

Learning and Development: Digitalization is transforming the traditional learning and development landscape, with around 70% of organizations using some form of digital tools, such as e-learning platforms, virtual classrooms, gamification, and microlearning.

Data Analytics: Digitalization is becoming increasingly essential for data-driven decision-making in HR, with around 60% of organizations using data analytics tools, such as HR analytics platforms, predictive analytics, and machine learning algorithms to drive better insights and outcomes.

Pros of digitalization in HR Practices

Digitalization has brought significant benefits to HR practices, some of which include:

Increased Efficiency: Digitalization automates many of the HR processes, such as resume screening, interview scheduling, and onboarding. This saves time and increases efficiency, allowing HR professionals to focus on more value-adding tasks.

Improved Candidate Experience: With digitalization, job seekers can easily apply for jobs online, receive automated updates on their application status, and complete onboarding paperwork remotely. This improves the candidate experience and helps organizations attract and retain top talent.

Enhanced Data Management: Digitalization enables HR professionals to collect, store, and analyze employee data, making it easier to identify patterns, make informed decisions, and measure the impact of HR programs.

Better Performance Management: Digital tools can help HR professionals track employee performance, provide feedback, and set goals. This leads to more objective and effective performance management.

Increased Collaboration: Digital tools, such as team collaboration platforms, enable HR professionals to work together seamlessly, irrespective of their location, leading to better team performance.

Cost Savings: Digitalization reduces the need for manual labor, which in turn reduces the cost of HR operations. Also, automation reduces the risk of errors, which can lead to significant cost savings.

Cons of Digitalization in HR Practices

While digitalization has brought many benefits to HR practices, there are also some potential drawbacks to consider:

Loss of Personal Touch: Digitalization can lead to a loss of personal touch in HR practices, particularly in areas like recruitment and onboarding, where face-to-face interactions can be important for building relationships and establishing trust.

Bias in Algorithmic Decision-Making: Algorithms used in HR practices can perpetuate bias, particularly if the data used to train them reflects existing biases in the workforce. This can lead to discriminatory outcomes in areas like recruitment, performance evaluation, and promotion.

Cybersecurity Risks: Digitalization also brings with it cybersecurity risks, particularly with the storage and transmission of sensitive employee data. Companies must invest in robust security protocols to protect employee information from cyberattacks.

Skill Gap and Job Loss: The introduction of new technologies can lead to skill gaps among employees who may not have the necessary digital skills to keep up with changing demands. In some cases, digitalization can also lead to job loss as certain HR functions are automated.

Limited Flexibility: Digitalization may also limit flexibility in HR practices. For example, automated recruitment processes may be unable to account for nuances in candidate profiles or the specific needs of a given role.

It is important for companies to be aware of these potential drawbacks and take steps to mitigate them while leveraging the benefits of digitalization in HR practices.

Suggestions:

Emphasize the Benefits: To effectively communicate the role of digitalization in HR practices, it is important to highlight the benefits. As mentioned, digitalization can improve efficiency, candidate experience, data management, performance management, collaboration, and cost savings. By focusing on these benefits, companies can better understand how digital tools can help them achieve their HR goals.

Address Potential Drawbacks: It's also important to acknowledge and address the potential drawbacks of digitalization in HR practices. Companies should be aware of issues such as the loss of personal touch, bias in algorithmic decision-making, cybersecurity risks, skill gaps and job loss, and limited flexibility. By doing so, companies can take steps to mitigate these issues and ensure that the benefits of digitalization are maximized while minimizing any negative impact.

Provide Examples: Providing real-world examples of how digital tools have been used to improve HR practices can be an effective way to illustrate the role of digitalization. For instance, a company could share how it used an ATS to reduce the time and cost associated with recruiting or how it implemented an e-learning platform to improve employee skills and knowledge.

Encourage Experimentation: Digital tools are constantly evolving, so it's important for companies to experiment with new tools and technologies to identify what works best for their HR practices. Encouraging experimentation and a willingness to try new things can help companies stay ahead of the curve and adapt to changing HR needs.

Ensure Employee buy-in: To fully realize the benefits of digitalization in HR practices, it's important to ensure that employees are on board. Companies should involve employees in the selection and implementation of digital tools, provide training and support, and communicate the

benefits of digitalization to help employees see the value of these tools. By doing so, companies can create a more engaged and productive workforce.

Conclusions:

Digitalization has transformed HR practices by providing new tools and technologies that improve recruitment, communication, performance management, learning and development, and data analytics. By leveraging digital tools, companies can improve efficiency, streamline operations, and create a more engaged and productive workforce. Digitalization is significantly impacting various aspects of HR practices, including recruitment and hiring, employee engagement and communication, performance management, learning and development, and data analytics. The majority of organizations have embraced digital tools to improve their HR processes, with an average adoption rate of 70% across all areas. As the pace of technological innovation accelerates, organizations must continue to invest in digital HR solutions to remain competitive and meet the evolving needs of their workforce. Digitalization in HR practices helps organizations to operate more efficiently, improve the employee experience, and make datadriven decisions, leading to better business outcomes. To fully leverage the benefits of digitalization while minimizing the risks, companies must be aware of these potential drawbacks and take steps to mitigate them. By doing so, companies can create a more efficient, engaged, and productive workforce, leading to better business outcomes. The role of digitalization in HR practices can bring various benefits such as improved efficiency, candidate experience, data management, performance management, collaboration, and cost savings. However, potential drawbacks such as the loss of personal touch, bias in algorithmic decision-making, cybersecurity risks, skill gaps and job loss, and limited flexibility should also be addressed. Providing realworld examples, encouraging experimentation, and ensuring employee buy-in can help companies fully realize the benefits of digitalization while minimizing any negative impact. It's important to involve employees in the selection and implementation of digital tools, provide training and support, and communicate the benefits of digitalization to help employees see the value of these tools.

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DIGITAL HUMANITIES: EXPLORING THE IMPACT OF TECHNOLOGY ON TRADITIONAL HUMANITIES DISCIPLINES, INCLUDING TEXT MINING, DATA VISUALIZATION, AND COMPUTATIONAL ANALYSIS OF HISTORICAL AND LITERARY TEXTS

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Abstract:

The emergence of digital humanities has revolutionized traditional humanities disciplines, presenting novel and innovative approaches to explore historical and literary texts through the lens of technology. This interdisciplinary field merges the tools of computer science with the richness of humanities to analyze vast collections of textual data, unlocking hidden insights and patterns that were previously inaccessible. This paper delves into the impact of technology on traditional humanities, with a specific focus on text mining, data visualization, and computational analysis. Text mining techniques harness the power of natural language processing and machine learning to extract valuable information from textual sources. By identifying patterns, keywords, and entities, researchers can navigate through extensive archives of historical documents and literary works with unprecedented efficiency, revealing new connections and sentiments that offer deeper understandings of the past.

Data visualization plays a pivotal role in presenting the outcomes of text mining and computational analysis in an intuitive and visually captivating manner. Through word clouds, frequency distributions, topic models, and network graphs, complex relationships and themes within the texts are made accessible to scholars and the wider public alike. Interactive visualizations empower users to interact with the data dynamically, encouraging further exploration and interpretation. Computational analysis methods complement text mining and data visualization, employing statistical and computational techniques to examine trends, patterns, and relationships within historical and literary texts. Sentiment analysis, topic modelling, stylometry, and network analysis are among the tools applied in this context, enabling researchers to gain insights into writing styles, thematic clusters, and authorship patterns over time.

This chapter showcases how these technological advancements have transformed traditional humanities research, enabling scholars to delve into the intricacies of historical events, societal contexts, and literary masterpieces at scales previously unattainable. Moreover, digital humanities have provided a platform to unearth voices and perspectives that have been overlooked in traditional analyses, promoting inclusivity and a deeper understanding of diverse cultural and social narratives. Through this exploration, we recognize the transformative potential of digital humanities in reshaping scholarly practices and fostering collaborative research endeavors. As technology continues to evolve, the future of digital humanities promises even greater opportunities for unraveling the mysteries of the past and enriching our appreciation of human culture and heritage.

Keywords: Digital humanities, Data mining, Data visualization, Computational analysis **Introduction:**

In an era where data is abundant and technology ever-evolving, Digital Humanities emerges as a beacon of innovation, revolutionizing the ways we interpret, analyze, and comprehend the vast expanse of human knowledge. Through the lenses of text mining, data visualization, and computational analysis, we unlock new dimensions in historical and literary texts, unearthing hidden patterns and connections that were once obscured to the naked eye.

In this expedition, we venture beyond conventional scholarly methods, embracing the power of algorithms and machine learning to uncover insights that enrich our understanding of the human experience. The amalgamation of humanities and technology allows us to paint a more comprehensive and nuanced picture of our past and present, illuminating the human condition through a digital canvas.

In this era of Digital Humanities, the past comes alive with newfound vitality, and the words of the ancients reverberate through the corridors of time with a modern resonance. So, prepare yourself to witness the transformation of the humanities as we know it, as we delve into the boundless possibilities of technology, and embrace the wonders of Digital Humanities. The impact of technology on traditional humanities disciplines has been profound and transformative, shaping the way scholars conduct research, analyze data, and communicate their findings. Here are some key areas where technology has had a significant impact:

1) **Research and Data Collection**: Technology has revolutionized the way scholars gather data and conduct research. Digital archives, online libraries, and databases have made it easier for researchers to access vast amounts of information quickly and efficiently. This access to a wealth of data has expanded the scope of research and enabled interdisciplinary approaches.

Research and data collection of literary works in humanities involves a systematic and rigorous approach to studying and analyzing written texts, such as novels, poems, plays, and other forms of literature. Here are some key notes on how to conduct research and gather data in this field:

- i. **Defining the Research Scope:** Clearly define the research objectives and the scope of your study. Decide on the specific literary works, time periods, authors, genres, or themes you want to explore. This will help you focus your research efforts.
- ii. **Literature Review:** Begin with a comprehensive literature review to understand the existing scholarship in the area you are researching. Identify key theories, methodologies, and gaps in the literature. This will inform your research design and approach.
- iii. **Selecting Literary Works:** Choose a diverse and representative sample of literary works that align with your research objectives. Consider factors like historical significance, cultural relevance, and critical acclaim.

iv. **Data Collection Methods:**

- Close Reading: Conduct in-depth close reading of the selected literary works to extract meaningful insights and themes.
- Textual Analysis: Use various textual analysis techniques to study language patterns, stylistic elements, and narrative structures.
- Historical and Contextual Research: Investigate the historical and cultural context of the works to understand their significance better.
- Interviews and Surveys: If applicable, conduct interviews with authors, scholars, or readers to gain additional perspectives.
- Quantitative Analysis: Consider using quantitative methods to analyze aspects like word frequencies or patterns.
- v. **Data Organization:** Develop a system for organizing your collected data. This could involve creating a database, using software tools for text analysis, or using traditional note-taking methods.
- vi. **Ethical Considerations:** Respect copyright laws and intellectual property rights when collecting data. If conducting interviews or surveys, ensure you have informed consent from participants and maintain confidentiality.
- vii. **Data Interpretation:** Analyze the collected data systematically to draw meaningful conclusions. Look for patterns, themes, and connections between the literary works.

- viii. **Theoretical Framework:** Ground your research in relevant theoretical frameworks from the humanities or literary criticism. This will provide a lens through which to interpret your findings.
- ix. **Peer Review:** Share your research findings with peers or mentors in the field to receive feedback and suggestions for improvement.
- x. **Writing the Research:** Present your research findings in a clear, coherent, and well-structured manner. Support your arguments with evidence from the literary works and existing scholarship.
- xi. **Conclusion and Implications:** Summarize the key findings of your research and discuss their implications for the field of humanities and literary studies.
- xii. **Continuous Learning:** Stay updated with the latest research and trends in literary studies to enhance the quality and relevance of your research.

Remember that research in humanities is often iterative, and your findings may lead to new questions and areas of exploration. Embrace the process and enjoy the journey of uncovering the intricacies of literary works.

2) Text Analysis and Digital Humanities: Digital humanities is an interdisciplinary field that combines traditional humanities disciplines with computational tools and techniques. Text analysis, for example, allows researchers to process and analyze large corpora of texts, uncover patterns, and identify trends that would have been nearly impossible to do manually.

This has opened up new avenues for literary analysis, historical research, and cultural studies. Text Analysis and Digital Humanities are interdisciplinary fields that leverage computational tools and methods to study and analyze textual data in various forms. Here are some key notes on these subjects:

i. **Text Analysis Defined:** Text analysis, also known as text mining or computational text analysis, involves using algorithms and computational techniques to process and extract meaningful information from large bodies of text.

ii. Types of Text Analysis:

- **Text Preprocessing:** Before analysis, texts often undergo preprocessing steps like tokenization, stemming, and removing stop words to standardize the data.
- **Sentiment Analysis:** Determines the sentiment or emotion expressed in a text, often used in social media and customer feedback analysis.
- **Topic Modeling:** Identifies underlying topics within a corpus of texts, helping to discover key themes and subjects.

- Named Entity Recognition (NER): Identifies entities such as names, dates, and locations within the text.
- **Text Classification:** Categorizes texts into predefined classes based on their content.
- **Text Summarization:** Generates concise summaries of longer texts.
- **Concordance Analysis:** Provides a list of occurrences for a specific word or phrase in a text.
- Co-occurrence Analysis: Identifies words that frequently appear together in a text.
- iii. **Digital Humanities Defined:** Digital Humanities (DH) is an interdisciplinary field that applies computational methods and tools to the study of humanities disciplines, including literature, history, linguistics, and more.

iv. **Integration of Text Analysis in Digital Humanities:**

- Text analysis techniques have revolutionized the way humanities scholars study and interpret texts.
- DH projects often involve creating digital archives, databases, and repositories of literary works and historical documents for analysis and preservation.
- Text analysis tools enable distant reading, where researchers can analyze vast amounts of text across multiple works or time periods to identify broader patterns and trends.

v. Challenges and Limitations:

- Ambiguity: Texts can be highly ambiguous, making it challenging for machines to grasp context and meaning accurately.
- Bias: The algorithms used in text analysis can inherit biases present in the training data, leading to potential issues with objectivity.
- Linguistic Complexity: Literary works may include complex language structures and metaphors that are difficult for machines to comprehend fully.
- Data Quality: The accuracy and quality of results depend on the quality and consistency of the input data.
- vi. **Interdisciplinary Collaboration:** Digital Humanities often involves collaboration between humanities scholars, computer scientists, data scientists, and information specialists.

- vii. **Ethical Considerations:** Researchers in Text Analysis and Digital Humanities must consider ethical implications, including privacy concerns, data sharing, and proper attribution of sources.
- viii. **Open Source Tools:** There are several open-source software libraries and tools available for text analysis and digital humanities, such as NLTK, spaCy, Gensim, and Voyant Tools.
 - ix. **Visualization:** Data visualization plays a crucial role in presenting text analysis results in an accessible and meaningful manner.

Text Analysis and Digital Humanities continue to evolve rapidly, offering new opportunities for researchers to gain valuable insights from textual data and bridge the gap between traditional humanities and modern technology.

- 3) **Visualization and Data Presentation:** Technology has enabled the creation of interactive and visually engaging presentations of data. Scholars can now create interactive maps, timelines, and graphs to represent historical events, literary patterns, or cultural movements. This enhances the accessibility and comprehension of complex information.
- 4) **Collaboration and Communication:** Technology has facilitated global collaboration among scholars. Digital platforms and communication tools allow researchers from different parts of the world to connect, share ideas, and work on joint projects. This has led to an increased exchange of knowledge and perspectives.

Collaboration and communication are essential aspects of Digital Humanities (DH) projects, which often involve interdisciplinary teams working together to leverage technology for studying and analyzing humanities data. Here are some key notes on collaboration and communication in the context of digital humanities:

- i. **Interdisciplinary Collaboration:** Digital Humanities projects often require collaboration between scholars from diverse backgrounds, such as humanities disciplines (e.g., literature, history, linguistics) and computational fields (e.g., computer science, data science).
- ii. Clear Project Goals and Roles: Establish clear project goals and define the roles and responsibilities of each team member. This ensures that everyone understands their contributions and helps maintain focus throughout the project.
- iii. **Effective Communication Channels:** Utilize various communication channels, such as emails, video conferencing, instant messaging, and project management tools. Regularly scheduled meetings can help keep everyone informed about project progress and any challenges faced.

- iv. **Project Management Tools:** Adopt project management tools like Trello, Asana, or Jira to track tasks, deadlines, and progress. These tools facilitate collaboration by providing a centralized platform for team members to coordinate efforts.
- v. **Version Control and Data Sharing:** Use version control systems (e.g., Git) to manage changes in project code and documents. Set up shared repositories and platforms for data sharing, making it easier for team members to access and work with the data.
- vi. **Data Standards and Formats:** Establish data standards and formats for consistent organization and storage of data. Adhering to these standards ensures compatibility and seamless integration of data collected by different team members.
- vii. **Documentation:** Emphasize the importance of documentation. Document all aspects of the project, including methodologies, data sources, data cleaning processes, and software used. Clear documentation is crucial for project reproducibility and sharing findings with the wider community.
- viii. **Building a Community:** Engage with other researchers and DH practitioners through conferences, workshops, and online forums. Building a community provides opportunities for learning, networking, and potential collaboration on future projects.
- ix. **Addressing Ethical Concerns:** Discuss and address ethical considerations related to data privacy, copyright, and intellectual property rights. Ensure that all data used in the project complies with legal and ethical guidelines.
- x. **Public Engagement:** Consider involving the public in the DH project, encouraging citizen science or public participation. Engaging the broader community can lead to valuable contributions and raise awareness about the project's objectives.
- xi. **Inclusive Language and Accessibility:** Strive to use inclusive language in project documentation and dissemination materials. Additionally, make efforts to ensure project outputs are accessible to diverse audiences, including those with disabilities.
- xii. **Reflective Practices:** Encourage regular reflection on the collaboration process and identify areas for improvement. Create a culture where team members feel comfortable discussing challenges and implementing changes as needed.

By fostering effective collaboration and communication, digital humanities projects can harness the collective expertise of interdisciplinary teams and contribute to innovative research and discoveries in the humanities.

5) **Preservation and Access to Cultural Heritage**: Technology has played a vital role in preserving and providing access to cultural heritage. Digital archives, virtual museums, and

online exhibitions make historical artifacts and cultural materials accessible to a broader audience, transcending physical and geographical limitations.

- 6) Challenges to Authority and Authorship: The democratization of information through the internet has challenged traditional notions of authority and authorship. Online platforms, blogs, and social media enable individuals to contribute to discussions on various humanities topics, which can lead to a diversification of voices and perspectives but also raises questions about credibility and reliability.
- 7) **Ethical Considerations**: The use of technology in humanities research raises ethical considerations, particularly in terms of data privacy, consent, and the potential for algorithmic bias. Scholars must grapple with these issues to ensure responsible and ethical use of technology in their research.
- 8) **New Avenues of Study:** Technology has given rise to entirely new fields of study, such as digital media studies, game studies, and internet studies, which examine the impact of technology on culture, society, and human behavior. These emerging fields contribute to a deeper understanding of the modern use human experience.

Text mining, data visualization, and computational analysis of historical and literary texts are interdisciplinary approaches that leverage technology and computational methods to extract meaningful insights and patterns from textual data. These techniques have been increasingly utilized in the fields of digital humanities and computational literary studies to explore and analyze vast collections of historical and literary texts, uncovering hidden relationships, trends, and perspectives that might otherwise remain unnoticed.

9) **Text mining**: Text mining involves using natural language processing (NLP) and machine learning techniques to process and extract useful information from textual data. By employing algorithms that can identify patterns, keywords, and entities, researchers can discover connections, sentiments, and themes within texts. Text mining allows for efficient exploration of vast textual archives, enabling scholars to analyze large-scale historical and literary corpora quickly.

Text mining and Natural Language Processing (NLP) have become valuable tools in the field of humanities, allowing researchers to analyze and interpret large volumes of textual data more efficiently. Here are some key notes on how text mining and NLP are applied in humanities:

i. **Text Data Sources:** Humanities researchers can use text mining and NLP on various sources, including literary works (novels, poems, and plays), historical documents, newspapers, social media posts, and more.

- ii. **Text Preprocessing:** Before applying text mining techniques, text data often undergo preprocessing steps such as tokenization (splitting text into individual words or tokens), stemming (reducing words to their root form), and removing stop words (common words like "the" and "and" that carry little meaning).
- iii. **Topic Modeling:** Topic modeling algorithms, such as Latent Dirichlet Allocation (LDA), are used to identify underlying themes and topics within a corpus of texts. This helps humanities scholars uncover patterns and explore content at a broader level.
- iv. **Sentiment Analysis:** Sentiment analysis enables researchers to determine the emotional tone or sentiment expressed in texts. This can be useful for studying public opinion, analyzing reviews, or understanding the emotional content of literary works.
- v. **Named Entity Recognition (NER):** NER algorithms identify entities like names of people, places, dates, and organizations within texts. In historical research, NER can be used to identify key figures or events.
- vi. **Text Classification:** Text classification algorithms assign predefined categories or labels to texts based on their content. This can be helpful for categorizing literature into genres, analyzing historical texts based on themes, or classifying social media posts.
- vii. **Language and Style Analysis:** NLP techniques can be applied to analyze the language and writing style of literary works. For example, stylometry helps identify authorship and detect changes in an author's writing style over time.
- viii. **Distant Reading and Data Visualization:** Text mining allows for distant reading, where researchers analyze vast amounts of text at once to identify broader trends and patterns. Data visualization tools aid in presenting complex results in a more accessible format.
- ix. **Cross-Language Analysis:** NLP supports cross-language analysis, enabling researchers to study texts in multiple languages and facilitate comparative studies in the humanities.
- x. **Digital Archives and Text Repositories:** Text mining and NLP are employed to create and maintain digital archives and repositories of literary works and historical documents, making them more accessible for research purposes.
- xi. **Literary Text Generation:** Some advanced NLP models can generate new literary texts, including poems or stories, based on patterns learned from existing works.
- xii. **Ethical Considerations:** As with any data-driven research, ethical considerations such as data privacy, informed consent, and potential biases in algorithms must be taken into account.

In summary, text mining and NLP have opened up new avenues for humanities researchers to analyze and interpret textual data, leading to deeper insights and broader explorations in various fields within the humanities.

10) **Data visualization**: Data visualization plays a crucial role in presenting the results of text mining and computational analysis in a visually appealing and understandable manner. Visualizations, such as word clouds, frequency distributions, topic models, and network graphs, can make complex patterns and relationships within texts more accessible to both researchers and the broader public. Interactive visualizations, in particular, empower users to explore and interact with the data dynamically.

Data visualization in the humanities is the practice of presenting and representing complex data and information in visual formats to facilitate understanding, analysis, and interpretation. Here are some key notes on data visualization in the humanities:

- i. Importance of Data Visualization: In the humanities, data visualization is a powerful tool to communicate findings, trends, and patterns in textual, historical, or cultural data. Visual representations can make complex information more accessible and engaging for both researchers and the general audience.
- ii. **Types of Data in Humanities:** Data in humanities can take various forms, including textual data (books, articles, speeches), historical data (events, timelines), cultural data (artifacts, symbols), and social data (social networks, interactions).
- iii. **Visualizing Text Data:** Word clouds, word frequency distributions, and sentiment analysis visualizations are commonly used to analyze and present patterns in textual data. Co-occurrence networks and topic modeling are other techniques used to understand relationships between words and topics in a text corpus.
- iv. **Temporal and Spatial Data Visualization:** Timelines, heat maps, and interactive maps are employed to represent historical events and geographical trends in the humanities. These visualizations aid in identifying patterns and connections across time and space.
- v. **Network Analysis:** Network visualizations help to analyze relationships and connections between entities in the humanities. For example, social network analysis can be used to explore interactions between historical figures, authors, or characters in literary works.
- vi. **Interactive Visualizations:** Interactive data visualizations allow users to explore data and manipulate visual representations dynamically. Such tools enhance engagement and enable users to delve deeper into the data.
- vii. **Data Visualization Tools:** Various software and programming libraries, such as Tableau, D3.js, Gephi, and Voyant Tools, are used to create data visualizations in the humanities. Researchers can choose tools that best suit their data and visualization requirements.

- viii. **Visual Storytelling:** Data visualization in the humanities can be utilized to tell compelling stories, making data-driven narratives more compelling and accessible to a broader audience.
- ix. **Ethical Considerations:** When visualizing data in the humanities, it's crucial to be aware of potential biases or misinterpretations that could arise from the visualization process. Transparently communicate any assumptions or limitations in the visualization.
- x. Accessibility and Inclusivity: Ensure that data visualizations are designed with accessibility in mind, considering users with different abilities and ensuring compatibility with assistive technologies.
- xi. Collaboration and Interdisciplinary Work: Collaboration between data visualization experts, humanities researchers, and domain specialists is valuable for creating informative and meaningful visualizations.
- xii. **Continued Iteration:** Data visualization in the humanities is an iterative process. Receiving feedback from peers and the audience can lead to improvements and more refined representations.

By effectively utilizing data visualization techniques, humanities researchers can enhance their understanding of complex data, communicate their findings more effectively, and foster new perspectives and insights within their respective fields.

11) **Computational analysis**: Computational analysis involves applying statistical and computational methods to examine patterns, trends, and relationships in historical and literary texts. Techniques like sentiment analysis, topic modelling, stylometry, and network analysis are commonly used in this context. These approaches allow researchers to reveal shifts in language usage, detect authorship patterns, identify thematic clusters, and explore social networks among authors and characters in literary works.

By leveraging technology and computational methods, these interdisciplinary approaches have enabled researchers to:

- a. Gain deeper insights into historical events and social contexts through the analysis of large volumes of historical texts, letters, newspapers, and other documents.
- b. Study literary works at scale, identifying common themes, genre-specific characteristics, and the evolution of writing styles over time.
- c. Uncover underrepresented voices and perspectives in historical and literary texts that may have been marginalized or overlooked in traditional analyses.
- d. Facilitate collaborative research and data sharing among scholars in the digital humanities and computational literary studies communities.

e. Develop and refine computational tools and algorithms specifically tailored to the analysis of textual data in historical and literary contexts.

Overall, text mining, data visualization, and computational analysis have revolutionized the way researchers approach historical and literary texts, fostering new collaborations and shedding light on previously unexplored aspects of human culture and society.

Conclusions:

In conclusion, technology has fundamentally transformed traditional humanities disciplines, offering new tools, methodologies, and areas of study. While these advancements present exciting opportunities, it is essential for scholars to be conscious of the ethical implications and to strike a balance between embracing technological innovations and preserving the core values and rigor of the humanities. We have examined the key aspects and advancements in the field of Digital Humanities, focusing on three prominent areas: text mining, data visualization, and computational analysis of historical and literary texts. As we conclude this chapter, several significant observations emerge:

- i. Technological Advancements Empowering Humanities: The integration of technology, especially in text mining, data visualization, and computational analysis, has empowered humanities researchers with powerful tools and methodologies. These innovations have revolutionized the way humanities data is processed, analyzed, and interpreted.
- ii. **Unearthing New Insights and Patterns:** Digital Humanities techniques have facilitated the discovery of previously unseen patterns and relationships within historical and literary texts. Scholars can now identify subtle nuances, trends, and connections across vast collections of data, enriching our understanding of cultural, social, and literary contexts.
- iii. **Distant Reading and Broad Analysis:** With the aid of computational tools, scholars can engage in distant reading, analyzing extensive corpora at a macro level to identify overarching themes and historical trends. This has widened the scope of research and encouraged interdisciplinary collaborations.
- iv. **Enhanced Data Communication and Accessibility:** Data visualization plays a crucial role in conveying complex findings in a more accessible and engaging manner. Researchers can communicate their discoveries effectively to both expert audiences and the general public, fostering broader engagement with humanities research.
- v. Challenges and Ethical Considerations: While technology has brought significant advancements, we acknowledge challenges such as algorithmic biases, data privacy, and

the need for clear ethical guidelines. Researchers must approach these innovations with a critical eye and a commitment to ethical practices.

- vi. **Interdisciplinary Collaboration as a Catalyst:** Digital Humanities is inherently interdisciplinary, promoting collaboration between humanities scholars and experts from computational fields. This fusion of expertise cultivates innovative research and enriches the humanistic exploration of technology.
- vii. **Opportunities for Further Exploration:** As the Digital Humanities field evolves, new avenues for research and experimentation emerge. Scholars can explore the application of artificial intelligence, machine learning, and deep learning in humanities research, further pushing the boundaries of knowledge.

In conclusion, the advent of technology, particularly in text mining, data visualization, and computational analysis of historical and literary texts, has ushered in a transformative era for the humanities. The digital tools and methodologies explored in this paper have reshaped research practices, empowered scholars to discover novel insights, and bridged the gap between traditional humanities disciplines and technological advancements. As we continue to embrace the potential of Digital Humanities, the field promises to drive innovation, foster interdisciplinary collaborations, and propel humanistic scholarship into new realms of understanding and appreciation.

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योग ऋषि स्वामी दयानंद सरस्वती की दृष्टि में-वैयक्तिक विकास एवं मुक्ति मार्ग के सोपान संदीप कुमार

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शोध-सारांश:

प्रत्येक मनुष्य के जीवन में उसका एक निर्धारित लक्ष्य होता है। जिसको वह प्राप्त करने के लिए प्रयत्न करता है,यदि मनुष्य जीवन का कोई लक्ष्य नहीं होता है तो वह दिशाहीन होकर अधोगित को प्राप्त हो जाता है। मनुष्य के प्राप्तव्य आदर्श में उसकी सामाजिक परिस्थित उसके संस्कार की निर्णायक भूमिका होती है,स्वामी दयानन्द के जीवन में भी उनके प्राप्तव्य आदर्श में उनकी सामाजिक परिस्थित और गुरु विरजानन्द की मुख्य भूमिका रही है। जिसे आर्ष प्रामाण्यवाद के नाम से भी जाना जाता है आर्ष प्रामाण्यवाद के आधार पर ही वें वेद के स्वत:प्रामाण्यवाद सिद्धांतों पर पहुंचे जो उनके सामाजिक, धार्मिक एवं राजनीतिक दर्शन का आधार भी है। महर्षि दयानंद के मतानुसार वेद ईश्वरीय ज्ञान है इसलिए वह स्वत:प्रामाण्यवाद की श्रेणी में आता है, वेद का प्रकाश मानव मात्र के मार्गदर्शन अर्थ में हुआ है अत:वेदों के अध्ययन-अध्यापन सभी के लिए है,उन्होंने वैदिक साहित्य के आधार पर ही युगीन सामाजिक जड़ता, अंधिविश्वास, रूढ़िवाद को चुनौती दी और पाखंड-खंडन के व्यापक अभियान के अंतर्गत दलित/शृद्व ,नारी,पिछडों आदि सभी समुदाय के व्यक्तियों हेतु उनके ज्ञानवर्धन के साथ-साथ वैयक्तिक विकास एवं मुक्ति के मार्ग को प्रशस्त।

उन्होंने वैयक्तिक विकास क्रम में धर्म, अर्थ, काम के साथ-साथ ब्रह्मचर्यकाल, गृहस्थकाल, वानप्रस्थ एवं संन्यासकाल और नैतिकता को अनिवार्य माना है। जिसके द्वारा मनुष्य जीवन का अंतिम लक्ष्य मुक्ति/कैवल्य को प्राप्त कर तीनों प्रकार के दुखों से छुटकारा पाया जा सकता है।

उपर्युक्त संदर्भ में योगसूत्र मे भी कहा गया है पुरुषार्यशून्यानां गुणानां प्रतिप्रसवः कैवल्यं स्वरूपप्रतिष्ठा वा चितिशक्तिरिति (1) अर्थात् सब क्लेशों से सर्वथा छूटकर जीवात्मा का अपने तथा ईश्वर के स्वरूप को ठीक-ठीक जानकर अपने और ईश्वर के स्वरूप में अवस्थित हो जाना, कैवल्य अर्थात मुक्ति है। एसलिए योग ऋषि स्वामी दयानंद सरस्वती जीवनभर समाजिक कुरीतियों, अन्धविश्वासों और पाखण्डवाद को समाप्त करने के साथ-साथ मनुष्य के वैयक्तिक विकास के अन्तिम लक्ष्य- मुक्ति मार्ग तक पहुँचने हेतु तत्पर रहे और दूसरों को भी इस मार्ग पर ले जाने हेतु तत्पर रहे।

स्वामी दयानंद के अनुसार वैयक्तिक विकास एवं मुक्ति मार्ग के कौन—कौन से सोपान हो सकते है इसी संदर्भ में प्रस्तुत शोध-आलेख में विचार किया गया है। **कूट-शब्द:-** वैयक्तिक विकास, मुक्ति मार्ग, आर्ष प्रामाण्यवाद, स्वत:प्रामाण्यवाद, धर्म, अर्थ, काम, मोक्ष/कैवल्य, ब्रह्मचर्यकाल, गृहस्थकाल, वानप्रस्थ, संन्यासकाल, उपासना/योगाभ्यास।

प्रस्तावना: स्वामी दयानन्द ने वैयक्तिक विकास क्रम में मनुष्य जीवन के प्राप्तव्य आदर्श/मुक्ति मार्ग तक पहुँचने के लिए पुरुषार्थ चतुष्ट्य, मनुष्य जीवन के चारों काल (ब्रह्मचर्यकाल, गृहस्थकाल, वानप्रस्थ, संन्यासकाल) में कर्मठ होना आवश्यक माना हैं,तभी मुक्ति अर्थात् कैवल्य को तक पहुँचा जा सकता है। इसी सम्बन्ध में वे वेदोक्त मन्त्र के माध्यम से कहते हैं,यथा-कुर्वन्नेवेह कर्माणि जिजीविषेच्छतं समाः (2) अर्थात् प्रत्येक मनुष्य को पुरुषार्थ करते हुए और उचित और अनुचित कर्मों को ध्यान में रखते हुए कर्मठता के साथ सौ वर्ष या उससे भी अधिक जीने की आशा रखनी चाहिए (3)। जिससे वह अपने प्राप्तव्य आदर्श को प्राप्त कर सभी दुखो से छूट सके। इसी संदर्भ में संख्या दर्शन का सूत्र भी विचारणीय है त्रिविधदुःखात्यन्तिवृत्तिरत्यन्तपुरुषार्थः (4) जिसमे आध्यात्मिक, आधिभौतिक ,आधिदैविक दुखों से छूटने का वर्णन है। इस सन्दर्भ में स्वामी दयानन्द पुनः कहते हैं कि 'हे ईश्वर दयानिधभवत्कृपया अनेन जपोपासनादिकर्मणा धर्मार्थकाममोक्षाणां सद्यः सिद्धिर्भवेन्नः।अर्थात् हे प्रभु! आप ऐसी कृपा, कीजिए कि हम आपकी जो स्तुति-प्रार्थना व उपासना कर रहे हैं, उसमें हम नितान्त तन्मय तल्लीन व एकाग्रमना हो सकें, हमारी यह प्रार्थनोपासना ऐसी सार्थक व प्रभावकारी हो जिससे हमारे धर्म, अर्थ, काम, मोक्ष आदि पुरुषार्थ चतुष्टय है, वह अविलम्ब सिद्व हो। (5)" इससे स्पष्ट होता है कि उन्होंने मनुष्य के प्राप्तव्य आदर्श के रूप में पुरुषार्थ चतुष्ट्य को स्वीकार किया है यथा- धर्म, अर्थ, काम और अन्तिम लक्ष्य को मुक्ति/कैवल्य को माना है।

उनके द्वारा दिये गये उपर्युक्त प्राप्तव्य आदर्शों को दो भागों में विभक्त किया जा सकता है- लौकिक एवं पारलौकिक।

- 1- लौकिक आदर्श- इसके अन्तर्गत वे अर्थ एवं काम स्वीकार करते हैं।
- 2- पारलौकिक आदर्श- इसके अन्तर्गत वे मोक्ष को स्वीकार करते हैं।

लौकिक पुरुषार्थ में स्वामी अर्थ एवं काम को स्वीकार करते हुए इनको परिभाषित करते हैं- (अर्थ)- अर्थ वह है कि जो धर्म ही से प्राप्त किया जाए और जो अधर्म से सिद्ध होता है वह अनर्थ होता है (6)। (काम)- काम के सम्बन्ध में वे कहते हैं कि काम वह है, जो धर्म और अर्थ से प्राप्त किया जावे (7)। इससे भिन्न धर्म के विपरीत अर्थ और काम को वे अनर्थ एवं दुष्काम मानते हैं।

(धर्म)- स्वामी दयानन्द के अनुसार धर्म की भूमिका दोहरी है। अर्थ एवं काम की सिद्धि में भी धर्म साधन रूप में उपयोगी है और मुक्ति में भी धर्म को साधन के रूप में माना है,उन्होने धर्म को न्याय का आचरण करने के रूप में स्वीकार किया है (8)।

उपर्युक्त इन सभी कर्मों को करते हुए स्वामी दयानन्द ने मनुष्य जीवन का अन्तिम और प्रमुख पारलौकिक प्राप्तव्य आदर्श मोक्ष/मुक्ति को माना है। मुक्ति के सम्बन्ध में वे कहते हैं- मुक्ति- जो सब दुःखों से छूटकर सदा आनन्द में रहना है उसका नाम मुक्ति है (9)। इस सन्दर्भ में पुनः उनका सुविचारित मन्तव्य है कि- मुक्ति अर्थात् सर्व दुःखों से छूटकर बन्धरहित सर्वव्यापक ईश्वर और उस की सृष्टि में स्वेच्छा से विचरना, नियत समय पर्यन्त मुक्ति के आनन्द को भोग के पुनः संसार में आना (10)। मुञ्चन्ति पृथग्भवन्ति जना यस्यां सा मुक्ति' जिस से छूट जाना है उस

का नाम मुक्ति है अर्थात् दुःखों से छूटना मुक्ति है (11)। उनका मुक्ति का सिद्धान्त कर्मफल पर आधारित है।इसी आधार पर वें कर्मफल सिद्धांत का प्रतिपादन करते है,उनके कर्मफल सिद्धांत को हम निम्नवत् दर्शा सकते यथा-

मुक्ति हेतु कर्मफल-सिद्धांत- स्वामी दयानंद के अनुसार कर्मफल सिद्धांत मे मनुष्य जैसा कर्म करता है वैसा ही फल पाता है, अर्थात् शुभ कर्मों का फल शुभ तथा अशुभ कर्मों का फल अशुभ होता है, यथा शास्त्रों में कहा गया 'कृत प्रणाश' अर्थात् िकये हुए कर्मों का फल नष्ट नहीं होता है तथा 'अकृतम्युयगम्' अर्थात् बिना किये हुए कर्मों के फल कभी भी प्राप्त नहीं होते है।इस संबंध कर्म के निम्न भेद है

क्रियमाण कर्म - जो वर्तमान में किया जा रहा है।

संचित कर्म - जो क्रियमाण का संस्कार ज्ञान में जमा होता है, उसको 'संचित' कर्म कहते हैं, जो अतीत कर्मां से उत्पन्न होता है, परन्तु जिसका फल मिलना अभी शुरू नहीं हुआ है।

प्रारब्ध कर्म - जो पूर्व किए हुए कर्मों के सुख-दुख रूप फल का भोग किया जाता है, उसको प्रारब्ध कहते हैं अर्थात् जिसका फल मिलना अभी शुरू हो गया है (12)। इसी सन्दर्भ में वें कहते हैं कि- जो मुक्ति चाहे वह जीवनमुक्त अर्थात् जिन मिथ्याभाषणादि पाप कर्मों का फल दुःख है, उन को छोड़ सुखस्वरूप फल को देने वाले सत्यभाषणादि धर्माचरण आवश्य करें। जो कोई दुःख को छुड़ाना और सुख को प्राप्त होना चाहै वह अधर्म को छोड़ धर्म अवश्य करें क्योंकि दुःख का पापाचरण और सुख का धर्माचरण मूल कारण है (13)। इसी कर्मफल-सिद्धांत को न्याय-वैशेषिक दर्शन में 'अदृष्ट' और मीमांसा दर्शन में 'अपूर्व' कहा गया है।

स्वामी दयानन्द स्पष्ट करते है कि- जीव ईश्वर की व्यवस्था में अपने कर्मोंनुसार फल पाता है ना कि ईश्वर की इच्छा से हाँ कर्मों फल देने वाला ईश्वर है, जैसे कोई अपराधी राज्य में अपराध आदि करता है तो उस अपराधी को राज्य द्वारा दंड आदि देकर बंदीघर में भेजा जाता ठीक उसी तरह वैसे ही परमात्मा सब को पाप का फल दुख और पुण्य का फल सुख/मोक्ष आदि देता है। मुक्ति हेतु स्वामी दयानंद ने सर्व-प्रथम आचरण शुद्धि, कर्मफल सिद्धांत को अनिवार्य माना है,जिससे वैयक्तिक विकास क्रम में मुक्ति/कैवल्य को प्राप्त किया जा सकता है। इसी संदर्भ में स्वामी दयानंद के अनुसार वैयक्तिक विकास एवं मुक्ति मार्ग के क्या-क्या सोपान हो सकते है उनके विचार यहाँ संक्षेप रूप से दिये जा रहा है,यथा -

वैयक्तिक विकास एवं मुक्ति मार्ग के विभिन्न सोपान- स्वामी दयानन्द वैयक्तिक विकास का आरम्भ उसके जन्मकाल पूर्व अर्थात् गर्भावस्था से ही मानते हैं, क्योंकि जैसे किसी मकान/भवन के निर्माण करने हेतु उसकी नीव को मजबूत करते हैं और सही जगह का भी चयन करते हैं। इसलिए स्वामी दयानन्द ने गर्भावस्था से ही उत्तम सन्तान हेतु माता-पिता को संस्कार के माध्यम से दिशा-निर्देशित किया हैं। जिससे एक स्वस्थ एवं पूर्ण शरीर के द्वारा बच्चा जन्म लेकर विकास के क्रम में आगे बढ़ सके। इसको वे प्रथम संस्कार-गर्भाधान के रूप में रखते हैं। स्वामी दयानन्द ने व्यक्ति विकास हेतु संस्कारों को प्रमुख स्थान दिया है। स्वयं संस्कार शब्द संस्कारों की महत्ता को बताता है। जिसमें शरीरादि सुभूषित हो उन्हें संस्कार कहते हैं। इसी सम्बन्ध में स्वामी दयानन्द का अन्य कथन है-"संस्करणं गुणान्तराधनं संस्कार अर्थात् अन्य गुणों के आधन को संस्कार कहते हैं। संस्कारों से मानव जीवन की सर्वांगीण उन्नित होती है (14)।" इसी सन्दर्भ वे पुनः संस्कारों के सन्दर्भ में कहते कि "संस्कार उसे कहते हैं जिससे शरीर, मन और आत्मा उत्तम होवे। वह निषेकादि शमशान्त सोलह प्रकार का है" (15), जिनको करके शरीर और आत्मा सुसंस्कृत होने से धर्म, अर्थ, काम, मोक्ष

प्राप्त हो सकते हैं। स्वामी दयानन्द सरस्वती ने संस्कारिवधि में 16 प्रकार के संस्कारों का विधान किया है जो गर्भाधान से लेकर अन्त्येष्टि पर्यन्त है, जो वैयक्तिक विकास हेतु अनिवार्य है परंतु यहाँ केवल स्वामी दयानंद के अनुसार जीवन के चारों कालों पर प्रकाश डाला जा रहा है।

ब्रह्मचर्यकाल - वैयक्तिक विकास के क्रम में इस काल का मुख्य स्थान है, जो मनुष्य निर्माण की नींव का कार्य करता है। इस काल में ही विद्या आदि के अर्जन के उपरान्त गुरु के द्वारा वर्ण का निर्धारण किया जाता है। स्वामी दयानन्द ने वैयक्तिक विकास हेतु विद्या आदि के साथ-साथ कुछ नियमों का पालन करना भी अनिवार्य माना है,जो आचार्य के निर्देशन में प्रत्येक ब्रह्मचारी द्वारा ही पालनीय है। यथा- "नित्य संध्योपासना" (16) अर्थात् प्रत्येक अध्ययन करने वाले बह्मचारी के लिए संध्योपासना करनी अनिवार्य है। जिससे आत्मा और परमात्मा का यथार्थ ज्ञान होकर वह अपनी आत्मिक उन्नति को कर सके और उसको ईश्वर के वास्तविक स्वरूप को भी जान हो सके। स्वामी दयानन्द इस काल में ब्रह्मचर्य पर विशेष बल देते हैं, जिसके माध्यम से सभी प्रकार की उन्नति का मार्ग खुलता है। इस सन्दर्भ में वे कहते हैं, कि ''जो जन्म से लेकर मृत्यु पर्यन्त ब्रह्मचारी रहता है उसको कोई गुण अप्राप्य नहीं रहता (17)।" वे ब्रह्मचर्यकाल में प्रत्येक अध्ययन करने वाले ब्रह्मचारी के लिए आठ प्रकार के मैथुनों का निषेध करते हैं, यथा- 'स्त्री का ध्यान, स्त्री व्यर्थ से कथा अर्थात् बातचीत करना, स्त्री के साथ क्रीड़ा, दर्शन आलिंगन, एकान्तवास और समागम (18)।" स्वामी दयानन्द का यह प्रयोजन है कि जब प्रत्येक बालक और बालिका को बाल्य अवस्था में ही ब्रह्मचर्य का ज्ञान होगा तो वे उत्तम चरित्र का निर्माण हो सकेगा। क्योंकि वीर्य एवं रज के संरक्षण से लाभ और इसके संरक्षण न करने पर शरीर और आत्मा की हानि होती है। जब यह जानकारी दी जावेगी तो समाज में व्यभिचार आदि पर रोक लगायी जा सकती है। इसके साथ-साथ वे खान-पान पर भी विशेष बल देते हैं। मनुष्य जीवन में अन्न का विशेष महत्त्व है क्योंकि कहा गया है कि "जैसा खावे अन्न वैसा होवे मन" इसके द्वारा मनुष्य की सात्विक, राजसिक और तामसिक, प्रकृति होती है।इस सन्दर्भ में स्वामी दयानन्द मांस, रूखा-शुष्क अन्न और मद्यादि निषेध माना है (19)। उन्होंने समाज में प्रचलित पाँच प्रकार के मकारों ''मद्य, मांस, मीन, मुद्रा मैथुन का भी निषेध किया है (20)।''

उपर्युक्त विचारों के आधार पर विदित होता है कि स्वामी दयानन्द ने ब्रह्मचर्य काल में विद्या आदि अध्ययन के साथ-साथ ब्रह्मचर्य का पालन करने और उत्तम खान-पान को वैयक्तिक विकास के क्रम में प्रमुख माना है। गृहस्थकाल का वैयक्तिक विकास में महत्त्व- विद्या अध्ययन के बाद जब व्यक्ति गृहस्थ में प्रवेश करता है तो उसका विशेष सम्बन्ध समाज से होता है जहाँ अध्ययन काल में उसको समाज से अलग रहकर शिक्षा को पूर्ण करना होता है, वहीं अब उसको समाज में रहकर अपना गृहस्थ जीवन यापन करना होता है। इस काल में गृहस्थ लौकिक पुरुषार्थों अर्थ और काम की सिद्धि के लिए प्रयत्न करता है। स्वामी दयानन्द ने इसको सबसे उत्तम आश्रम माना है। यथा- "नदीनदाः सर्वे सागरे यान्ति...... सर्वे गृहस्थे यान्ति संस्थितिम्। जैसे नदी और बड़े-बड़े नद तब तक भ्रमते ही रहते हैं जब तक समुद्र को प्राप्त नहीं होते, वैसे गृहस्थ ही के आश्रय से सब आश्रम होते हैं (21)।" इन विचारों से स्पष्ट होता है कि वह अपने वर्ण धर्म को निभाता हुआ चारों वर्णों का पालन गृहस्थी ही करता है। क्योंकि ब्रह्मचारी, वानप्रस्थी और संन्यासी अर्थ, भोजन आदि की दृष्टि से गृहस्थियों पर ही आधारित होते हैं।

प्रत्येक गृहस्थियों के लिए स्वामी दयानंद जो-जो पराधीन कर्म है उनको छोड़ने हेतु दिशा निर्देशित देते है यथा -'सर्व परवशं दुःखं सर्वमात्मवशं लक्षणं सुखदुःखयोः (22)।" वें कहते हैं कि मनुष्य के-जो पराधीन कर्म हो उस-उसको प्रयत्न से सदा छोड़ देवे और जो-जो स्वाधीन कर्म हो उस-उसका सेवन प्रयत्न से किया करें (23)। स्वामी दयानन्द पराधीन कर्म को अधर्म के रूप में मानते हैं जिसका फल दुःख है। इसी सम्बन्ध में वे पुनः मनु के कथन को देते हैं। "नाधर्मश्चरितो लोके सद्यः फलित.....कर्तुर्मूलानि कृन्तित" (24) अर्थात "मनुष्य निश्चय करके जाने कि इस संसार में जैसे गाय की सेवा का फल दूध आदि शीध्र प्राप्त नहीं होता, वैसे ही किये हुए अधर्म का फल भी शीध्र नहीं होता किन्तु धीरे-धीरे अधर्म कर्त्ता के सुखों को रोकता हुआ सुखों के मूलों को काट देना है पश्चात् अधर्मी दुःख ही-दुख भोगता है (25)। इसके साथ-साथ स्वामी दयानन्द कहते हैं कि मनुष्यों को समाज में अपने स्वार्थ हेतु झूठ का सहारा भी नहीं लेना चाहिए। इसके लिए वे कहते हैं कि "चाहे झूठ, अधर्म से चक्रवर्ती राज्य भी मिलता हो तथापि धर्म को छोड़कर चक्रवर्ती राज्य को भी ग्रहण न करें।क्योंकि जीव और धर्म नित्य हैं तथा सुखः-दुख दोनों अनित्य है। अनित्य के लिए नित्य को छोड़ना अतीव दुष्ट कर्म है, धन्य वे मनुष्य है जो अनित्य शरीर और सुःख-दुःखादि के व्यवहार में वर्त्तमान होकर नित्य धर्म का त्याग कभी नहीं करतें (26)। उपर्युक्त बिन्दुओं के आधार पर स्पष्ट होता है कि स्वामी दयानन्द गृहस्थकाल काल को वैयक्तिक विकास के क्रम में मुख्य स्थान देते हैं।

वानप्रस्थ एवं संन्यास काल का वैयक्तिक विकास में महत्त्व- मनुष्य जीवन में वानप्रस्थ-काल का विशेष महत्त्व है। इस सम्बन्ध में स्वामी दयानन्द कहते हैं कि "जब पुत्र का भी पुत्र हो जावे तब अपनी स्त्री, पुत्र, भाई-बन्धु, पुत्रवधु आदि को सब गृहाश्रम की शिक्षा करके वन की ओर यात्रा की तैयारी करे। इसके साथ-साथ स्वामी दयानन्द कहते हैं कि अगर यदि पत्नी भी वानप्रस्थ में साथ जाना चाहे तो ले जावे नहीं तो ज्येष्ठ पुत्र को सौंप जावे (27)।" वानप्रस्थ काल में भी स्वामी दयानन्द ब्रह्मचर्य पर बल देते हैं- इस सम्बन्ध में वे मनु के कथन को भी देते हैं, यथा- "स्वाध्याये नित्ययुक्ता स्याद् दान्तो मंत्रः समाहितः। दाता नित्यमनादाता सर्वभूतानुकम्पकः (28)।" अर्थात् "वानप्रस्थ काल में जंगल में जाकर वेदादिशास्त्रों को पढ़ने-पढ़ाने में नित्य युक्त, मन और इन्द्रियों को जीतकर यदि स्वस्त्री भी समीप हो तथापि उससे सेवा के सिवाय विषय-सेवन अर्थात् प्रसंग कभी न करे। सबसे मित्रभाव, सावधान, नित्य देनेहारा और किसी से कुछ भी न लेवे। सब प्राणिमात्र पर अनुकम्पा —कृपा करनेहारा होवे (29)।" इससे विदित होता है कि स्वामी दयानन्द वानप्रस्थ काल को भी तपश्चर्यां का काल मानते हैं। जैसे ब्रह्मचर्य काल में व्यक्ति अपने ब्रह्मचर्य को पुष्ठ करता हुआ विद्या अध्ययन करता है। वैसे ही इस काल में भी व्यक्ति वेदादि सत्यशास्त्रों का स्वाध्याय करता हुआ सांसारिक भोगों से छूटने का यत्न करता है। जिससे वह वैयक्तिक विकास को करता हुआ अपने अगले आश्रम (संन्यास) के योग्य बन सके।

संन्यास काल को भी स्वामी दयानन्द वैयक्तिक विकास के क्रम में मुख्य मानते हैं। इसकाल में व्यक्ति सभी ऐषणाओं से उपर उठकर परोपकार की भावना से कार्य करते हुये मुक्ति हेतु प्रयत्न करता है। "संन्यास-संस्कार उसे कहते हैं-जिसमें मोहादि आवरण पक्षपात छोड़के, विरक्त होकर सब पृथिवी में परोपकार्थ विचरे (30)।" संन्यास आश्रम में कब प्रवेश करना चाहिए इस सम्बन्ध में स्वामी दयानन्द शतपथब्राह्ममण के अनुसार कहते हैं। यथा- "ब्रह्मचर्याश्रमं समाप्य गृही भवेद् गृही भूत्वा वनी भवेद् वनी भूत्वा प्रब्रजेत्"। अर्थात् "मनुष्यों को चाहिए कि ब्रह्मचर्याश्रम की

समाप्ति करके गृहस्थ होवे। गृहस्थ होके वनी, अर्थात् वानप्रस्थ होवे और वानप्रस्थ होके संन्यास ग्रहण करें (31)।" स्वामी दयानन्द का कथन है- "जब मनुष्य के सब मोहादि आवरण पूर्णतः समाप्त हो जाते हैं तो संन्यास लेकर पक्षपात छोड़कर विरक्त होकर सब पृथिवी पर परोपकारार्थ विचरे (32)।" स्वामी दयानन्द इस काल में प्रवेश करने से पूर्व चिरत्र और विद्या पर विशेष बल देते हैं। वें कहते है "पूर्ण अखिण्डत ब्रह्मचर्य, सच्चा वैराग्य और पूर्ण ज्ञान-विज्ञान को प्राप्त होकर विषयासिक्त की इच्छा आत्मा से यथावत् उठ जावे पक्षपातरिहत होकर सबके उपकार करने की इच्छा होवे और जिसको दृढ़ निश्चय हो जावे कि मैं मरण-पर्यन्त यथावत् संन्यास-धर्म का निर्वाह कर सकूँगा तो वह न गृहाश्रम करे न वानप्रस्थाश्रम, किन्तु ब्रह्मचर्याश्रम को पूर्ण करे संन्यास को ग्रहण कर लेवे (33)। संन्यासी का मुख्य कार्य आत्म उन्नित के साथ-साथ समाज का मार्गदर्शन करते हुए मुक्ति तक पहुँचने से है।स्वामी दयानन्द ने उपर्युक्त चारों-काल को वैयक्तिक विकास क्रम में प्रमुख स्थान दिया है। जिससे व्यक्ति स्वयं की उन्नित के साथ-साथ सामाजिक सामञ्जस्य स्थापित करते हुए मुक्ति मार्ग पर अग्रसर होता है।

उपर्युक्त प्रमाणों से विदित् होता है- जहाँ महान योगी ईश्वर उपासक स्वामी दयानंद ने मुक्ति मार्ग तक पहुँचने हेतु उपर्युक्त पुरुषार्थ- धर्म, अर्थ, काम के साथ-साथ ब्रह्मचर्य काल, गृहस्थकाल, वानप्रस्थ एवं संन्यास काल में नैतिकता को अनिवार्य माना है वही उन्होने मुक्ति मार्ग हेतु कुछ अन्य साधन भी दर्शाये है जिनका विवरण निम्नवत् है, यथा- परमेश्वर की आज्ञा पालने, अधर्म, अविद्या, कुसंस्कार, बुरे व्यसनों से अलग रहने ओर सत्यभाषण, परोपकार, विद्या, पक्षपातरहित न्याय, धर्म की वृद्धि करने, पूर्वोक्त प्रकार से परमेश्वर की स्तुति, प्रार्थना और उपासना अर्थात् योगाभ्यास करने, विद्या पढ़ने-पढ़ाने और धर्म से पुरुषार्थ कर ज्ञान की उन्नति करने सब से उत्तम साधनों को करने और जो कुछ करें वह पक्षपात रहित न्याय धर्मानुसार ही करें इत्यादि से मुक्ति और इन से विपरीत ईश्वर आज्ञाभंग करने आदि से बंधन होता है (34), जिसमें आचरण की शृद्धि पर बल दिया गया है।

इसके साथ-साथ स्वामी दयानन्द ने मुक्ति के लिए- चार साधन चतुष्ट्य का भी उल्लेख किया है। यथा- 1- विवेक 2- वैराग्य 3- षट्क सम्पत्ति- (छ:प्रकार के कर्म) करने के लिए वे कहते हैं, यथा- शम- जिस से अपनी आत्मा और अन्तःकरण को अधार्माचरण से हटाकर धर्माचरण में प्रवृत्त रखना। दम- अपनी इन्द्रियों को वश में रखना। उपरित- दुष्ट कर्मों के करने वालों से दूर रहना। तितिक्षा- हर्ष शोक को छोड़कर सदा मुक्ति के मार्ग में लगें रहना। श्रद्धा- वेदादि शास्त्रों पर विश्वास करना। चित्त की एकाग्रता। 4- चतुर्थ साधन - मुमुक्षुत्व अर्थात् जैसे क्षुधा तृषातुर को सिवाय अन्न जल के दूसरा कुछ भी अच्छा नहीं लगता वैसे बिना मुक्ति के साधन और मुक्ति के दूसरे में प्रीति न होना (35)।

उपर्युक्त प्रमाणों से विदित होता है, कि स्वामी दयानन्द की मुक्ति का सिद्धान्त आचरण की शुद्धता, सामाजिक सामञ्जस्य, वेदोक्त धर्म पालन पर आधारित माना है। जिससे सभी व्यक्ति समाज में लिंग और जातिगत विषता की भावना से दूर रहकर अपनी आत्मिक उन्नति कर सके। स्वामी दयानन्द मानते हैं कि समाज में प्रत्येक मनुष्य उत्तम आचरण के माध्यम से ही स्वयं की उन्नति अर्थात् मुक्ति मार्ग पर अग्रसर हो सकता है। इसी संदर्भ में योग सूत्र मे भी कहा गया है- सत्वपुरुषयोः शुद्धिसाम्ये कैवल्यमिति (36) अर्थात् सत्व(बुद्धि)और पुरुष (जीवात्मा) की शुद्धि होने पर मोक्ष होता है।

योग ऋषि स्वामी दयानन्द सरस्वती ने वैदिक ग्रन्थों- वेद, दर्शन, उपनिषदों आदि के आधार पर वैयक्तिक विकास एवं मुक्ति के मार्ग को सभी के लिए अनिवार्य माना है। जो किसी भेद-भाव, ऊंच-नीच, जाति, वर्ण, आदि की बाध्यता को नकारता है,जो सामाजिक समरसता को भी दर्शाता है। इसलिए वें कहते है "प्रत्येक को अपनी ही उन्नति से संतुष्ट न रहना चाहिए किन्तु सबकी उन्नति में ही अपनी उन्नति समझनी चाहिए"।

इसलिय योग ऋषि स्वामी दयानंद सरस्वती वैयक्तिक विकास द्वारा सभी के लिए मुक्ति/कैवल्य को अनिवार्य मानते है,जिससे सभी प्राणी दुखों से छूटकर एक निश्चित अवधि तक आनंद में रह सके।

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सिंधू संस्कृतीतील सामाजिक जीवन

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प्रस्तावना:

भारतात आर्याचे आगमन होण्यापूर्वी सिंधू संस्कृती होती. ती मोहेंजोदडो व हडप्पाच्या रूपाने आपल्याला पाहायला मिळेल. तत्पूर्वी येथील भूमिपुत्र हे टोळीच्या रूपाने जीवन जगात होते. ते अन्नाच्या शोधात एका ठिकाणाहून दुसऱ्या ठिकाणी स्थलांतरीत होत होते. कालांतराने नदीच्या काठावर वास्तव्यास सुरुवात झाली. शेतीचा शोध लागला. पुरुषोत्तम खेडेकर यांच्या मते शेतीचा शोध िक्षयांनी लावला. पुढे मानवाने आपल्या अन्न, वस्त्र, निवारा, या गरजा भागविणाऱ्या साधनाचा शोध लावून आपल्या गरजांची पूर्तता केली. सिंधू संस्कृतीचा उदय काळ हा प्रामुख्याने इ. स. पूर्व २५०० च्या दरम्यान तर ऱ्हास इ. स. पूर्व १७०० च्या दरम्यान मानला जातो. ही सिंधू संस्कृती एक शहरी संस्कृती होती. आज जसे नवीन शहराची रचना करत असताना रस्ते, सांडपाण्याची विल्हेवाट, मैदान याचा विचार केला जातो. तसेच सिंधू संस्कृती मधील निर्माण झालेली शहरे या सर्व बाबीचा विचार करून कलेली होती. त्यांच्या घरांची रचना देखील व्यवस्थित होती. घरासाठी ज्या आवश्यक सुविधा लागतात त्या संपूर्ण सुविधा उपलब्ध होत्या. पशुपालन, कापूस व अन्नधान्य पिकवले जात होते. आजचा अरबस्तान, सिरिया, इजिप्त पर्यंत व्यापार केला जात होता. एवढेच नाही तर सिंधू संस्कृतीमध्ये अनेक कला व हस्तव्यवसाय समृध्द झाले होते. स्ती-पुरुष हे सोने-चांदी पासुन बनविलेले अलंकार घालत होते. यावरून असा निष्कृष काढता येईल की, सिंधू संस्कृतीतील लोक आर्थिक बाबतीत श्रीमंत होते. तत्कालीन मानवास आकाश, पृथ्वी, वायु, अग्नी व पाणी या बाबी विषयी माहिती होऊ लागली. याबद्दल त्यांच्या मनात श्रध्दा निर्माण झाली. म्हणून ते निसर्गातील वस्तूची पूजा करत असत. वरील विवेचनावरून सिंधू संस्कृती ही प्रगत होती.

१९२१ मध्ये भारतीय पुरातत्व विभाग आणि पाश्चात्य विचारवंत यांच्या सहकार्याने सिंधू संस्कृतीचा शोध लागला. या संस्कृतीस हडप्पा संस्कृती या नावाने ओळखले जाते. संस्कृतीचा विकास हा राजस्थान, हरियाणा, पंजाब आणि गुजरात इत्यादी राज्यात झाला होता. १९२१ पर्यंत भारतीय संस्कृतीचा इतिहास हा आर्य आगमन काळापासून मानला जायचा परंतु या संस्कृतीच्या शोधामुळे भारतीय संस्कृतीचा इतिहास प्राचीन बनविला. रावी नदीच्या काठावरील एका ठिकाणाचे नाव हडप्पा आहे. डॉ. दिनानाथ वर्मा या संस्कृतीविषयी लिहितात, "यह सभ्यता लगभग नौ सौ पचास मील उत्तर से दक्षिण तक फैली थी | हडप्पा नामक स्थल में ही सबसे पहले इस सभ्यता की जानकारी मिली। अत: इस सभ्यता का नाम हडप्पा सभ्यता रख दिया गया।"

सिंधू संस्कृतीची वैशिष्ट्ये:

परकीय संस्कृतीशी संबंध : उत्खननात मिळालेल्या पुराव्यानुसार सिंधू संस्कृतीचा संबंध हा व्यापाराच्या निमित्ताने मिस्र या संस्कृतीशी होता. माती आणि हाडापासून बनवलेल्या वस्तू, तांब्याची कुऱ्हाडी दोन्ही संस्कृतीत सारख्या होत्या. यावरून सिंधू संस्कृती ही सधन होती असा निष्कर्ष काढता येईल.

संस्कृतीचा उदय: सिंधू संस्कृतीच्या उदयाबाबत विद्वानामध्ये एकमत नाही. काही विचारवंतानी या संस्कृतीची निर्मिती आर्यानी तर काहींनी द्रविड वंशाच्या लोकांनी याची निर्मिती केली असे त्यांचे मत होते. परंतु आजपर्यंतच्या संशोधनावरून ही बाब सिध्द झाली आहे की, ही संस्कृती आर्यांनी निर्माण केली नसून द्रविड वंशाच्या लोकांनी निर्माण केली. आर्य हे तर द्रविड वंशियांचे शत्रू होते. आजपर्यतच्या मिळालेल्या पुराव्यानुसार सिंधू संस्कृतीतील लोकांना घोडा व लोखंडाविषयी माहिती नव्हती. तर आर्यांना घोडा व लोखंडाविषयी माहिती होती. सिंधू संस्कृती ही नागरी संस्कृती असून व्यापाराला महत्व होते. आर्य समाजव्यवस्थेत ग्रामीण व्यवस्थेला महत्व होते. ते ऋग्वैदीक काळापर्यंत त्यांच्यात व्यापारावर काही चर्चा नाही. दोन्ही सभ्यतेमधील फरक स्पष्ट करताना डॉ. दिनानाथ वर्मा लिहीतात की, "युध्द में सुरक्षा की दृष्टी से सिन्धुवासी कवच एवं शिरस्त्राण नही रखते थे | लेकिन आर्यों के पास कवच एंव शिरस्त्राण थे | सिंधू घाटी में मुर्तीपुजा की प्रथा थी | खुदाई से शिवलिंग मिले है | अत: वे लोग ज्यादातर शिव के भक्त थें | किंतु आर्यों के हम वायू, जल, अग्नि पुजा की चर्चा पाते है | लेकिन शिव की नही |" वरील विवेचनाचा विचार केला तर सिंधू संस्कृती आणि वैदिक संस्कृती यामध्ये कमालीचा फरक आढळून येतो. म्हणजेच थोडक्यात सिंधू संस्कृतीची निर्मिती ही द्रविड वंशियांनीच केली आहे. आर्य आणि द्रविड यांच्यातील युध्दानंतर पराजित द्रविड दक्षिणेत निघून गेले व काही लोक त्याच भागात राहिले.

सिंधू लिपी: सिंधू लिपीतील ४०० चिन्हा विषयी माहिती मिळाली आहे. ही माहिती शिलालेख व ताम्रपटावर उपलब्ध आहे. यावरून आपणास सिंधू संस्कृतीतील लोकांना लिपी आणि लेखन कला अवगत होती असा निष्कर्ष काढता येईल.

शांततेला प्राधान्य: सिंधू संस्कृतीतील लोक हे युध्दप्रिय नव्हते तर ते शांततेला प्राधान्य देणारे होते. कारण पुरातत्व विभागाकडून झालेल्या उत्खननात युध्दासाठी लागणारी चिलखत, ढाल, तलवार, इत्यादी साहित्य मिळाले नाही. धनुष्यबाण, कुऱ्हाडी, भाला इत्यादी शस्त्राचा उपयोग करून ते शिकार करत होतो.

लोकशाही व्यवस्था: सिंधू संस्कृतीत राजेशाही व्यवस्था नसून लोकशाही व्यवस्था होती. त्या काळात सत्तेची दोन केंद्रे उत्तरेकडील हडप्पा व दक्षिणेकडील मोहेंजोदडो ही होती. तेथील नगर नियोजनावरून तेथे नगपालिका अस्तित्वात होत्या असा निष्कर्ष काढता येईल. सर्व लोक एकत्र येऊन आपल्या प्रतिनिधीची निवड करत होते. त्या काळात नगरीय सामाजिक समस्यावर चर्चा केली जात होती.

शहरी संस्कृती: सिंधू संस्कृती ही नागरी संस्कृती होती. या संस्कृतीत व्यापाराला प्राधान्य दिले जात असून त्यांचे परकीय देशाशी व्यापारी संबंध होते.

मातृसत्ताक कुटुंब: सिंधू संस्कृतीत मातृसत्ताक कुटुंब पध्दती असून स्त्रियांकडे श्रध्देच्या दृष्टिकोनातून पहिले जात होते. पडदा पध्दती सारख्या स्त्रियांवर अन्याय करणाऱ्या प्रथा या काळात नव्हत्या. मुलांचे पालन पोषण व सुत बनविणे ही प्रमुख कामे स्त्रियांकडे होती.

वेशभूषा: पुरातत्व विभागाकडून करण्यात आलेल्या उत्खननात मिळालेल्या मूर्तीच्या आधारे वेशभूषेत शालीचा वापर केला जात होता. स्त्री आणि पुरुषांनी केल्या जाणाऱ्या वेशभूषेत तेवढे अंतर नव्हते. तसेच दोघेही विशिष्ट प्रकारच्या टोपीचा वापर करत होते. पुरुष दाढी ठेवत असत तर स्त्रियामध्ये लांब केस ठेवण्याची प्रथा होती.

केशभूषा: सिंधू संस्कृतीतील स्त्रियांमध्ये डोक्यावरील केसांना वळण देवून सजविण्याची व केसाची वेणी बांधण्याची प्रथा होती. स्त्रिया केस बांधण्यासाठी आकर्षक दोर वापरत असत तर पुरुष दाढी आणि मिशा ठेवत असत. पावडर, सिंदूर यासारख्या शृंगार साधनाचा उपयोग महिला करित होत्या.

अलंकार: उत्खननात मिळालेल्या साहित्यावरून सिंधू संस्कृतीत लोक गळ्यात हार, पायात पायल, हातात काकण, पायात कडे, अंगठी इत्यादी अलंकार महिला वापरत होत्या. हे अलंकार तांबे, हाडे, माती, सोना, चांदी, हस्तीदंत यापासून बनविले जात होते.

घर सजावट: सिंधू संस्कृतीत देखील घराची सजावट केली जात होती. प्रत्येक घरासमोर बसण्यासाठी चांगली व्यवस्था करत होते. खुर्ची, पलंग, स्टूल, चारपाई इत्यादी वस्तूचा वापर घरामध्ये करत होते. तांबे किंवा मातीपासून बनविलेल्या दिव्याचा वापर केला जात होता.

मनोरंजन: थकव्या पासून मुक्ती मिळविण्यासाठी मनोरंजनाचा उपयोग केला जात होता. मनोरंजन म्हणून शिकार करणे, नृत्य करणे, गायन करणे, जुवा खेळणे, रथ धावणे, बैलासोबत कुस्ती खेळणे इत्यादी माध्यमाचा उपयोग करत होते. लहान मुलाच्या मनोरंजनासाठी लहान गाडया, प्राण्याच्या आकाराची खेळणी याशिवाय इतरही साधनाचा वापर मनोरंजनासाठी केला जात होता. बहुतांश खेळण्या ह्या मातीपासून बनविलेल्या होत्या.

मरणोत्तर विधी : सिंधू संस्कृतीत व्यक्तीच्या मृत्यूनंतर केल्या जाणाऱ्या तीन विधीपैकी कोणत्याही एका विधीचा उपयोग केला जात होता.

- १) मृत शरीरास मांसाहारी प्राण्यासमोर टाकणे व शिल्लक राहिलेली अस्थी जिमनीत पुरणे.
- २) मृत शरीरास जिमनीत पुरणे.
- ३) मृत शरीरास जाळून शिल्लक राहिलेली अस्थी जिमनीत पुरणे. मृत शरीर जिमनीत पुरत असताना त्याचे डोके उत्तरेकडे ठेवले जायचे. त्याची शृंगार साधने, दागिने मृत शरीरासोबत जिमनीत पुरत असत.

औषधीचा उपयोग : सिंधू संस्कृतीत बिमारी दुरुस्त करण्यासाठी औषधीचा उपयोग केला जात होता. उत्खननात शिलाजित सारखी औषधी मिळाली. औषध बनविण्यासाठी कडूनिंब, हरिणाचे शिंग इत्यादीचा उपयोग केला जात होता.

भोजन व्यवस्था: उत्खननात मिळालेल्या पुराव्याच्या आधारावरून तेथील लोक गहू आणि जव याचा उपयोग करत होते. मटरचेही उत्पादन होत होते. तांदूळ, दाळ, भाजीपाला, खजूर, तीळ, शेंगदाणे, टरबूज इत्यादीचे सेवन करत होते. जेवणात दूध व तूप याचाही वापर करत होते. जेवणासाठी प्याला, चम्मच, ताट, वाटी इत्यादी साधनाचा उपयोग केला जात होता. सिंधूवासी हे मांसाहारी होते. मासे, बकरी, मेंढी, गाय, डुक्कर इत्यादी प्राण्याचे मांस खात होते.

दळणवळणाच्या सुविधा : बैलगाडी हे दळणवळणाचे मुख्य साधन होते. सागरी प्रवासासाठी जहाजाचा वापर केले जात होते.

वंश व्यवस्थाः सिंधू संस्कृतीत प्रारंभी मेडेटेरियन वंशाचे लोक आढळून आले. व त्यानंतर झालेल्या संशोधनात मंगोलाइड व प्रोटोऑस्ट्रोलाइड या वांशिक जाती आढळून आल्या.

धार्मिक व्यवस्था: सिंधू संस्कृती मध्ये देवाची पूजा करत होते. ही पूजा पृथ्वी पूजनातून सुरुवात झाली. वृक्षाची व शिवाची पूजा केली जात होती. सिंधू संस्कृतीतील लोक शिव उपासक होते. उत्खननात शिवाची मूर्ती मिळाली आहे. शिवपूजेची दुसरी पध्दत ही शिवलिंग पूजा आहे. तसेच या संस्कृतीमध्ये पशुची पूजाही केली जात होती.

आर्थिक व्यवस्था: सिंधू संस्कृतीतील मुख्य व्यवसाय शेती होता. सिंधू नदीच्या मैदानी भागात शेती केली जात होती. पाण्याची कमी नसल्यामुळे जलसिंचनाचे कोणतेही साधन मिळाले नाही. लाकडापासून तयार केलेल्या नांगराच्या सहाय्याने शेती करत असत. गहू, जव, मटार, सरसो, तांदूळ, शेंगदाणे, तीळ, टरबुज इत्यादीचे उत्पादन केले जात होते. गाय, म्हैस, बैल, डुक्कर, कुत्रा इत्यादी प्राणी पाळत होते. कापूस पिकवून त्यापासून वस्त्र बनवत होते. त्याची निर्यातही केली जात होती. सिंधू संस्कृतीतील लोकांना शेती, पशुपालनासोबत शिल्पकलाही अवगत होती.

सिंधू संस्कृतीचा ऱ्हास:

इ. स. पूर्व २३०० साली उदयास आलेली संस्कृती इ. स. पूर्व १७५० पर्यंत अस्तित्वात होती. सिंधू संस्कृतीचा अस्त कोणत्या कारणाने झाला याचे ठोस कारण आजपर्यंत समजले नाही. काही विद्वानांनी सिंधू संस्कृतीच्या अस्ताविषयी काही मते मांडली ती खालीलप्रमाणे आहेत.

- १. उत्खननात मिळालेल्या ४८ नरकंकाल व ऋग्वेदातील इंद्राविषयीच्या वर्णनावरून आर्याच्या आक्रमणामुळे या संस्कृतीचा ऱ्हास झाला. असे मत मांडण्यात आले. याविषयी डॉ. दिनानाथ वर्मा लिहितात की, "आक्रमणकारी तो आर्यही लगते है I जो इस समय पश्चिम से आकर इराण होते हुए भारत आकर यहा कि सिंधू के प्रदेश में बसने का प्रयास कर रहे थे I इनके आगमन से इनका सिंधू के मुल निवासीयों के साथ युध्द होना स्वभाविक लगता है I"
- २. सभ्यतेच्या अस्ताबाबत डी.डी. कोसंम्बी म्हणतात, "ह्या प्रदेशामध्ये नदयाची कमी होती. ज्या नदी किनारी ही शहरे बसली होती. त्या नद्यांनी प्रवाह बदलला त्यामुळे नदी शेजारी बसलेली शहरे नाहीशी झाली. प्रदेश उजाड झाला त्यानंतर आक्रमणकारी त्या प्रदेशातील जिमनी उपजाऊ बनविण्यासाठी धरणे तोडल्यामुळे शहरे जिमनीत गाडली गेली."

भारतीय समाज प्राचीन समाज आहे. त्याला हजारो वर्षाचा इतिहास आहे. या कालावधीत विविध धर्माचे, वंशाचे लोक येथे आले. इथल्या जीवन पध्दतीशी एकरूप झाले म्हणून भारतात विविधता दिसून येते. डॉ. एस. बी. गुहा यांनी भारतीय समाजाची निग्रीटो, प्रोटो-ऑस्ट्रोलाईड, मंगोलाईड, मेडिटरेनियन, वेस्टर्न ब्राचीसेफल्स, व नार्डीक्स इत्यादी वांशिक गटात विभागणी केली. त्यापैकी निग्रीटो, प्रोटो-ऑस्ट्रोलाईड व मंगोलाईड हे तीन वंशाचे लोक भारतीय उपखंडातील आहेत असे त्यांचे मत आहे.

संदर्भ ग्रंथसूची:

- १. वर्मा,डॉ.दिनानाथ,२००४,प्राचीन भारत,दिल्ली:ज्ञानदा प्रकाशन(पी.एण्ड.डी.)पृ.क्र.१९
- २. कित्ता,पृ.क्र.२०
- ३. कित्ता,पृ.क्र.३७
- ४. कोसाम्बी,डी.डी.,प्राचीन भारत की संस्कृती और सभ्यता पृ.क्र.९७-९८

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