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**Progressive Research in
Humanities, Social Sciences,
Commerce and Management
Volume II**

Editors:

Dr. Shibojit Choudhary

Dr. Sugandha

Dr. Ajay Kumar Dogra

Ms. Chakkoria Deena David



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PREFACE

Welcome to the inaugural volume of Progressive Research in Humanities, Social Sciences, Commerce, and Management. This collection of scholarly work marks an important step in our ongoing commitment to advancing knowledge across these diverse fields.

In this volume, we bring together a range of research contributions that reflect the dynamic and evolving nature of the humanities, social sciences, commerce, and management. Our aim is to provide a platform for innovative ideas and critical analyses that contribute to a deeper understanding of the complex issues facing our world today.

The research presented in this volume spans various topics, from the exploration of cultural and social phenomena to the analysis of economic and management practices. Each paper offers unique insights and perspectives, driven by rigorous methodology and a passion for discovery.

We are grateful to the authors who have generously shared their expertise and to the reviewers whose feedback has ensured the quality and relevance of the included studies. Their dedication is instrumental in fostering an environment of intellectual growth and scholarly excellence.

As we embark on this journey with Volume I, we hope that the research findings and discussions will not only inspire further inquiry but also contribute to practical solutions and advancements in our respective fields. It is our belief that the collective knowledge shared in this volume will serve as a valuable resource for academics, practitioners, and policymakers alike.

Thank you for your interest in Progressive Research in Humanities, Social Sciences, Commerce, and Management. We look forward to your engagement with the research presented and anticipate continued contributions in future volumes.

Editors

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LIFE AFTER BUSINESS FAILURE: A THEMATIC ANALYSIS OF CONSEQUENCES OF FAILURE FOR ENTREPRENEURS IN ZAMBIA

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Abstract:

Business failure research has been the focus of renewed interest in the entrepreneurship field. It is complex, being both a sign of economic vibrancy and the source of great individual trauma. An understanding of these complexities is important to academics, practitioners and regulators. This monograph provides a review of the literature to date. It charts the emergence of business failure research in the finance literature through to its recent development within the contemporary entrepreneurship field. The multidiscipline nature of business failure research is explored through incorporation of studies from accountancy, information systems, social psychology, general management, economics and entrepreneurship. Research on the topic is diverse; the lack of a universally accepted definition of failure coupled with the absence of an underpinning theory has resulted in an expansive range of studies. The aim of this review is to provide a comprehensive and critical review of business failure research, bridge the gap between the various perspectives, and develop a cohesive understanding of the phenomena, upon which future studies can be based. The study reviews that social stigma and reputation damage are prominent outcomes of business failure which accounts for 34 percent of respondents view as being the main aftermath of business failure

Keywords: Entrepreneur, Failure, Qualitative Perspective, Meta-Interpretation, Success, Entrepreneurship

Introduction:

As opposed to business success, the topic of business failure remains an understudied aspect of the entrepreneurial process. However, interest in, and momentum for, research in this area is growing. According to Jenkins and McKelvie (2016) entrepreneurial failure remains unclear due to the varying conceptualisations of failure. It can be explored using objective or subjective criteria, at both the firm and individual levels of analysis.

Business failure occurs when a fall in revenues and/or a rise in expenses are of such a magnitude that the business becomes insolvent and is unable to attract new debt or

equity funding; consequently, it cannot continue to operate under the current ownership and management. Business failure can also be defined as *the cessation of involvement in a venture because it has not met a minimum threshold for economic viability as stipulated by the entrepreneur*.

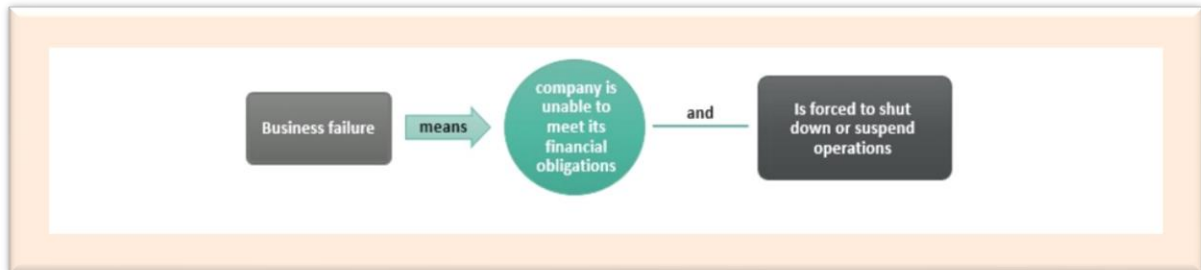


Figure 1: Business failure conceptual framework

Business failure research has its origins in the finance, when the establishment of commercial banks greatly increased the flow and spread of financial information in the latter half of the nineteenth century (Horrigan, 1968). Since then, it has been explored and studied by a range of disciplines with researchers using disparate methodologies and various lenses (see Beaver, 1966 — finance; Freeman *et al.*, 1983 — sociology; Dunne *et al.*, 1989 — economics; Moulton *et al.*, 1996 — management; Yamakawa *et al.*, 2015 — entrepreneurship). The most recent resurgence of interest in the subject has occurred in the past decade, with a noticeable and sustaining increase in studies related to business failure emerging from the entrepreneurship literature (see Shepherd *et al.*, 2009b, Ucbasaran *et al.*, 2010, Wennberg *et al.*, 2010, Cope, 2011, Cardon *et al.*, 2011, Mantere *et al.*, 2013, Jenkins *et al.*, 2014, Wolfe and Shepherd, 2015, Hsu *et al.*, 2015).

The renewed interest on business failure within the entrepreneurship domain has led to a focus on individuals' experiences of failure (Franco and Haase, 2010, Simmons *et al.*, 2014, Byrne and Shepherd, 2015), thus departing from the comparatively detached approaches, such as analytical modelling, that were commonplace when the topic first debuted in the finance literature. Interest in the topic has enriched the entrepreneurship literature and led to a more nuanced understanding of business failure (Ucbasaran *et al.*, 2013, Wennberg and DeTienne, 2014). However, there remain issues within the field, gathering data on such a sensitive topic is difficult. Comparability between studies is further hindered by the lack of a universally accepted definition; furthermore, the tendency amongst researchers is to select their definition based on access to data rather than scientific reasoning is concerning. This review aims to explore these issues and provide a comprehensive overview of the evolution of business failure research and key debates that have surrounded the subject over the years within the entrepreneurship literature.

Literature Review

Business failure is a complex phenomenon with significant repercussions for entrepreneurs, employees, investors, and the broader economy. In line with the owners of small businesses who were interviewed ultimately in this research, “business failure” is defined as: Any small business in which the owner has lost control, or the business is no longer commercially viable, resulting in the small business’ physical structure/assets voluntarily or involuntarily closing down or being disposed of, and the small business ceasing to operate or transact. This literature review explores the multifaceted consequences of business failure, drawing upon a range of scholarly articles and studies.

Financial Loss and Economic Impact

Business failure often results in substantial financial for entrepreneurs and investors, with implications extending beyond individual enterprises. According to Dun & Bradstreet, failed businesses can cause significant economic ripple effects, including job losses, reduced tax revenues, and decreased consumer spending (Dun & Bradstreet, 2019). A study by Ifediora *et al.* (2017) emphasizes the broader economic impact of business failure, highlighting its role in dampening investor confidence and disrupting supply chains.

Psychological Effects

The psychological toll of business failure on entrepreneurs is well documented. Research by Shepherd *et al.* (2015) reveals that entrepreneurs experiencing business failure often grapple with feelings of shame, guilt, and depression. Moreover, failure can erode self-esteem and confidence, hindering future entrepreneurial endeavours (Shepherd, 2015). These psychological consequences may contribute to prolonged periods of distress and impede entrepreneurs' ability to rebound from failure.

Social Stigma and Reputation Damage

Business Failure can carry a personal a significant social stigma affecting entrepreneurs’ personal and professional reputations. A study by Wennberg *et al.* (2010) underscores the enduring stigma associated with business failure, which may result in social ostracism and diminished opportunities for entrepreneurship. Moreover, research by Artinger *et al.* (2019) suggests that the perceived stigma of failure can deter potential investors and collaborators, exacerbating the challenges faced by entrepreneurs’ post-failure.

Legal and Regulatory Ramifications

The legal and regulatory consequences of business failure can be extensive impacting both entrepreneurs and stakeholders. Insolvency proceedings, such as

bankruptcy, often entail complex legal processes and may involve liquidation of assets to satisfy creditors' claims (Grimmel, 2018). Moreover, failed businesses may face litigation from creditors, employees, or regulatory agencies, further exacerbating financial strain and impeding recovery efforts (Kaplan, 2016).

Emotional

A number of negative emotions have been associated with business failure, including pain, remorse, shame, humiliation, anger, guilt, and blame as well as the fear of the unknown. Common across these studies is the notion that business failure has parallels with the loss of something (or someone) important. Grief is an umbrella term characterizing a number of negative emotions generated from losses associated with failure; grief is a negative emotional response to the loss of a business capable of triggering behavioural, experiential, and physiological symptoms such as anxiety, panic attacks, phobias, anger, and in some cases physiological symptoms such as exhaustion, high blood pressure, insomnia, and weight loss.

These emotional and physiological effects of business failure can manifest themselves as depression with varying degrees of severity, which in turn can adversely affect individuals' motivation.

Motivational

The motivational effects of failure can be twofold. First, experiencing failure can have adverse motivational effects by generating a sense of "helplessness," thus diminishing individuals' beliefs in their ability to undertake specific tasks successfully in the future and leading to rumination that hinders task performance. Conversely, experiencing failure in a domain relevant to an individual's self-definition has been found to heighten the motivation to compensate for self-definitional shortcomings and reassures the individual that he or she is capable of achieving the self-definitional goal. This reaction involved attributing failure to a lack of effort (as opposed to ability) and, as a result, led them to redouble their efforts.

Methodology

Data was collected from Patents and Company Registration Agency (PACRA) on 200 small businesses that were registered in Lusaka between 2020 and 2021. The total number collected was 200. Furthermore, there was indication that out of the 200 small businesses, only 80 were up to date with filing of returns. This aspect pointed to the fact that those failing to submit returns, could possibly have folded, or closed. Further the author traced the individuals of the to get insights on why they had ceased submission of PACRA returns. Only 60 were willing to be interviewed. The number represented a response rate of 50%.

Keusch (2015) posits that a response rate of 50% on a sensitive matter is adequate to give a researcher the correct picture. The one-on-one interviews were mainly conducted in secluded places to avoid suspicions and to make the respondents feel at home. This study was purely qualitative as the focus was to establish emotional as well as social aspects of life after a failed business. Thematic analysis which provides a structured framework for examining the various dimensions of the aftermath of business failure and its impact on entrepreneurs was used. By exploring themes such as financial, emotional, reputational, and career-related effects, the article offers valuable insights and perspectives for readers navigating similar challenges in their entrepreneurial journey. Thematic analysis method was used because it is a powerful methodological approach for unravelling the complexities of life after business failure. Its systematic and flexible nature enables researchers to uncover meaningful insights, inform evidence-based interventions, and contribute to a deeper understanding of the entrepreneurial journey.

Data Presentation and Analysis

Table 1: Results presentation

SN	Theme	Frequency (f)	Percentage	Valid Percentage
1	Financial and economic impact	8	13	13
2	Psychological effects	10	17	17
3	Social stigma and reputational damage	20	34	34
4	Legal and regulatory ramifications	5	8	8
5	Emotional	12	20	20
6	Motivational	5	8	8
	Total	60	100	100

1. Social Stigma and Reputational Damage

Social stigma and reputational damage resulting from business failure can have significant and enduring impacts on both individuals and organizations. From the results in table No 1 above, 20 respondents or 34% felt that social stigma and reputation damage were the main aftermath of their business. Firstly, they reported that the stigma associated with business failure can lead to social ostracization and a loss of professional credibility. Entrepreneurs who have experienced failure may find it difficult to secure employment or funding for future ventures, as potential employers and investors may view them with

scepticism or doubt their competence based on past experiences. This can hinder their ability to bounce back from failure and contribute to a cycle of economic and social marginalization. Secondly, reputational damage resulting from business failure can extend beyond the individual entrepreneur to affect employees, investors, and other stakeholders associated with the failed business. For employees, especially those in leadership positions, being associated with a failed business can tarnish their professional reputation and hinder their career advancement opportunities. Similarly, investors who backed the failed venture may suffer reputational damage, potentially impacting their ability to attract future investments and maintain trust with their clients and partners.

Moreover, the impact of social stigma and reputational damage can be particularly acute in tight-knit industries or local communities where word travels quickly and reputations are closely scrutinized. In such environments, the stigma of business failure can be difficult to shake off, making it challenging for individuals and organizations to move on and rebuild their professional standing. This can lead to feelings of shame, embarrassment, and isolation, further exacerbating the psychological toll of failure.

Overall, the social stigma and reputational damage associated with business failure can have long-lasting repercussions, affecting not only the individuals directly involved but also their broader professional networks and communities.

2. Emotional Stress

Emotional stress was second on the scale of possible observations. 12 or 205 of the respondents indicated that emotional stress was the resultant effect of business failure. It was noted that the impact of business failure on emotions can be profound and multifaceted, affecting individuals at both personal and professional levels. Initially, entrepreneurs often experience a range of intense emotions in response to the failure of their ventures. Feelings of shock, disbelief, and sadness are common as they come to terms with the loss of their investment, dreams, and livelihoods. Moreover, the failure of a business can trigger a profound sense of personal failure and self-doubt, undermining the entrepreneur's confidence and self-esteem. These emotions can be particularly acute for individuals who have invested significant time, energy, and personal identity into their ventures, leading to feelings of shame, embarrassment, and isolation. Furthermore, the emotional impact of business failure extends beyond the entrepreneurs themselves to their families, employees, and other stakeholders. Family members may also experience a rollercoaster of emotions, including worry, stress, and disappointment, as they navigate the financial and emotional fallout of the failed business. For employees, especially those who have been with the company since its inception or who have invested significant time and

effort into its success, the failure of the business can be emotionally devastating, leading to feelings of uncertainty, anxiety, and betrayal. The ripple effects of business failure can create a pervasive atmosphere of stress and tension, straining relationships and social support networks.

3. Psychological Effect

Out of the 60 respondents that participated in the study, 10 or 17% reported that they remained psychologically affected by the business failure. This aspect is closely related to the social stigma and reputation damage reported earlier. The psychological effects of business failure can be profound and far-reaching, impacting not only the entrepreneurs directly involved but also their employees, families, and even broader social circles. Firstly, entrepreneurs often invest not only their finances but also their time, energy, and personal identity into their ventures. The failure of a business can therefore result in feelings of profound loss, disappointment, and even shame.

Entrepreneurs may struggle with a sense of failure and self-doubt, questioning their abilities and decisions, which can lead to feelings of depression, anxiety, and diminished self-esteem. Secondly, the emotional toll of business failure extends beyond the entrepreneurs themselves to their employees, who may also experience feelings of uncertainty, stress, and insecurity as they face potential job loss and financial instability.

For many employees, especially those who have been with the company since its inception or who have invested significant time and effort into its success, the failure of the business can be emotionally devastating. This can lead to feelings of betrayal, anger, and frustration, as well as practical challenges such as finding new employment and adjusting to new work environments. Lastly, the psychological effects of business failure can extend to the entrepreneurs' families and social networks. Family members may also experience stress and anxiety as they navigate the financial and emotional fallout of the failed business, potentially straining relationships and causing conflict. Moreover, the stigma associated with business failure in some cultures and communities can exacerbate feelings of shame and isolation, making it difficult for entrepreneurs and their families to seek support and rebuild their lives. Overall, the psychological impact of business failure is multifaceted and complex, affecting individuals and communities in profound and lasting ways.

4. Financial and Economic Impact

8 of the respondents or 13% of the respondents indicated that the aftermath of their business failure had a great financial and economic impact on their lives with some claiming that they used borrowed money and hence have to contend with servicing huge loans. The

financial and economic impact of business failure can be profound, rippling through various sectors and affecting stakeholders at multiple levels. Firstly, there's the immediate financial loss incurred by the investors, creditors, and shareholders of the failed business. These parties may face significant losses on their investments, leading to reduced wealth and potential financial instability. In cases where creditors are involved, defaults on loans can disrupt cash flows and strain financial institutions, especially if the failed business owes substantial sums. Secondly, the collapse of a business can trigger a domino effect within the supply chain. Suppliers who relied on the failed business as a major customer may experience a sudden drop in demand for their goods or services, leading to decreased revenues and potentially job losses within their own organizations.

This ripple effect can extend further downstream, impacting other businesses connected to the supply chain, ultimately affecting regional or even national economic performance. Thirdly, the loss of jobs resulting from business failure can have significant economic ramifications. Beyond the immediate impact on employees and their families, widespread layoffs can strain local economies, reducing consumer spending power and causing a decline in demand for goods and services across various industries. This can lead to a negative feedback loop, further exacerbating economic downturns and potentially contributing to broader unemployment trends. Fourthly, there are broader macroeconomic consequences to consider. Persistent business failures within an industry or region can erode investor confidence, leading to reduced investment and slower economic growth. Moreover, the failure of large corporations or financial institutions can pose systemic risks to the economy, necessitating government intervention to stabilize markets and prevent further contagion. Such interventions often come at a significant cost to taxpayers and may entail long-term economic repercussions.

Finally, the intangible impact of business failure on entrepreneurship and innovation should not be overlooked. A high-profile failure can deter aspiring entrepreneurs from pursuing their ventures, leading to a dampening effect on entrepreneurial activity and potentially stifling future economic growth. Additionally, the loss of innovative businesses can impede technological progress and hinder the development of new industries, further constraining economic dynamism and resilience. Thus, while the financial and economic impacts of business failure are undoubtedly significant, the broader ramifications extend beyond mere monetary losses, shaping the trajectory of entire economies and societies.

5. Legal and Regulatory Ramifications

Out of the 60 respondents that were sampled, 5 or 85 reported that the business failure had posed huge legal and regulatory challenges as they had to contend with meeting regulatory requirements even when they were not engaged in gainful business. It can therefore be noted that the impact of legal and regulatory factors on business failure can be significant, influencing various aspects of the process from prevention to resolution. Firstly, regulations related to business formation, operation, and compliance can directly impact the likelihood of failure. Complex and burdensome regulatory requirements may create barriers to entry for new businesses, particularly startups and small enterprises with limited resources.

Failure to comply with legal obligations such as tax laws, environmental regulations, or industry-specific standards can expose businesses to legal liabilities and financial penalties, increasing the risk of failure. Secondly, legal and regulatory frameworks play a crucial role in the resolution of business failure, affecting the options available to distressed companies and their stakeholders. Bankruptcy laws, for example, determine the process for restructuring or liquidating insolvent businesses, providing mechanisms for debt repayment, asset distribution, and legal protection from creditors. The effectiveness and efficiency of bankruptcy procedures can significantly impact the outcomes for both debtors and creditors, influencing the extent of financial losses and the prospects for recovery. Furthermore, legal and regulatory responses to business failure can have broader economic implications, shaping market dynamics and investor confidence. Government interventions such as bailout programs, insolvency reforms, or industry-specific regulations may impact market stability, competition, and innovation, influencing the overall resilience of the economy to business failures. Additionally, legal frameworks governing corporate governance, transparency, and accountability can affect the perception of risk among investors and stakeholders, influencing investment decisions and market behaviour.

6. Motivational

On the bright side, 8% or 5 of the respondents reported that their business failure had acted as catapult to starting new businesses as they had learnt a lot of lessons from their failed businesses. Indeed, the impact of business failure on motivation can be profound and complex, with individuals experiencing a range of emotions and responses that can shape their future endeavors. Initially, entrepreneurs who have faced business failure may grapple with a loss of motivation, as the setback can undermine their confidence in their abilities and the viability of their ideas. Feelings of disappointment,

frustration, and self-doubt may cloud their enthusiasm and drive, making it challenging to muster the energy and motivation to pursue new ventures or professional opportunities. The stigma associated with business failure in some cultures and communities can exacerbate feelings of shame and inadequacy, further dampening motivation and hindering individuals from moving forward.

However, business failure can also serve as a powerful catalyst for growth and resilience, fuelling renewed determination and motivation. Many successful entrepreneurs have experienced failure multiple times before achieving success, using each setback as an opportunity to learn, adapt, and grow.

The experience of failure can provide valuable insights into the dynamics of entrepreneurship, sharpening individuals' business acumen and problem-solving skills. The process of overcoming adversity can foster a sense of resilience and tenacity, motivating individuals to persevere in the face of challenges and pursue their goals with renewed vigour. By reframing failure as a stepping stone rather than a stumbling block, entrepreneurs can harness their experiences to fuel future success and achieve their aspirations.

Conclusions and Recommendations:

In the aftermath of a business failure, individuals navigate a complex landscape of emotions, challenges, and opportunities. While the experience can be devastating, it also serves as a powerful catalyst for personal growth and professional resilience. Through reflection, learning, and adaptation, entrepreneurs can emerge stronger, armed with invaluable lessons and renewed determination. Ultimately, life after business failure is not defined by the setback itself, but by the courage, perseverance, and resilience to rise again and pursue new ventures with greater wisdom and insight. Although some of the reports took on greater significance and relationships among concepts were clarified, the present study contributes by consolidating different conceptual components from several qualitative studies and bringing these broad spectrum of data together so as to provide an overview of the phenomenon studied.

Although evolving, entrepreneurial and firm failure should not be considered as a new concept but rather a stream of research that helps understand more about the entrepreneurial and firm process. This understanding has therefore presented the distinctions between business failure and exit (e.g., DeTienne 2010). In conclusion, the consequences of business failure are multifaced and far reaching, encompassing financial, psychological, social, and legal dimensions. While failure can exact a heavy toll on entrepreneurs and stakeholders, it also presents opportunities for learning, growth, and

resilience. By understanding and addressing the various consequences of business failure, policymakers, practitioners, and scholars can work towards fostering a more supportive and inclusive entrepreneurial ecosystem.

Limitations of the Study:

The nature of the methodology, however, is not without limitations. The qualitative synthesis may raise practical, epistemological and methodological questions. The goal for conducting this kind of research however is to bring together several findings on a particular topic, theme, or subject through the re-interpretation of published findings rather than primary data.

Thus, allowing the results from the synthesis to go beyond the description and presentation of results in literature review and involve conceptual development, which is distinct from the quantitative meta-analysis. Given that the current study adopted two methods for synthesizing qualitative research – meta-ethnography and the formal grounded theory, – future research can therefore explore other methods to identify if new or different categories would evolve or to see if the current outcome of the synthesis is influenced by the specific method adopted.

Further, the findings were only restricted to the results from the synthesized qualitative results therefore omitting results from quantitative research. However, this study aimed to seek deeper knowledge and understanding on the phenomenon concerning how entrepreneurs manage failure and not to seek for numerical or quantitative synthesis that includes causations and effects. Although there are several qualitative, quantitative and conceptual papers on entrepreneurial and business failure, the present qualitative synthesis highlights some remarkable similarities in the several studies analyzed which, identified different reoccurring themes that arose in entrepreneurial failure management (for instance, themes such grief, regret, coping, and entrepreneurial learning). This finding does not just show some repetition in the synthesized studies but also to provide avenue on the extensions of the above themes in future research. Based on these findings, future research can therefore explore more on how entrepreneurs engage in new venture opportunities after the occurrence of failure.

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ADOPTERS AND NON ADOPTERS OF PLASTIC CARDS IN INDIA: A STUDY OF DEMOGRAPHIC FEATURES

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Abstract:

The banking industry in India is undergoing a major transformation due to changes in economic conditions and continuous deregulation. These multiple changes happening one after another has a ripple effect on a bank trying to graduate from completely regulated seller market to completed deregulated customers market. The main aim of any bank is now to satisfy the customers while providing them with best suitable products and services. Plastic cards are one of those innovations which are being designed according to the needs and preferences of the customers. Also, introduction of new products or services can only be successful if customers respond to it positively. The present study has thus tried to lay emphasis on the perceptual factors influencing the decision of customers regarding the adoption of plastic cards in India. For this purpose, total 400 bank customers were randomly contacted from different bank branches chosen on the basis of judgement sampling technique.

Keywords: Electronic Banking, Plastic Cards, Primary Data, India

Jel Classification: G21, G28, C83

Introduction:

Technology up gradation can not improve the state of affairs until customers do not respond to it positively. It has become very necessary for the banks to offer the services or products while taking into consideration the customers' needs, preferences, perceptions and conveniences. Hence a basic research question associated with innovation is to know about the main factors influencing the decision making unit for its adoption. The present study emphasizes on the exploration of perceptual factors influencing the decision of customers regarding the adoption of plastic cards in India.

The various diffusion theories provide tools, both quantitative and qualitative, for assessing the likely rate of diffusion of a technology and also attempt to identify the various factors which facilitate or hinder technology adoption and its implementation. These identified factors can be categorized into characteristics of the technology, characteristics of potential as well as present adopters and their attitude towards the decision to accept

the particular technology. It can be observed that the Innovation Diffusion Model and Technology Acceptance Model given by Rogers and Davis respectively have primarily emphasized on the characteristics of innovations as the key inhibitors and exhibitors influencing the adopters' decision towards the innovation. On the other hand, Theory of Planned Behavior and Theory of Reasoned Action have highlighted the individual behavior and perception towards the innovation as main factors to influence his decision of adoption or rejection. Hence, the key constructs in the innovation-decision process are the innovation's perceived attributes, the individual's attitude and beliefs, and communications received by the individual from his/her social environment about the innovation (Karahanna et. al, 1999).

CHALLENGES FACES BANKING INDUSTRY

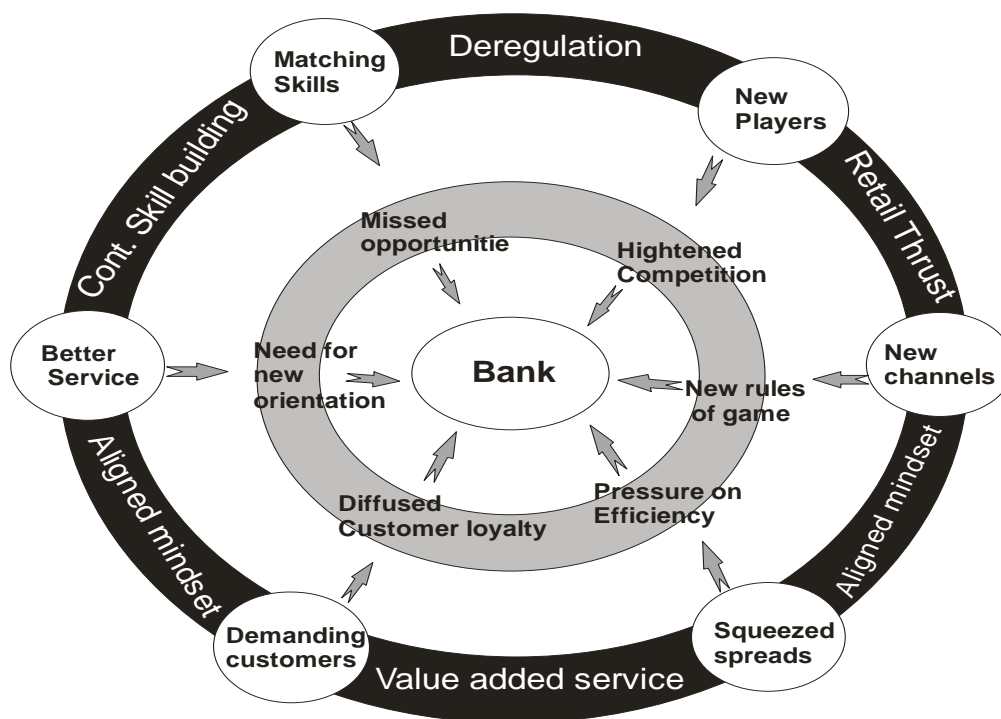


Figure 1: What Drives Innovation in Indian Banking Industry

Source: [Challenges Facing Banking Industry in India | PDF | Deregulation | Banks \(scribd.com\)](#)

The researchers have also studied the additional factors other than applying these specific models. Such factors are mainly related to the psychological level of the customers or adopters of innovation like Self efficacy, Trust, Consumer Innovativeness, Attitude towards change, Prior experience of using other related innovative services etc. which ultimately led to the inhibit or exhibit the usage particular technology among customers.

In nutshell, these models provide the framework for the researchers to identify the main drivers of diffusion and adoption of innovation among the customers. However, none model can totally explore the key inhibitors and exhibitors affecting the adoption of the innovation by customers as there may be some other factors as well which can influence adopters mental framework. It can be said that the process of adoption and diffusion starts with a problem of or the perceived need for an innovation and continue with the search for a technology that is able to solve the problem. The initiation phase ends as soon as right technology has been identified (Saleh, Z. I., 2003). The present study focuses on the development of comprehensive model to explain the variables that may encourage or discourage the bank customers to adopt or reject the plastic cards in India.

Review of Literature

The wide literature is available regarding the adoption behavior of the customers relating to various electronic banking services. The research results and the general framework of the diffusion provided development agencies with both kind of theoretical approach and an evaluation procedure. Thus, different studies suggested that there are certain characteristics of innovation, organization and adopters themselves i.e. socio economic as well as demographic which represent the innovativeness of individual and thus lead to rate of adoption of technology (Ozdemir *et. al*, 2008 and Rogers, 1995).

Most of the studies have applied factor as well as regression analysis to come out with relevant results. Also, the voluminous research is conducted on banking in different sphere of the world like US, Korea, Malaysia, Jordan, Japan, Spain etc. However, very few studies are available which have actually identified the perceptual factors oif the bank customers with reference to plastic cards.

Objective of the Study

The main objective of the study is to identify the significant demographic features which may influence the decision of bank customers regarding the adoption of plastic cards.

Database and Research Methodology of the Study

Data Source: The questionnaire was designed to collect the 'first hand' raw data from the bank customers in order to attain the third objective of the study. It contained the questions of dichotomous type, multiple choice and likert scale. Various dimensions considered in the questionnaire were adopted from some previous researches. However, same has been adjusted according to the need of this study. The personal information of the respondents i.e. name, address, age, occupation, gender, social background, educational qualification and family Income has also been asked.

Sampling Design of the Study: Two public and two private sector banks were chosen in order to collect data from the respondents. These banks were identified on the basis of early adoption of plastic cards among commercial banks in the country. Further, 10 bank customers were approached from few economically significant districts of India. Thus, total 400 bank customers were randomly contacted from different bank branches chosen on the basis of judgement sampling technique. Due to biased and incomplete responses, 61 questionnaires had to be dropped out for further analysis. Hence, total 339 respondents formed the effective sample with response rate being 85%.

Sample Characteristics: Out of the total number of respondents i.e. 339, 295 were having at least one type of plastic card while 44 numbers did not own any card. It depicts that in sample of the study, 95% of respondents were adopters and only 5% were non-adopters.

Findings of the study

Table 1 presents the demographic features of adopters and non adopters of plastic cards

AGE:

Age wise distribution of the adopters and non adopters reveal that the maximum number of adopters i.e. 36.6% belongs to age between 31-45 years. The second age group which consists of comparatively higher number of cardholders i.e. 34.2% is (18-30) years followed by age group of (46-60) years with 12.9% of respondents. 11.2% respondents were above 60 years of age. The least number of adopters were found in the age category of less than 18 years. In non adopter category, 29.54% of respondents belong to (46-60) years age group and less than 18 years category each. 20.45% of respondents were above 60 years of age. Moreover, 18.18% of the respondents lie in the age between (18-30) years. Only 2.2% of the respondents belong to age category of (31-45) years.

Education:

Under educational qualification, 34.9% of the adopters are graduates, 30.8% are post graduates and 29.5% are under graduates. However, only 4.75% are illiterate. In non-adopter category, illiterate has the highest percentage (61.4%) followed by undergraduate (29.5%) and graduates (9.1%). It can be said that the confidence of adopting the new technology increases with the raise in education qualification.

Occupation:

Occupation wise distribution of adopters and non adopters shows that the 35.6% of adopters are salaried persons followed by businessmen (23.1%). However, students (15.9%) and retired people (16.6%) have lesser tendency to adopt plastic cards in the given sample. Under non adopter category, 29.5% of respondents are students followed by

households (25%) and businessmen (22.7%). However, 9.1% and 13.6% of the respondents are salaried and retired persons respectively.

Table 1: Features of adopters and non adopters of plastic cards

Bank Customers		Adopters (N ₁ =295)		Non Adopters (N ₂ =44)	
		Number	Percentage	Number	Percentage
Age (in years)	Less than 18	15	5.1	13	29.54
	18-30	101	34.2	8	18.18
	31-45	108	36.6	01	2.2
	46-60	38	12.9	13	29.54
	Above 60	33	11.2	9	20.45
Educational Qualification	Illiterate	14	4.75	27	61.4
	Under graduate	87	29.5	13	29.5
	Graduate	103	34.9	04	9.1
	Post graduate	91	30.8	-	-
	Any other	-	-	-	-
Occupation	Students	47	15.9	13	29.5
	Salaried	105	35.6	04	9.1
	Businessmen	68	23.1	10	22.7
	Retired	49	16.6	06	13.6
	Household	26	8.5	11	25
Personal Income (Monthly in ₹)	<10,000	19	6.4	12	27.3
	10,001-20000	66	22.4	07	15.9
	20,001-30,000	65	22	11	25
	30,001-40,000	82	27.8	06	13.6
	>40,000	63	21.4	08	8.2
Gender	Male	185	62.7	17	38.6
	Female	110	37.3	27	61.4
Social Background	Rural	86	29.2	32	72.72
	Urban	209	70.8	12	27.27

Source: Calculated through SPSS

Social Background:

Social background category shows that under adopter category, 70.8% of the respondents belong to urban areas, while only 29.2% of respondents are from rural background. In case

of non adopters, only 27.27% of the respondents are from urban area in the sample while 72.73% of the respondents belong to rural areas.

Gender:

Gender wise distribution shows that 62.7% of the adopters are male respondents and 37.3% as female respondents in the sample. Under non adopter category, male constitute 38.6% of respondents while 61.4% of respondents are female.

Income:

With regard to income category, 27.8% of the respondents in the sample lie between the monthly income range of (₹30000-40000) followed by approx 22% respondents each in the category (₹10,000-20,000), (₹20,000-30,000) and more than ₹ 40,000. However only 6.4% of the respondents earn the monthly income of less than ₹ 10,000. In case of non adopters, 27.3% of the respondents belong to the income less than ₹ 10,000 followed by monthly income range of (₹20,000-30,000) with 25% respondents. 15.9% and 13.6% of the respondents lie between the monthly income range of (₹10,000-20,000) and (₹30,000-40,000) respectively. Only 8.2% of the non adopters earn monthly income of more than ₹ 40,000.

Concluding Remarks:

Electronic banking is the new trend significantly adopted by banking sector worldwide due to its wider scope for the customers as well as banks at large. The products of E-Banking viz. Internet Banking, Plastic Cards, Electronic fund transfer, Mobile Banking etc. are known for its unique features like more speed to conduct transactions, universal applicability, lesser financial cost etc. Earlier the customers of the banks were required to go to the branch to transact through banks. In the liberalised environment, banks are competing fiercely to provide customer friendly state of the technology based customer service, where customers need not to go the branch for transacting their banking business. Bank customers demand for variety, convenience and new services. They want products that can meet their precise, individual and custom needs. Technology boom in the past decades have helped banks to respond to this challenge. These conveniences to customers, have come up riding on improvements in the banking as whole.

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HUMAN RESOURCE MANAGEMENT AND HUMAN VALUES

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Abstract:

Human Values create mission statements and emphasize core values. Inculcating those values depends on the way employees are treated and nurtured. Therefore, there seems to be a strong relationship between human resource development (HRD) practices and organizational values. The paper aims to empirically examine this relationship between HRM and human values. The study of human Values related to human resource management and business ethics facilitate manager to arrive at a decision that they feel right and just. It facilitates individual to understand their moral standard, ethical norms, beliefs and values so that they can decide when they faced with business dilemma. There are five ethical human values in HRM professional responsibility, professional development, ethical leadership, fairness and justice, conflict of interest. Human values and relations is an Important aspects as it can create a positive workplace culture by promoting team – building activities providing recognition and rewards for employees who contribute positively to the workplace . The purpose of this study is to

Keywords: Human Resource Management, Middle Managers, Decision Making, Professional Ethics, Value Analysis.

Introduction of Human Values

Human values are the core values that make up our personality and define how we act in life. These values are very important as they make up who we are and are what guide us through life. The values that we hold determine who we want to be as well as how we live our lives and the decisions that we make on an everyday basis. Without these values, our lives would become chaotic and there would be no meaning behind any of the things that we do or say.

All humans have these values in some way or another, and it is up to us to choose which values we hold most dear. The 20th century philosopher Martha Nussbaum puts forth a list of ten innate human values: truth, beauty, justice, courage, temperance, wisdom, love, equality, modesty and hope. These are values that all humans should try to uphold as they go through their day-to-day lives. It is also important for society at large to

recognize these values and make them explicit in social systems, institutions and organizations so that people will always know what they stand for.

Is HRM Important in Human Life?

Yes, Human resources management is a very important function in every organization. Without human resources management, companies would not be able to effectively recruit and retain employees, improve and enhance the organization, and they wouldn't be able to maintain a healthy, accepting workplace culture and environment. Human resources management is so important to organizations that many call this department the heart and soul of a business.

Key Role in Human Values and Development.

Human Resources plays a key role in developing, reinforcing and changing the culture of an organisation. People as HR are important because they can make the best uses of their intellectual nature to create more resources by applying knowledge, skills and technology. Improving the quality of people's skills And Value so that they are able to create more resources is known as Human Resources Development.

Objectives of Human Resource Management and Human Value

1. Human relations model, which is characterized by flexibility and internal focus. It emphasizes teamwork and employee commitment through the development of a strong value system that promotes corporate identity. The main target is to sustain high morale that is based on friendly, almost family-like relations and employee support in personal and work issues. Good relations are a result of meritocracy, equal opportunities, participation and involvement. Motivation is based on empowerment, development and communication, and success is defined in terms of concern to people.
2. Open system model, which is characterized by flexibility and external focus. It encourages innovative initiatives and development of novel services to the employees. The dominant culture fosters utilization of employees' ideas, creativity, entrepreneurship and risk taking and aims at creating a vision of the organization's future. The main HR responsibility is to follow environmental changes in order to be able to adapt to them by continuous improvement, acquisition of new resources and adoption of new processes and methods. Success is defined in terms of adaptability to change and flexibility.
3. Internal process model, which is characterized by control and internal focus. It is characterized by close process and employee control, adherence to procedures, standardization of procedures, information management, maintenance of stability and hierarchy. Job analysis, rules and regulations, and process improvement through

methods such as re-engineering facilitate the HR task. Predictability and process efficiency are criteria of success.

4. Rational goal model, which is characterized by control and external focus. The basic characteristic of this model is its achievement orientation. To achieve this, HR emphasizes planning, goal-setting, achievement of measurable goals and targets, productivity measurement and competitiveness. Also of great importance is the relation of the function with external stakeholders. The main HR role is being a strategic partner by aligning its policies with business strategy. In this attempt, the tools that are available to the function are productivity and goal-achievement measurement, development of performance standards and linking rewards to appraisal. Profitability, efficiency, productivity, fame and competitiveness are criteria of success.

Literature Review

Organizations often provide workers with a variety of financial and non-financial rewards. These serve to motivate employees and align their behavior with organizational goals. Not surprisingly, there is a considerable body of theory and research on compensation and reward systems in the fields of HRM and I and O Psychology (Joshi & Martocchio, in press; Kanfer, 1990).

It shows that models of motivation and rewards are effective in explaining and predicting the behavior of employees in organizations that are found in individualistic cultures (Joshi & Martocchio, in press). However, the explained variance in behavior may very well decrease if the same models are applied to workers from non-dominant cultures and subcultures. The primary reason for this is that they may have very different values (e.g., collectivism, high power distance) and norms than those of the dominant culture in organizations. Thus, we posit that workers' values will influence both reward preferences and the effectiveness of organizational reward systems (Joshi & Martocchio, in press).

More specifically, compensation and reward systems will be more effective when they are aligned with the values of employees than when they are not. Given these arguments, we next consider the impact of values on the acceptance and effectiveness of incentive systems and benefit systems.

Apart from monetary rewards, organizations often offer employees various other benefits (Joshi & Martocchio, in press), including (a) protection programs (e.g., health insurance, retirement benefits), (b) paid time off (e.g., vacations and paid holidays), and (c) accommodation and enhancement benefits (e.g., flexible work schedules, day care). We hypothesize that values will influence both (a) individuals' preferences for types of benefits and (b) the acceptance and effectiveness of benefit systems in organizations. For example, we posit that the greater the degree to which workers value collectivism and/or familism,

the greater their preferences for systems that offer them such benefits as paid time off, flexible work schedules, and day care or other family-oriented enhancement systems. The primary reason for this is that employees who value collectivism and/or familism will be more likely to want to spend time with their families, and prefer benefit systems that offer them the opportunity to do so. In support of this argument, research shows a positive relation between subscription to the value of familism and preference for jobs that offer individuals personal time off from work (Stone *et al.*, 2006). Consistent with these findings, researchers have argued that the greater the extent to which employees have collective values, the more likely they are to prefer benefits that provide them with security and support for family (Joshi & Martocchio, in press). Furthermore, research shows that employees with individualistic values prefer benefit systems that give them the freedom to choose the components of their benefits package (Joshi & Martocchio, in press).

Human Values in Organisation:

Values are defined as fundamental beliefs and assumptions that guide individual behavior and judgments across situations (Rokeach, 1973). Organizationally, values are indicative of the most defining characteristics of an institution (Williams, 1979). These are the beliefs and attitude that goes deep inside and constitute a collective understanding regarding norms and standards of behavior acceptable in the organization. In that sense values are considered as the essential component of organizational culture (Sinha, 1995; Hatch, 1993). According to Schein (1985) corporate values are collective beliefs about what the entire enterprise stands for, takes pride in and holds of intrinsic worth.

Organizational values serve many purposes. It sets the tone of the environment, bonds people together, facilitates work behavior and achievement of shared goals. It also represents the ambitions that people hold for the organization as a living system because values define who and what each person has to offer as a human being to the overall enterprise (Mirabile, 1996).

There is enough evidence to suggest that organizations need to promote such values as openness, trust, initiative, team work and collaboration, humane treatment of worker, creativity, quality, empowerment, delegation etc. for better results (Becker *et al.*, 2001; Huang and Dastmalchian, 2006). According to Kotter and Heskett (reported in Sullivan *et al.*, 2002) value-led companies outperform others: growth in revenue being four times faster; rate of job creation seven times higher; growth in stock price 12 times faster; and profit performance 750 per cent higher. Dearlove and Coomber (1999), found that organizations experienced significantly lower employee turnover when they valued respect and teamwork.

Reserch Methodology:

This Paper methodology draws from prior Reserch as well as the Literature. Secondary data is used for the analysis. The information is complied from the variety of sources, including Peroidicals, the Internet, magazines, books, newspaper etc.

Importance of Human Resource Management in Human Values

1. Compensation and Benefits

Compensation and Benefits. Another HRM function that helps in attracting and retaining employees in an organization is providing compensation and benefits. Compensation and Benefits. Another HRM function that helps in attracting and retaining employees in an organization is providing compensation and benefits. Compensation and Benefits. Another HRM function that helps in attracting and retaining employees in an organization is providing compensation and benefits.

2. Business Performance Management

Business performance management is a management approach which encompasses a set of processes and analytical tools to ensure that an organization's activities and output are aligned with its goals. BPM is associated with business process management, a larger framework managing organizational processes.

3. Human Recource Development

Employee Development. Employees are considered the backbone of an organization's system. A positive workplace not only focuses on self-growth and Training and overall development. Training and development are the continued efforts of any organization to boost employee productivity and performance

4. Training and Development

Training and development involve improving the effectiveness of organizations and the individuals and teams within them. Training may be viewed as related to immediate changes in organizational effectiveness via organized instruction, while development is related to the progress of longer-term organizational and employee goals. While training and development technically have differing definitions, the two are oftentimes used interchangeably and/or together. Training and development have historically been topics within adult education and applied psychology but have within the last two decades become closely associated with human resources management, talent management, human resources development, instructional design, human factors, and knowledge management.

5. Talent Acquisition

The importance of Human Resource Management (HRM) is important for the recruitment of qualified and skilled professionals who would contribute to the goal attainment of the organization. HR managers along with HR generalists and recruiters

shortlist candidates for the organization who are eligible for the designated posts and make hires to ensure the continual workflow of business processes without any hindrance due to under-staffing.

6. Employee Retention

Retaining top talents in the organization is arduous, which requires well focused and strategic approaches that can be achieved by engaging employee in productive tasks and framing policies that would enhance and maintain work-life balance.

It is the role of HR managers to retain employees and work on the persisting gaps that are distancing employees from the organization. This makes human resources management severely essential for the organization to have a seamless workflow of business processes with appropriate vigilance and development.

7. Employee Engagement

Employee engagement decides the involvement of employees in an organization's work culture. Employees who tend to be more engaged are radically inclined towards the organization, hence nullifying the chances of taking an exit from the company.

To ensure that, HR managers are responsible for conducting activities, workshops, events, conferences and so to enhance team-dynamics within the organization.

As the saying goes, "Teamwork makes dreams work", employee engagement contributes to team building, hence adding to the importance of human resource management in the organization.

8. Performance management

Managing performance in the organization is a significant role of HR managers and associates to navigate the efforts of employees towards goal attainment of the organization.

In a workplace of diversified employees, human resource management (HRM) is essential to manage performances in order to reach the preset objective that would enhance organizational growth and development.

Conclusion and Implications for Research and Practice Results Highlighted

The importance of HRD as a means to realize cherished organizational values. Concern for employees' development through better system of identifying their potentials, promoting those potentials, providing learning and training opportunities, and performance guidance made significant impact on employees' ratings of several values that their organizations intended to promote. The study is quite significant in this respect. While organizations strongly desire to promote values such as trust, initiative, collaboration, creativity, quality, humane treatment etc. there is not much research based knowledge to show how these objectives can be achieved. The study also highlighted the importance of conducting research on HRD from employees' rather than management

perspective. Shaping organizational values is an emergent responsibility. Organizations need to be clear about what it values and how are they collectively perceived as well as practiced. Therefore, an evaluation of the current value considerations is important in determining what is needed. It is suggested that a good code of values should include both managerial and employee guidelines for making value-based daily decisions, including “principles and factors that one ought to consider before arriving at a decision” (Driscoll and Hoffman, 1999, p. 182). Assessment of operative values as perceived by employees can be used to document collectively held values. This assessment may then be used as a tool to articulate cherished values and the means to see them in day-to-day actions and decisions. It is also important that sound mechanisms are in place within the organization to communicate and inculcate these values. Without adequate as well as effective employee development and organizational support programs the core organizational values printed on glossy paper will remain only on paper. Therefore HR managers need to step up and assume more HRD roles in form of developing enabling capacities, maximizing learning opportunities and introducing more empowerment, feedback and reinforcement mechanisms into the system. As rightly emphasized by Williams (2002) HR could play many important roles. For instance existing training program can be redesigned to include value communication and reinforcement component. New program can be conducted to sensitize employees about the organizational values and how they provided strategic advantage to the firm. In fact HR can play a vital role in incorporating a value component into several HR practices such as employee selection, appraisal, training and development, compensation and reward system etc. According to Denison (1990) organizations will achieve greater effectiveness to the extent that consistency in translation of core values is developed within human resources policies and practices. There are evidences to suggest that successful organizations, such as those receiving Malcolm Baldrige quality awards, have many innovative HRD practices (Zairi, 1998). The study was conducted on a small sample of organizations which would limit the generalization of the findings. Nevertheless, it does provide some empirical knowledge of HRD practices in a developing economy that is Malaysia. It also explored the relationship of HRD system and practices with organizational values. The findings of the study will be useful to develop further research hypotheses on why some HRD practices like potential appraisal and promotion exercises designed for developing employees’ capabilities contributed positively to several organizational values, while others such as performance appraisal system worked otherwise.

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HUMAN CAPITAL MANAGEMENT- CHALLENGES AND OPPORTUNITIES OF HYBRID WORK PLACES AND VIRTUAL TEAMS

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Abstract:

The shift towards hybrid workplaces and virtual teams has transformed the landscape of human capital management, presenting both challenges and opportunities for organizations. This conceptual paper examines these dynamics, highlighting the critical role of human capital management in adapting to new work environments. Key challenges include communication barriers, maintaining employee engagement, effective performance management, and fostering organizational culture and inclusion in dispersed settings. However, the hybrid model also offers significant opportunities, such as enhanced flexibility, access to a global talent pool, cost efficiency, and the potential for increased innovation and creativity. The paper proposes strategies to address these challenges, emphasizing the importance of leadership styles, management practices, and technological investments that support communication and collaboration. Additionally, it underscores the need for tailored training and development programs and initiatives focused on employee well-being. The discussion is grounded in human capital theory, exploring its implications in this evolving context. This exploration aims to provide insights and practical guidance for HR professionals and organizations seeking to optimize their human capital in hybrid and virtual work settings.

Introduction:

The rise of hybrid workplaces and virtual teams represents one of the most significant shifts in work environments in recent history. Driven by rapid technological advancements and accelerated by the COVID-19 pandemic, organizations worldwide have adopted new work models that combine remote and on-site work, thus redefining the traditional office setting. This transition is not merely a temporary response to the pandemic but rather an enduring change in the way work is structured and executed. Technological advancements have facilitated this transformation by enabling seamless communication and collaboration across geographical boundaries. Tools like video conferencing, cloud computing, and project management software have allowed teams to work effectively from various locations, enhancing flexibility and responsiveness. As Sokolic (2022) notes, the adoption of virtual teams has necessitated an overhaul of human resource policies to accommodate these new work arrangements, thereby prompting a re-

evaluation of how organizations manage their human capital. The COVID-19 pandemic played a crucial role in accelerating the adoption of hybrid work models. With global lockdowns and restrictions, organizations were forced to adapt quickly, implementing remote work strategies to maintain operations. According to Alkoud and Qatamin (2023), this shift provided organizations with an opportunity to rethink traditional work models and embrace the dual benefits of remote and on-site work. The pandemic underscored the importance of flexibility, leading many organizations to adopt hybrid models as a permanent feature of their operations.

In this evolving landscape, human capital management has gained paramount importance. Human capital, which encompasses the skills, knowledge, and experience of employees, is a critical driver of organizational success. In hybrid and virtual work environments, managing human capital effectively requires a nuanced understanding of new dynamics, such as communication barriers, employee engagement, and performance evaluation (Oosthuizen, 2022). These challenges necessitate a strategic approach to managing human resources, ensuring that organizations can harness the full potential of their workforce in these non-traditional settings. The relevance of human capital management in hybrid workplaces is further underscored by the opportunities presented by these models. Hybrid work offers increased flexibility, allowing employees to balance work and personal commitments more effectively. It also enables organizations to tap into a global talent pool, transcending geographical limitations and accessing diverse skill sets. Gratton (2021) highlights the potential for hybrid work models to enhance innovation and creativity, as employees bring varied perspectives and experiences to the table. Moreover, virtual teams provide cost efficiencies by reducing the need for physical office space and related overheads. They also contribute to sustainability efforts by minimizing the environmental impact associated with commuting and office infrastructure (Murphy, 2024). These opportunities underscore the importance of human capital management strategies that align with the unique demands and benefits of hybrid work environments.

The purpose of this paper is to explore the challenges and opportunities of human capital management in hybrid workplaces and virtual teams. By examining the evolving nature of work in the post-pandemic era, this paper aims to provide insights into effective strategies for managing human resources in these settings. Specifically, this paper will address the following objectives:

- Examine the key challenges faced by organizations in managing human capital in hybrid and virtual work environments.
- Highlight the opportunities that hybrid workplaces and virtual teams present for human capital management.

- Provide strategic recommendations for organizations to effectively manage their human capital in hybrid and virtual settings.

Through this exploration, the paper seeks to contribute to the understanding of human capital management in the modern work environment, offering practical insights for organizations navigating the challenges and opportunities of hybrid and virtual work models.

1. Theoretical Framework

Human Capital Theory: Human Capital Theory posits that individuals' skills, knowledge, and competencies are critical assets that contribute to organizational success and economic growth. This theory emphasizes the importance of investing in education and training to enhance the productivity and performance of the workforce (Becker, 1964). The development of human capital is seen as a means to improve the competitiveness of organizations by ensuring that employees possess the necessary skills to adapt to changing market demands and technological advancements. The implications of Human Capital Theory for developing and managing workforce skills and competencies are significant. Organizations must prioritize continuous learning and development initiatives to equip employees with the skills needed to succeed in dynamic and complex work environments (Schultz, 1971). This involves not only formal training programs but also informal learning opportunities, such as mentoring, coaching, and on-the-job training. Additionally, organizations must create a culture of learning that encourages employees to take ownership of their professional development and pursue lifelong learning (Barney, 1991). Investing in human capital also has implications for talent management and retention. Organizations that prioritize employee development are more likely to attract and retain top talent, as employees value opportunities for growth and advancement. By aligning human capital strategies with organizational goals, companies can enhance employee engagement, job satisfaction, and overall performance (Wright *et al.*, 1994). Furthermore, organizations that effectively manage human capital are better positioned to respond to technological disruptions and market changes, as their workforce is adaptable and equipped with relevant skills (Becker, 1993).

Hybrid Work Models: Hybrid work models, which combine remote and on-site work, have emerged as a prominent trend in the modern workplace, particularly in the wake of the COVID-19 pandemic. These models offer flexibility and autonomy to employees, allowing them to choose where and how they work based on their needs and preferences (Choudhury, Foroughi, & Larson, 2021). Hybrid work models have significant implications for human capital management, as they require organizations to rethink traditional approaches to workforce development and performance management. One of the key

considerations in hybrid work models is ensuring equity and inclusivity. Organizations must address potential disparities between remote and on-site employees, ensuring that all employees have access to the same resources, opportunities, and support (Cascio & Montealegre, 2016). This may involve implementing policies and practices that promote fairness and inclusivity, such as providing equal access to training and development programs, facilitating communication and collaboration across different work locations, and offering flexible work arrangements that accommodate diverse needs (Spreitzer *et al.*, 2017). Hybrid work models also require a rethinking of performance management practices. Traditional performance metrics may not be applicable in a hybrid work environment, as employees' contributions may not be easily observable (Parry & Battista, 2019). Organizations must adopt new evaluation methods that focus on outcomes and results rather than processes, ensuring that performance is assessed based on the value and impact of employees' work (Aguinis & Burgi-Tian, 2021). Additionally, organizations must leverage technology to facilitate communication and collaboration, enabling employees to work effectively across different locations and time zones (Olson & Olson, 2000).

Virtual Teams: Virtual teams, which consist of geographically dispersed members who collaborate through digital communication tools, are a defining feature of modern organizations. These teams offer several advantages, including access to a diverse talent pool, increased flexibility, and cost savings. However, they also present unique challenges related to communication dynamics, team cohesion, and performance measurement (Bell & Kozlowski, 2002). Communication dynamics in virtual teams differ from those in traditional teams, as team members rely heavily on digital communication tools to interact. This reliance can lead to misunderstandings and misinterpretations, as nonverbal cues are often absent in virtual communication (Marlow *et al.*, 2017). E-leaders must ensure that clear and effective communication channels are established and that team members are proficient in using these tools to facilitate collaboration and information sharing (Hoch & Kozlowski, 2014). Team cohesion is another critical factor in virtual teams, as the lack of face-to-face interaction can hinder the development of trust and social connections among team members. E-leaders must foster a sense of community and connection within the team, leveraging technology to facilitate social interactions and team-building activities (Gilson *et al.*, 2015). Building trust is essential for virtual teams, as it influences team members' willingness to collaborate and share information (Jarvenpaa & Leidner, 1999). Performance measurement in virtual teams requires a focus on outcomes and results rather than processes, as team members' contributions may not be easily observable. Organizations must adopt new evaluation methods that align with the unique dynamics of virtual work, ensuring that performance is assessed based on the value and impact of

employees' work (Gibson *et al.*, 2014). Additionally, e-leaders should provide regular feedback and recognition to motivate team members and enhance their engagement and performance (Zaccaro & Bader, 2003).

Challenges in Human Capital Management

Communication Barriers: Effective communication is a cornerstone of successful human capital management, yet it becomes challenging in hybrid and virtual settings. The absence of face-to-face interaction in virtual teams can lead to misunderstandings and misinterpretations, as non-verbal cues are often lost in digital communication (Marlow *et al.*, 2017). The reliance on emails, video calls, and messaging platforms can create a communication overload, leading to miscommunication and decreased efficiency. Moreover, time zone differences and technological issues can further complicate communication in virtual teams (Cascio, 2000). In hybrid settings, the communication gap between remote and in-office employees can lead to disparities in information access and decision-making. This can create a divide within teams, leading to feelings of exclusion among remote workers (Gilson *et al.*, 2015). Organizations must implement strategies to enhance communication, such as regular check-ins, the use of collaborative tools, and clear communication protocols, to bridge the gap between remote and on-site employees (Bell & Kozlowski, 2002).

Employee Engagement and Motivation: Maintaining employee engagement and motivation is particularly challenging in dispersed teams. The lack of physical presence can lead to feelings of isolation and disconnection, affecting employees' sense of belonging and engagement (Spreitzer *et al.*, 2017). Virtual teams may struggle with building trust and camaraderie, which are essential for fostering motivation and team spirit (Jarvenpaa & Leidner, 1999). To address these challenges, organizations must focus on creating a supportive and inclusive virtual environment that promotes open communication, recognition, and opportunities for social interaction (Gilson *et al.*, 2015). Providing employees with the tools and resources they need to succeed and offering flexible work arrangements can enhance motivation and engagement in hybrid and virtual settings (Choudhury *et al.*, 2021).

Performance Management: Evaluating and managing performance in a non-traditional work environment presents unique complexities. Traditional performance metrics, which often rely on observable behaviors and processes, may not be applicable in virtual and hybrid settings (Aguinis & Burgi-Tian, 2021). Organizations must adopt new performance evaluation methods that focus on outcomes and results, ensuring that employees are assessed based on their contributions and impact rather than their presence or visibility (Gibson *et al.*, 2014). In hybrid work models, managers may struggle with monitoring and assessing performance due to limited direct supervision (Bartol & Liu, 2002). To address

these challenges, organizations can leverage technology to facilitate performance tracking and provide regular feedback and recognition to employees (Olson & Olson, 2000). Establishing clear goals and expectations, along with fostering a culture of accountability, can help ensure that performance management is effective in virtual and hybrid environments (Cascio & Montealegre, 2016).

Organizational Culture and Inclusion: Hybrid work models can have a profound impact on organizational culture and the inclusion of diverse team members. The physical separation of remote and on-site employees can lead to a fragmented culture, where remote workers may feel excluded from important discussions and decision-making processes (Spreitzer *et al.*, 2017). This can affect the sense of belonging and inclusion among team members, leading to a lack of cohesion and alignment with organizational values.

To address these challenges, organizations must foster an inclusive culture that values diversity and promotes equal opportunities for all employees, regardless of their work location (Cascio, 2000). This includes implementing policies and practices that ensure equitable access to resources, opportunities for career advancement, and participation in team activities (Spreitzer *et al.*, 2017). Encouraging open dialogue, promoting transparency, and leveraging technology to facilitate communication and collaboration can help bridge the gap between remote and on-site employees and strengthen organizational culture (Olson & Olson, 2000).

Opportunities in Human Capital Management

Flexibility and Work-Life Balance: Hybrid work models offer significant benefits in terms of flexibility and work-life balance, which are crucial for employee satisfaction and productivity. By allowing employees to choose where and when they work, hybrid models provide the autonomy to manage personal and professional responsibilities more effectively. This flexibility is associated with reduced stress levels, increased job satisfaction, and enhanced well-being (Choudhury *et al.*, 2021). Research has shown that employees with flexible work arrangements report higher levels of work-life balance, which can lead to improved mental health and reduced burnout (Kossek *et al.*, 2014). The ability to work remotely for part of the week allows employees to spend more time with family and engage in personal interests, contributing to a more balanced lifestyle. Additionally, the flexibility to choose work hours can accommodate different personal needs, such as caring for children or attending appointments, further enhancing work-life balance (Allen *et al.*, 2013). This flexibility can be a powerful tool for attracting and retaining talent, as employees increasingly prioritize work-life balance in their job choices (Owl Labs, 2020).

Access to a Global Talent Pool: One of the most significant opportunities presented by hybrid work models is the ability to access a global talent pool. Organizations are no longer limited to hiring talent within a specific geographic location, allowing them to recruit highly skilled individuals from around the world (Boudreau *et al.*, 2021). This access to diverse talent can enhance organizational capabilities and drive innovation by bringing in new perspectives and skills. Global recruitment enables companies to tap into underrepresented talent pools, increasing diversity and inclusion within the organization. It also allows businesses to hire experts in niche fields, which may be difficult to find locally (Cascio & Boudreau, 2016). By leveraging remote work technologies, companies can build teams with diverse cultural backgrounds and experiences, fostering creativity and innovation (Gibson *et al.*, 2014).

Cost Efficiency: Hybrid work models offer cost-saving opportunities for both employers and employees. For employers, reducing the need for physical office space can lead to significant savings on real estate, utilities, and maintenance costs (Global Workplace Analytics, 2020). Additionally, the reduction in commuting and travel expenses can further decrease operational costs. For employees, hybrid work can lead to savings on commuting, professional attire, and daily expenses such as meals and transportation (Bloom *et al.*, 2015). The time saved on commuting can be redirected towards more productive activities, enhancing work efficiency and personal well-being (Bloom *et al.*, 2015). These cost efficiencies can also contribute to increased job satisfaction, as employees appreciate the financial benefits of remote work arrangements.

Innovation and Creativity: Hybrid work models can foster innovation and creativity by promoting diverse perspectives and flexible work arrangements. The integration of remote and in-office work allows teams to collaborate across geographic boundaries, bringing together individuals with different cultural backgrounds and experiences (Boudreau *et al.*, 2021). This diversity of thought can lead to more innovative solutions and creative problem-solving. Moreover, the flexibility offered by hybrid work allows employees to work in environments where they feel most productive and inspired, whether at home, in a co-working space, or in the office (Choudhury *et al.*, 2021). This autonomy can enhance creativity by allowing individuals to work during their peak productive hours and in settings that stimulate their creativity. Additionally, the use of digital collaboration tools can facilitate brainstorming and idea-sharing, enabling teams to innovate more effectively (Waber *et al.*, 2020).

Hybrid work models offer numerous opportunities for enhancing human capital management. By providing flexibility, access to a global talent pool, cost efficiencies, and fostering innovation, organizations can create a more dynamic and competitive workforce that is well-equipped to thrive in the evolving work landscape.

Strategies for Effective Human Capital Management

Leadership and Management Practices: Effective leadership in hybrid and virtual environments requires adaptive styles and innovative management practices that foster trust, communication, and collaboration. Transformational leadership, which inspires and motivates employees through a shared vision, is particularly effective in these settings (Bass & Riggio, 2006). Transformational leaders can engage employees by setting clear goals, encouraging innovation, and recognizing individual contributions, which can boost morale and productivity in a dispersed workforce (Hoch & Kozlowski, 2014). Servant leadership, which emphasizes empathy, active listening, and community building, can also be beneficial in virtual environments (Greenleaf, 2002). By prioritizing employee needs and facilitating open communication, servant leaders can create an inclusive and supportive atmosphere that enhances team cohesion and trust (Walumbwa *et al.*, 2010). Additionally, effective leaders should focus on outcome-based management, where performance is evaluated based on results rather than hours worked, fostering a culture of accountability and empowerment (Wang *et al.*, 2020).

Technology and Tools: Investing in technology and tools that facilitate communication, collaboration, and performance tracking is crucial for effective human capital management in hybrid work models. Robust communication platforms like Slack, Microsoft Teams, and Zoom enable seamless interaction and information sharing among remote and in-office employees (DeSanctis & Monge, 1999). These tools support video conferencing, instant messaging, and file sharing, ensuring that team members can collaborate effectively despite geographical distances. Project management tools such as Trello, Asana, and Jira help teams coordinate tasks, track progress, and meet deadlines, enhancing productivity and accountability (Eseryel *et al.*, 2020). Additionally, performance management systems that incorporate data analytics can provide insights into employee performance, helping managers identify areas for improvement and recognize high achievers (Bondarouk & Ruël, 2013). Organizations should prioritize cybersecurity measures to protect sensitive data and ensure the integrity of digital communication channels (Alnatheer *et al.*, 2012).

Training and Development: Continuous learning and development programs tailored to hybrid work settings are essential for maintaining a competitive and adaptable workforce. Organizations should offer virtual training sessions, webinars, and online courses to upskill employees and keep them informed about industry trends and technological advancements (Salas *et al.*, 2012). Personalized learning paths that cater to individual career goals and interests can enhance engagement and motivation, leading to better performance outcomes (Noe *et al.*, 2014). Mentorship programs that connect employees with experienced leaders can provide guidance, support, and networking opportunities, fostering professional growth and development (Allen *et al.*, 2004). Additionally, training

programs should focus on developing digital competencies and soft skills, such as communication, adaptability, and emotional intelligence, which are critical for success in hybrid work environments (Van Wart *et al.*, 2019).

Employee Well-being and Support: Supporting employee well-being and mental health in a hybrid work model is crucial for maintaining productivity and reducing turnover. Organizations should implement policies that promote work-life balance, such as flexible work hours, mental health days, and no-meeting Fridays (Kossek *et al.*, 2014). Encouraging employees to set boundaries between work and personal life can prevent burnout and improve overall well-being (Allen *et al.*, 2013). Providing access to mental health resources, such as counseling services, employee assistance programs, and wellness initiatives, can help employees manage stress and maintain a positive mindset (Ragins *et al.*, 2007). Regular check-ins and feedback sessions between managers and employees can foster open communication and address any concerns or challenges faced by team members (Spreitzer *et al.*, 2017).

Effective human capital management in hybrid and virtual environments requires a comprehensive approach that incorporates adaptive leadership, technological investment, continuous learning, and employee well-being. By implementing these strategies, organizations can create a resilient and engaged workforce capable of thriving in the evolving work landscape.

Conclusion:

This paper has examined the significant challenges and opportunities presented by hybrid work environments and virtual teams in the realm of human capital management. The main challenges include communication barriers, maintaining employee engagement and motivation, managing performance, and fostering organizational culture and inclusion in a dispersed workforce. Communication issues arise due to the lack of face-to-face interaction, which can lead to misunderstandings and reduced team cohesion. Employee motivation and engagement are tested as traditional means of fostering morale are less effective in remote settings. Performance management becomes complex when assessing contributions and productivity in non-traditional work environments. Additionally, hybrid work models can impact organizational culture and inclusivity, as employees may feel disconnected from the company and their colleagues. Despite these challenges, hybrid work models offer several opportunities for human capital management. They provide employees with greater flexibility, enhancing work-life balance and overall job satisfaction. Organizations can access a global talent pool, allowing them to recruit diverse and skilled employees from different geographic locations. There are also cost-efficiency benefits for both employers and employees, such as reduced office space requirements and commuting

expenses. Furthermore, the diversity and flexibility inherent in hybrid work arrangements can foster innovation and creativity within teams.

Implications for Practice

The insights gained from this paper have practical implications for HR professionals and organizations navigating the complexities of hybrid and virtual work settings. First and foremost, effective communication strategies must be prioritized to overcome barriers and ensure clear information flow within teams. This includes utilizing appropriate technology and fostering a culture of open communication. HR professionals should focus on developing robust employee engagement and motivation strategies tailored to hybrid work environments. This could involve regular check-ins, virtual team-building activities, and recognition programs to maintain morale. Performance management systems must be adapted to include metrics that accurately capture remote work contributions and encourage accountability. Organizations need to cultivate a strong organizational culture that promotes inclusivity and belonging, even in virtual settings. This can be achieved through initiatives that encourage diverse perspectives and provide equal opportunities for remote and on-site employees. Investing in technology and tools that facilitate seamless collaboration and performance tracking is essential for supporting hybrid work models. Moreover, organizations should prioritize employee well-being and mental health by offering flexible work arrangements and support programs that address the unique challenges of remote work. Continuous learning and development opportunities tailored to hybrid settings can also help employees adapt to new work dynamics and enhance their skills. Hence, while hybrid work models present challenges, they also offer valuable opportunities for human capital management. By embracing innovative strategies and technologies, organizations can create a flexible, inclusive, and productive work environment that meets the needs of a diverse workforce in the modern era.

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STOCK PRICE MODELING USING RANDOM FOREST REGRESSION

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Abstract:

This chapter selects the top 5 companies in the Bank Nifty Index for the study viz. HDFC Bank, ICICI Bank, Axis Bank, Kotak Bank, and State Bank of India. The study variable is the stock's daily closing price, while the input variables include the stock's opening price (OP), the difference between high and low prices (HL), and the 5-day moving average (MA5). The data is analyzed using a Random Forest Regression (RFR) model. Training data uses 70% of the observations randomly from the whole data to construct a decision tree, whereas the remaining 30% of data is used for testing with the model-predicted values. The models explain a high percentage of variation in the study variable: HDFC Bank (99.97%), ICICI Bank (99.95%), Axis Bank (99.93%), Kotak Bank (99.95%), and SBI (99.91%) suggesting a good fit with the data. The OP is found to be the most important input variable followed by MA5 for all the stocks except HDFC Bank, whereas MA5 is found to be the most important input variable followed by the OP for HDFC Bank. The input variable HL is found to be the least important for all the stocks.

Keywords: 5-Day Moving Average, High-Low Price, Decision Tree, Random Forest Regression, Training Data, Testing Data.

Introduction:

The stock prices are highly volatile, making it a challenging task to predict. Several factors impact the movement of stock prices. To list a few are, government monetary policy, political stability, natural disasters, the performance of a company, and many more. Thus to gain profit or reduce loss, accurate forecasting of stock prices is important for investors. The linear model which requires assumptions of normality, independence, and constant variance fails to capture this volatility and non-linear pattern in the data, necessitating alternate models.(Lavanya & Gnanasskaran, 2023; Parjito *et al.*, 2023). The linear models with Long-Short-Term Memory (LSTM) have captured this volatility and non-linear pattern in the data thereby improving prediction accuracy(Mantravadi *et al.*, 2023; Preetjot Kaur *et al.*, 2024; Wu, 2023). Time series modeling of the stock prices is also a widely used approach to model stock prices, but it also has limitations of stationarity, linearity, overfitting, etc. (Kumar, 2023; Prakhar *et al.*, 2022). Time series relational models (TSRM) which use the time and relationship information together for prediction of stock prices have also been found to be effective.(Mantravadi *et al.*, 2023; Zhao *et al.*, 2023), but

that is also complex to model in comparison with the machine learning models. Several studies conducted in recent times have found machine learning models like artificial neural networks(Purwinarko & Amalia Langgundi, 2023; Safari & Ghavifekr, 2021), support vector machines(Fauzi, 2021; Qi, 2023), random forests (Daori *et al.*, 2022; Vijn *et al.*, 2020) etc to be effective in the prediction of stock prices. The random forest model is a supervised machine-learning algorithm that does not require any assumption to be made about the data. It is an ensemble learning method that uses several decision trees to build a model. The robustness of the method makes it a suitable candidate model for modeling stock prices.

In this chapter, the stock prices of the top five companies in the Bank Nifty are selected for analysis. The historical data of daily stock prices of more than 20 years is used for the modeling. The data was collected from the Yahoo Finance website, it consists of 7 variables of which closing price was used as a study variable while open price, the difference between high and low, and five days moving average were used as the input variables. This data of each company is then modeled by the random forest regression model which uses 70% of the whole data as training data to build a model and the remaining 30% of the data as testing data. For all the companies it has been observed that the random forest regression model explains more than 99.90 percent of the total variation in the study variable indicating that the RFR model fits the data well. Statistical analysis has been performed using R software version 4.4.1.(*R: A Language and Environment for Statistical Computing*, 2023)

This research study specifically focuses on modeling the stock prices of the top stocks in the Bank Nifty, one of the important indexes in the Indian Stock Market by Random Forest Regression model. It helps to attain better prediction accuracy to support investment decisions. This research aims to make a valuable contribution by applying advanced machine learning techniques appropriate for the unique characteristics of the stock market toward unraveling the dynamics of financial markets.

This paper is hence organized to throw light on the methods of applying Random Forest Regression in the modeling of Bank Nifty stock prices, analyze the inferences drawn from such modeling, and discuss what such results signify for investors and financial analysts. This study attempts to bring valuable insights in the form of strategic investment decisions and improvement in predictive ability within the domain of stock price forecasting.

Methodology:

Data Description

Data used for this study was collected from Yahoo Finance's website. <https://finance.yahoo.com/> Daily data on stock prices for the top five companies of the Bank Nifty Index was used in this study. These companies are HDFC Bank, ICICI Bank, Axis

Bank, Kotak Bank, and SBI Bank. Each dataset contains seven variables viz., Date, Open, High, Low, Close, Adj Close, and Volume. The period of data collected is shown in the following table

Table 1: Period of Data Collection

Company Name	Start Date (MM/DD/YYYY)	End Date MM/DD/YYYY
HDFC Bank	01/02/1996	08/02/2024
ICICI Bank	07/02/2002	08/02/2024
Axis Bank	12/01/1998	08/02/2024
Kotak bank	01/04/2002	08/02/2024
State Bank of India	01/04/1996	08/02/2024

Description of Variables Used in the Study

The independent variables used to train the model are open price, high-low price, and 5-day moving average price. The description of the variables used is given below
 Open price: As provided in the data. (Variable Name: open)
 High-low price: The Difference between high value and low value of a stock in a day. (Variable Name: hl)
 5-day Moving Average: The 5-day moving average of stock (Variable Name: ma5)

Random Forest Regression Model

The random forest algorithm is based on the concept of ensemble learning. In this, multiple decision trees are constructed, and the output from each of these trees is combined to make the final prediction. To create a decision tree, the dataset is split into two parts: the training data and the testing data. Training data is created by randomly selecting a predetermined portion of the data. A decision tree is constructed using the training data, finding the best splits at each node, and then predictions are created for the test data using the decision tree model. The steps involved are provided in the algorithm below.

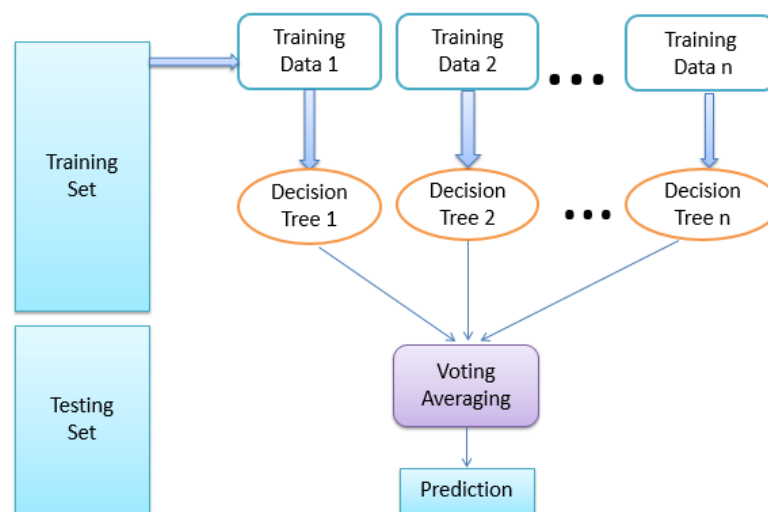


Figure 1: Graphical Representation of Random Forest Algorithm

Random Forest Algorithm:

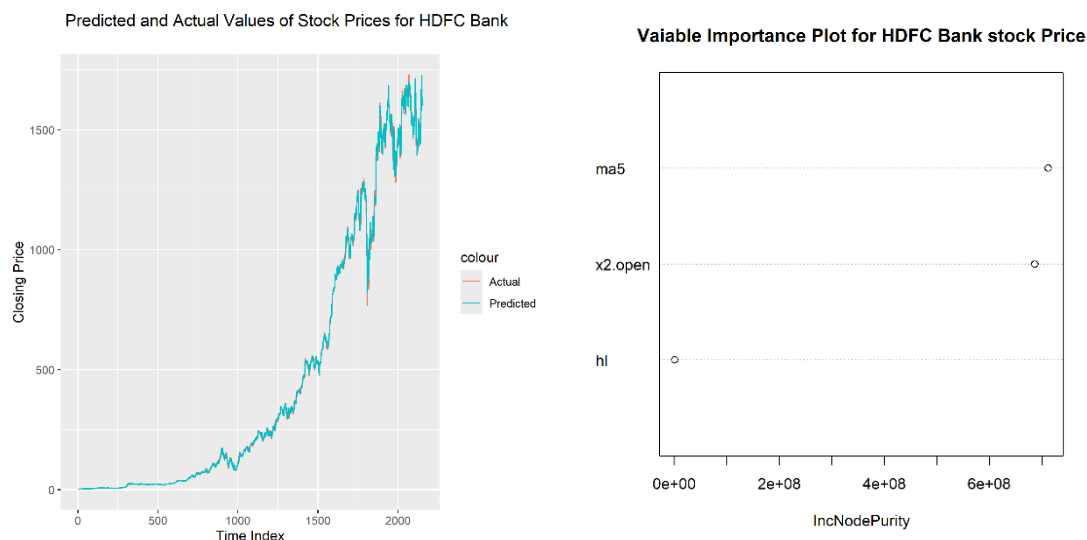
- Step 1: Prefix a percentage (p) of the whole data to be used as training data (70 % used in this study)
- Step 2: Select randomly p (70%) percent of data points. This is the training data
- Step 3: Build a decision tree using the training data by finding the best split at each node.
- Step 4: Use the decision tree to get a prediction corresponding to each point in the test data (30 % of the data)
- Step 5: Repeat steps 1 to step 4.
- Step 6: Use the predictions obtained for each decision tree to obtain the combined value of prediction for each data point in the test data.

Result and Discussion:

Table 2: Performance Evaluation of the Fitted Model

Company Name	Mean Squared Error	Percentage of Variation Explained
HDFC Bank	84.4569	99.97
ICICI Bank	36.3435	99.95
Axis Bank	63.5999	99.93
Kotak Bank	219.7129	99.95
State Bank of India	24.7584	99.91

HDFC Bank Stock Price



(a) Actual and Predicted Stock Prices (b) Variable Importance Plot

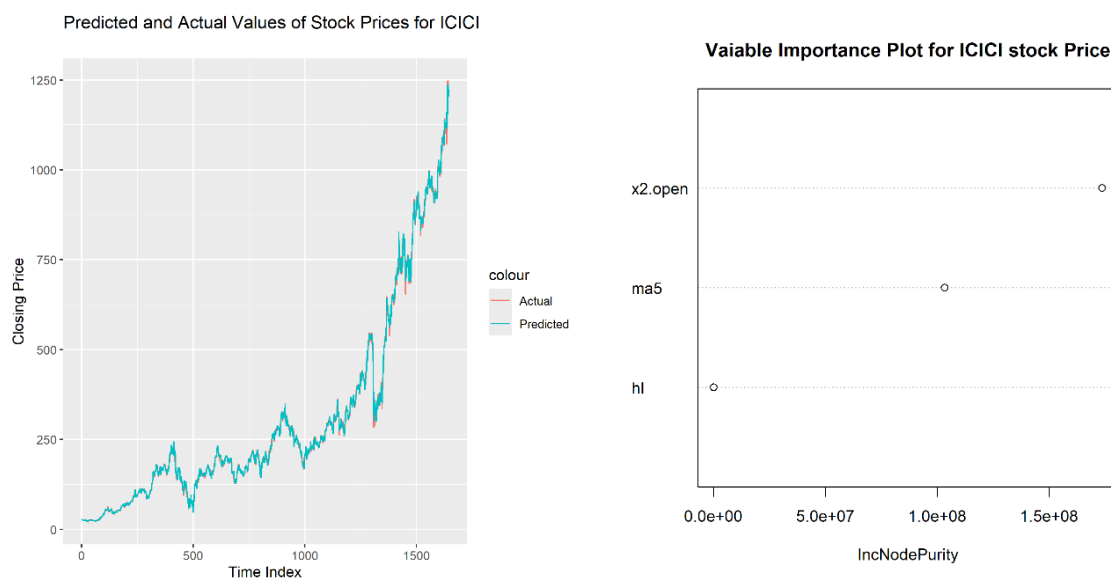
Figure 2: Random Forest Model for Stock Prices of HDFC Bank

Figure 2(a) represents the plot of the actual and predicted values of the stock's closing price for HDFC Bank. From the plot, it can be observed that the non-linear pattern as well as the trend in the data is accurately captured by the RFR model. This is supported by the fact that the percentage of variation in the study variable CP explained by the input

variables of the RFR model is 99.97 as provided in Table 2, suggesting a good fit of the model to the data. The value of MSE is 84.4569 which is quite low indicating the good fit. Figure 2 (b) represents the variable importance plot of the input variables in the RFR model, among the three input variables, the variable MA5 is found to be the most important followed by OP while the variable HL is found to be the least important.

ICICI Bank Stock Price

Fig. 3 (a) represents the plot of actual and predicted values of the stock's closing price for ICICI Bank. It is evident from the plot that the non-linear nature, trend, and volatility in the stock's CP are captured by the RFR model as both values agree with each other for most of the data points. This claim is supported by the fact that the value of the proportion of variation explained in the study variable CP by the input variables as given in Table 2 is 99.93, which means that the model fit to the data is good. The low value of MSE 63.5999 as given in Table 2 also indicates that the RFR model is a good fit for the data. Fig. 3 (b) represents the variable importance plot of the input variables in the RFR model, among the three input variables, the variable OP is found to be the most important followed by MA5 while the variable HL is found to be the least important.



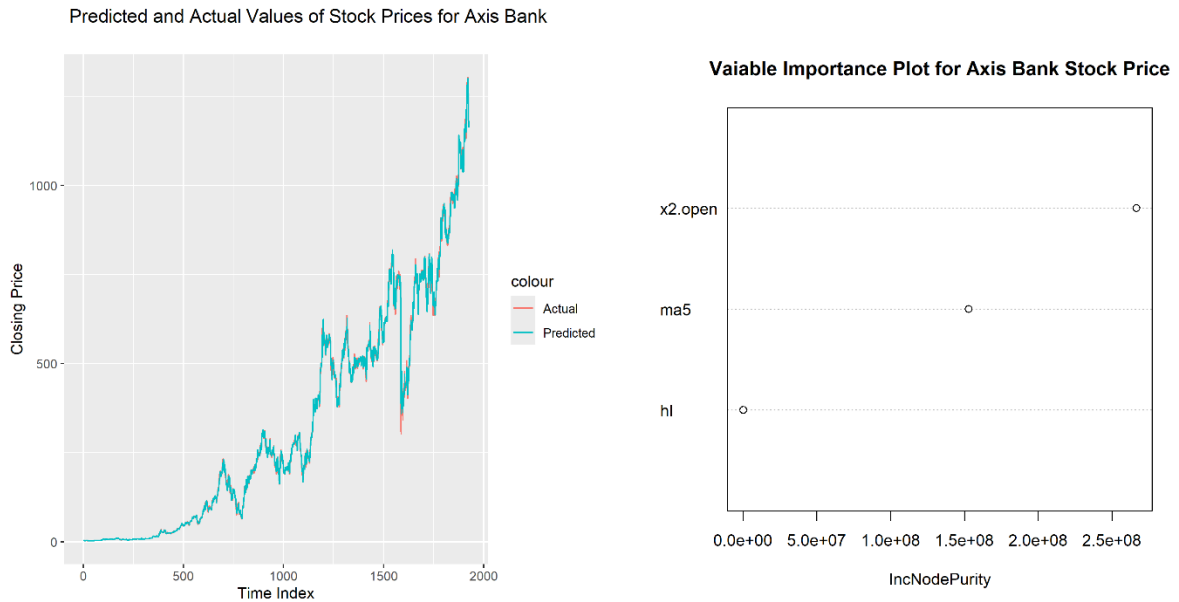
(a) Actual and Predicted Stock Prices (b) Variable Importance Plot

Fig. 3 Random Forest Model for Stock Prices of ICICI Bank

Axis Bank Stock Price

Fig. 4(a) represents the plot of actual and predicted values of the stock's closing price for Axis Bank. The non-linear nature, trend, as well as volatility in the stock's CP, are captured by the RFR model as both actual and predicted values agree with each other for most of the data points. This claim is supported by the fact that the value of the proportion of variation explained in the study variable CP by the input variables as given in Table 2 is 99.93, which means that the model fit to the data is good. The low value of MSE 36.3435 as

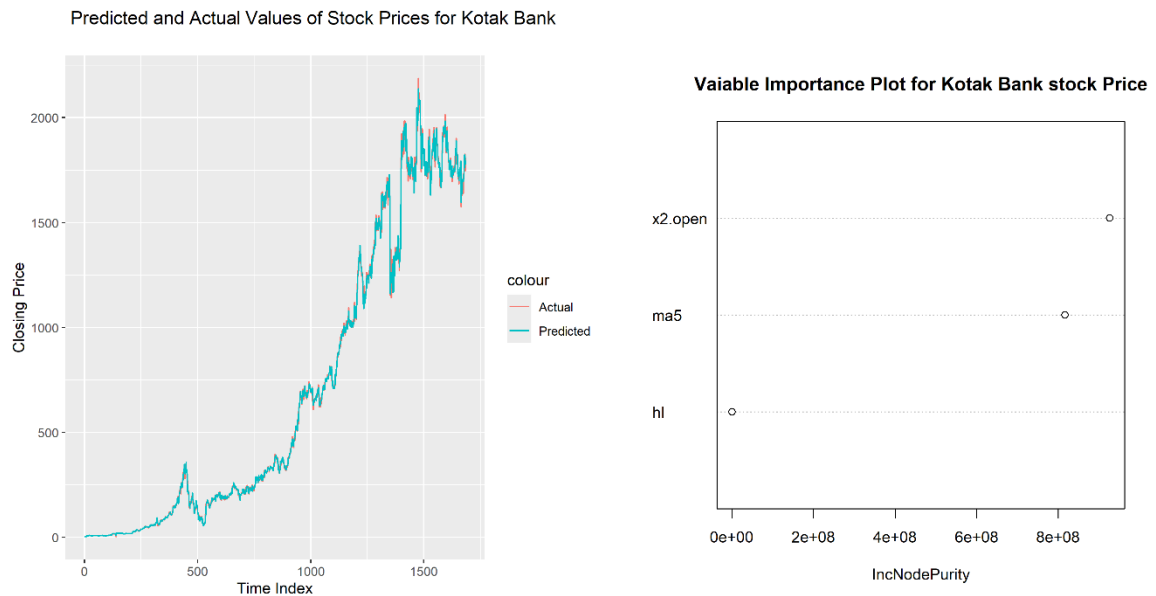
given in Table 2 also indicates that the RFR model is a good fit for the data. Fig. 4 (b) represents the variable importance plot of the input variables in the RFR model, among the three input variables, the variable OP is found to be the most important followed by MA5 while the variable HL is found to be the least important.



(a) Actual and Predicted Stock Prices (b) Variable Importance Plot

Fig. 4 Random Forest Model for Stock Prices of Axis Bank

Kotak Bank Stock Price



(a) Actual and Predicted Stock Prices (b) Variable Importance Plot

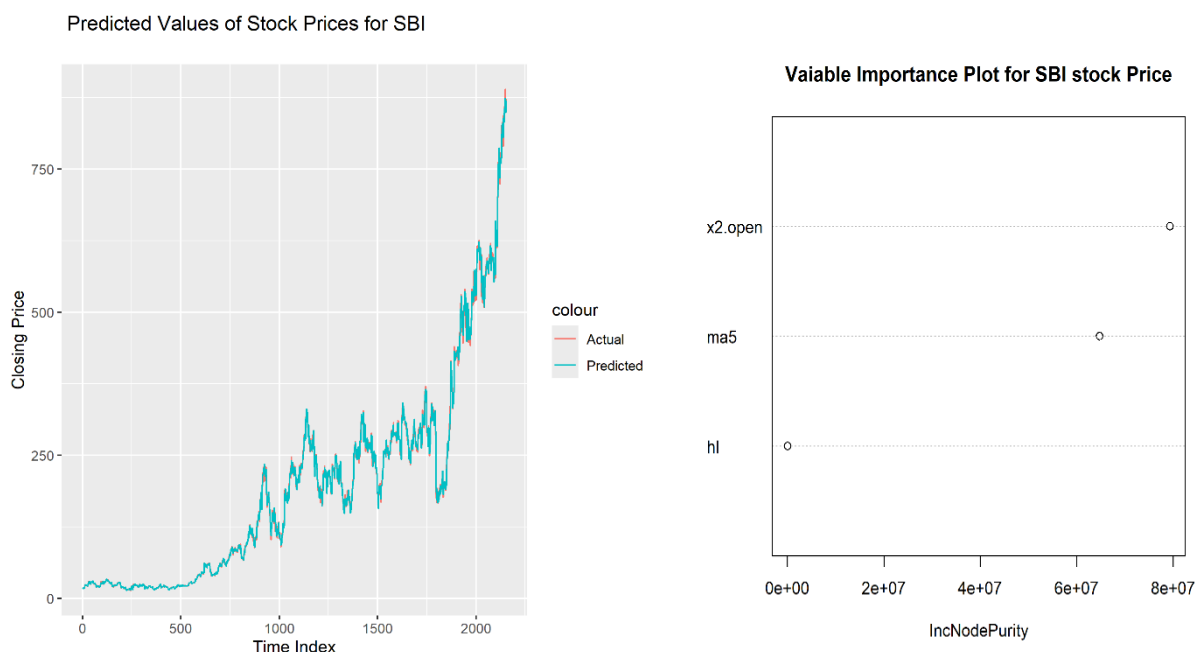
Fig. 5 Random Forest Model for Stock Prices of Kotak Bank

Fig. 5 (a) represents the plot of actual and predicted values of the stock's closing price for Kotak Bank. The non-linear nature, trend, as well as volatility in the stock's CP, are captured by the RFR model as both actual and predicted values agree with each other for

most of the data points. This claim is supported by the fact that the value of the proportion of variation explained in the study variable CP by the input variables as given in Table 2 is 99.95, which means that the model fit to the data is good. The low value of MSE 219.7129 as given in Table 2 also indicates that the RFR model is a good fit for the data. Fig. 5 (b) represents the variable importance plot of the input variables in the RFR model, among the three input variables, the variable OP is found to be the most important followed by MA5 while the variable HL is found to be the least important.

SBI Stock Price

Fig. 6(a) represents the plot of actual and predicted values of the stock's closing price for the State Bank of India. The non-linear nature, trend, as well as volatility in the stock's CP, are captured by the RFR model as both actual and predicted values agree with each other for most of the data points. This claim is supported by the fact that the value of the proportion of variation explained in the study variable CP by the input variables as given in Table 2 is 99.91, which means that the model fit to the data is good. The low value of MSE 99.91 as given in Table 2 also indicates that the RFR model is a good fit for the data. Fig. 6 (b) represents the variable importance plot of the input variables in the RFR model, among the three input variables, the variable OP is found to be the most important followed by MA5 while the variable HL is found to be the least important.



(a) Actual and Predicted Stock Prices (b) Variable Importance Plot

Fig. 6 Random Forest Model for Stock Prices of State Bank of India

Conclusion:

The historical data consisting of more than 5000 observations, for each of the top-5 companies in the Bank Nifty has been modeled by a random forest regression model, an

advanced machine learning tool. The proportion of variation explained by all the RFR models is greater than 99 for almost all the stocks which indicates that the fit is good to the data. The random forest regression model used in this study successfully captures the non-linear pattern, trend, and volatility for all the stocks under study. The robustness of the model with the use of bootstrapping, its ability to handle large datasets, its ability to capture non-linear patterns and volatility, and its high prediction ability make it an appropriate choice for modeling the stock price data.

Despite all the strengths, the model suffers from the limitation that it does not include the external factors to model the data. Thus, the model that includes these factors may be used to make the prediction.

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SOUTH ASIAN LITERATURE WITH REFERENCE TO DIASPORIC REPRESENTATION

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Abstract:

South Asian literature is the most mysterious and vast literature in the world. It is read all over the world due to its unique and richness. The authors make this very difficult and universal with their writing skills equivalent to the world of extinction. Its rich culture and traditions make it the best of the diaspora world. Writers from India, Sri Lanka, Bangladesh and other countries contribute outstanding performance to make it creative that is widely praised. Diaspora writings highlight immigrants and their identities in their countries. This special article focuses on South Asian literature from a diasporic perspective.

Keywords: South Asian Literature, Diaspora analysis and Diaspora writings.

Introduction:

The literary works of South Asia are a blend of historic and revered works authored by writers from the Indian subcontinent and other surrounding regions. Numerous regional and national languages were used in their writing. South Asian nations include Bangladesh, Nepal, India, Pakistan, and Sri Lanka. These nations have made significant contributions to SAL. Because of their well-known works, the writers from these areas have established a reputation as notable writers. Other than English, their writings were written in several major languages. These authors have been recognized with numerous awards for their English-language works. Writers, both male and female, have made significant contributions to our wealth. They have written about a variety of topics and literary genres. A few of them wrote about specific social concerns.

One of the best ways for people to convey their inner ideas and viewpoints is through literature. Diaspora expands its focus to national and regional borders in addition to the socio-cultural issues faced by migrants. The literature from the diaspora has a specific format. The primary concerns of diasporic writing are mostly related to themes such as displacement, nostalgia, assimilation, and socio-cultural tensions. Diasporic writing, no doubt, has portrayed later events quite vividly and has centered on the experiences and

difficulties that come with being uprooted. It portrays the idea and experience of being uprooted in addition to hard travels and experiences in the new nation.

Diasporic literature focuses on themes such as homelessness, loneliness, alienation, and existential rootlessness. It also discusses problems with cross-cultural fusion. This is where the conflict between the two generations—concern for new and native land—lies. These patterns can be found in all diasporic texts. Indian diaspora writers' writings powerfully capture societal realities, desires, and emotions. They depict many facets of sensitivities and issues. Many authors produce literature primarily for the general public in their native tongue, but some choose to write in the language of their new home. The writers in question are frequently inspired to venture into uncharted territory by their separation from their own countries, where they experiment and explore with novel themes and generate innovative concepts.

Uma Parmeshwaran has written about diasporic consciousness. The first is a longing for one's native country. During the second phase, there is less creative output since one is preoccupied with acclimating to the new environment. By getting involved in matters pertaining to ethnoculture, the third phase shapes the existence of the diaspora. The fourth marks their arrival and their beginning to engage with the broader political and national concerns landscape. Even if they have clearly departed the country, diaspora members find it extremely difficult to move on. Immigration emerges as a central theme in post-colonial literature worldwide, albeit with varying interpretations and consideration of connected matters. To begin with, it's a very first of all, settling down in one's adopted country can be a highly personal experience. Secondly, immigrants may feel pressured to "settle down" there, which can feel more like "settling for" the place, sometimes at the expense of their sensibilities. One is completely estranged from their family and leads a life devoid of purpose. Additionally, culture shock and ongoing strain can cause emotional stress.

Due to both genders' professional interests, migration to the west has surged during the latter several decades of the 20th century. Indian-origin middle-class and upper-class individuals now marry outside of their country. These are the factors that influence the writings of numerous authors of Indian descent who write in English. A specific form of awareness is created when one manages to preserve one's hometown values within the new, values-laden atmosphere of the adopted land. There are mental tensions, unsolved problems, unresolved conflicts, unread intricacies, and unanswered questions in this consciousness.

Women's diaspora literature is remarkable because of the way they vividly capture life elsewhere. Depending on the environment, South Asians going through cultural

differences, acculturation, hybridization, and adaptation to a new society may find it exhausting or thrilling. Through an analysis of the narratives of diaspora writers, this book aims to map the overseas journey of South Asians. The articles aim to depict the various perspectives gathered by female writers, whose distinct outlook and comprehension of global migration and living abroad enrich the body of knowledge on the topic.

Women's lives in diasporic contexts can be doubly difficult as they contend with the responsibilities of family and job, the monetary and spiritual fears of exile, and the expectations of both ancient and new patriarchies. As a result, the female characters in South Asian women's literature doubt who they are. Diasporic women writers are preoccupied with this self-evaluation; they write about it, but in a different setting and with different conclusions. Their essays reveal a mix of issues related to migration and diaspora for the new lady. Women writers' immigration journeys are closely followed by their settling and self-discovery journeys. The problems that women face in this foreign land are depicted by female writers. It is desirable to lead an unusual and liberal lifestyle in order to avoid the issues that plague traditional society. As a result, women who are independent and self-willed frequently experience pain from strained relationships. The new woman that emerges from women's writings is one who uses literature to represent changes and problems that occur in the real social environment, rather than one who inevitably revolutionizes tradition. The writings of women from the diaspora depict women who are examples of cultural fusion that mirror the writers' own experiences and social positions. These ladies from diasporic literature exhibit an unstoppable self-awareness in light of western ideals of freedom and uniqueness. Even when it returns to conventional ideas, the women continue to explore and proclaim their own identities.

In order to improve their prospects in life, people adopt their desired destination land. The primary reason for modern migration has been identified as better economic opportunities elsewhere. Education, improved work opportunities, family, peer group, and marriage are now major factors that influence adoption migration. Regarding India, intelligent, skilled, and professional Indians are dispersed throughout the world's continents. The Ministry of External Affairs reports that 28 million Indians have immigrated to other countries in recent years, living in various parts of the world.

Asian writers from the diaspora have gained prominence in the past ten years. Their publications have helped them to occupy the second-largest position in the world. There are about 25 million diaspora people living throughout the world. Indian immigrants relocate abroad for a variety of reasons. Their writing from the diaspora holds a significant position across nations and cultures. The primary characteristics of diaspora writings

include the search for one's identity, sentimentality, and marital bonds in addition to relocating, uprooting, living in a multicultural environment, etc.

The Greek word "diaspora" refers to a people's dispersion from their place of birth. These individuals, or groups of individuals, relocate to a new country from their own country for professional or personal reasons. Many writers from South Asia introduced the term "diaspora." Their global impact on the advancement of English literature is acknowledged and valued. Writers from South Asia have explored a range of issues, including identity, alienation, and migration. The term "diaspora" describes the dispersion of writers, including those from Bangladesh, India, Pakistan, Nepal, Sri Lanka, Bhutan, and the Maldives. With their own goals and decisions, the authors of these nations have emigrated outside of the other nations. In the modern era, the term in the current world, diaspora has greatly increased in notoriety and appeal. These folks migrated mostly for better future lives, economic opportunities, personal development, and religious persecution. Their topics included the pain of division, longing, estrangement, and relocation, among others. In the present day, this era's literature have achieved an unparalleled level of recognition. Since Independence, writers from the diaspora have established a trend. The language, style, and trend of this literature have drawn readers from all over the world. People who are crossing boundaries have also been drawn to the literary approaches of diaspora fiction. It could be a new country's capacity to adapt to its culture. Notably, works from the diaspora have reached every region of the globe.

The word diaspora is attached to different scholars' thoughts and ideas they have been giving from many decades. Different people have given meanings and have been claiming in their books. Some have attached it to the Jewish history. It is claimed that once Jews dispersed and they were forced to leave their original birth places or they were forced into exile. On the other hand, the etymological origin is of the word diaspora is linked Greek civilization on the basis of scattering of people. It is claimed that they had to migrate due to geographical problems. Thus, the term diaspora produces various meanings such as migration and exile. In the beginning they were called as refugees too. On the other hand, there are many dictionaries where we find different definitions of the word diaspora. The Oxford English Dictionary proves that the word diaspora means dispersion of any man from his own birth land. Thus, diaspora word had been defining from ancient time by people. People who adopt a new place leaving their own birth place in search of better place, life and culture are called diasporic people. They even have to struggle in adopting new cultures and living in other places or countries. Shuval defines diaspora in the following words.

A diaspora is a social construct founded on feeling, consciousness, memory, mythology, history, meaningful narratives, group identity, longing, dream, allegorical and virtual elements all of which play an important role in establishing a diaspora reality. At a given moment in time, the sense of connection to a homeland must be strong enough to resist forgetting, assimilating or distancing (Shuval 43).

Diasporic writers produce same voice. They show their new experience of profit and loss as alien. They share their tremendous experiences through their writing. The word diaspora means unnatural scattering or dispersion of people from their land. These writers show diversity of different cultures through their works. Their multicultural works proves the word diaspora that diasporic writing very important. Through it public learn much from other countries' cultures and traditions. Diasporic writing shows social realities happening around us today. Among the diasporic writers, Salman Rushdie's "Imaginary Homeland" is varying famous work globally. Through this work he claims that the thought of nostalgia remains with us. It forces people to write about their own homeland, origin and culture. When they memorize their homeland, they are attacked by their homeland and they start writing about it soon. And when they write about it they are declared diasporic writers and their writing is considered diasporic writing. Rushdie's next novel *Midnight Children* is a piece of diasporic writing. It is based on the memory of homeland.

Salman Rushdie's writings are particularly significant for South Asian literature. His ideas are novel, centered around spiritual alienation and migration. Rushdie focuses on postcolonial Indian society in *Midnight's Children*. He claims that women constitute a solid or steady link to the nation's conception in the political sphere. Within the religious sphere, women offer the opposite of many claims. He presented women in his book *Midnight's Children* in a highly nuanced manner. For a very long time, women in Indian society have been neglected because of a variety of sociocultural customs and the traditional beliefs of the dominant male society. Understanding Rushdie's other works is also crucial to understanding how women are portrayed in South Asian society as a whole. Through his writings, he has portrayed a variety of female difficulties. He hasn't been able to offer them a prominent voice, though; the majority of his novel's narrators are men with strong voices, placing women in a supporting role with weak voices.

The topical banality of female writings has been attacked by V.S. Naipaul, another writer from the diaspora. He did not believe in the world of women, where male dominance exploited and oppressed them. His most famous book, *A House for Mr. Biswas*, features male protagonists and narrators, and women are only given the opportunity to appear when necessary for male characters. He has used extremely smug language against women.

In his writings, Naipaul perpetuates the idea that women are the keepers of tradition and culture for men, whether in their native country and among diaspora communities.

An important female writer from the Indian diaspora is Chitra Banerjee. She is now recognized as an accomplished Indian artist who writes in America. She went to the United States after being born in Kolkata. She now holds the top position in the female category within the canon of Indian diasporic literature. Through her poetry, novels, and short tales, she has creatively portrayed the struggles faced by immigrant women in search of safety. Divakaruni has conducted a critical analysis of the challenges faced by Indian immigrant women as they attempt to adapt to western culture and maintain their hybrid identities. Her main themes include the experience of Indian immigrants in modern America, history, fantasy, and the challenges faced by immigrants residing in a foreign country. The *Mistress of Spices*, her book, tackles the topic of diasporic identity. The main heroine, Tilo, moves to Oakland and opens a store there. She also picks up magical abilities there. She must develop her own identity as an Indian in the unfamiliar metropolis of Oakland, but she never forgets to follow Indian customs, cultures, and clothes. Divakaruni exposes characters who are driven to alter their ways in order to make a name for themselves in society. In the context of diaspora, they are significant in and of themselves. Lalitha, a character who prides herself on being an independent woman, serves as an example for all women. She has to stay away from marriage in order to manage a boutique and take care of her parents. As a result, Divakaruni's characters must overcome a variety of obstacles before emerging as successful people.

In Divakaruni's book *Queen of Dreams*, a young Indian artist named Rakhi travels to California. Rakhi, who is surviving overseas, recognizes the tension between her two identities. She claims that, as an immigrant, she alternates between the "real world" and the "reel world." The two daughters of Rakhi, who immigrated to the United States as second generation immigrants, are not well-versed in Indian culture. The work delves deeply into issues of identity, belongingness, assimilation, agony of immigration, cultural clash, and east-west conflict.

Indian writer Rohinton Mistry is a diaspora Indian. As a writer of diaspora, he writes about his native country or homeland. Authors of South Asian Diaspora literature, such as Neil Bissoondath, Uma Parameswaram, Himani Benerjee, Bapsi Sidhwa, and others, have also depicted problems. These authors have written about the world's geographical boundaries. Their art explores the sensation of dislocation and is based on the alienation they feel from their origins. They did not abandon their native customs or blend in with their newly adopted country. Even though these authors presumed that they had blended

in with their new country, their origins remained there. The writings of Rohinton Mistry for this essay. The tiny Parsi community in India benefited from privileges during British administration. The majority of Parsis favored bringing their ethnicity with them when they immigrated. This community's fervor for expatriation and Westernization resulted in cultural loss, political marginalization, and estrangement. When the Muslims overran Iran in 936 AD, Rohinton Mistry's forefathers were sent into exile and established in India. Even in India, there is a Mistry diaspora. He has made a name for himself even as a writer from the diaspora.

All of the great South Asian novels that center on the issue of partition exhibit diasporic consciousness. The postcolonial era is the setting for the majority of South Asian novels. These books tell the melancholy and tragic story of pain and misfortune from several perspectives. By dissecting the ideas of nationality, identity, and belonging, the book explores Indian colonial and postcolonial experiences. It narrates the narrative of two families, on the Datta Chaudhary family of Dhaka and other the Price family of London. Amitav Ghosh works for the anonymous narrative, which tells the tale of several persons from several points of view. Ghosh presents the diasporic consciousness of those affected by communal rioting and division in a realistic way. The story starts in the colonial era and shows events that occurred during the post-colonial era. The story also depicts a shift away from traditional values and the erasure of national borders.

South Asian fiction defines and reflects the diasporic consciousness. All of the South Asian subcontinent's major novels that center on the issue of partition reflect it. Literature such as *Nightmare at Midnight*, *The Shadow Lines*, *Azadi*, *Ice Candy Man*, *Tamas*, *The Dark Dancer*, *A Bend in the Ganges* etc. These books all tell the same terrible and depressing story of hardship and suffering. The majority of well-read South Asian books take place in postcolonial settings. The English were the colonial rulers of the South Asian countries. The majority of South Asian countries achieved independence after protracted fighting, although this was accompanied by partition. *The Shadow Lines* by Amitabh Ghosh features a diasporic consciousness. Two families are featured in the book: the Price family of London and the Dutta Chaudhary family of Dhaka. Dhaka became part of East Pakistan after India was divided. The family Dutta Chaudhary arrived in Calcutta. The narrator, the grandma, and her sister Mayadevi Mother and father moved in, but one family member, Jethamoshai, stayed in Dhaka instead of traveling to India. The grandmother and her sister Mayadevi often recall their early school years, the streets and playgrounds of Dhaka, and the stores they once frequented for their shopping. The sisters are unable to let go of their earlier times.

In today's contemporary diasporic writing, South Asian women have effectively demonstrated a significant degree of literary proliferation. These tales, which are based on the author's observations and personal experiences, frequently depict moving and vivid scenes of social problems. As a result, they exhibit a global resonance and conversation that cuts beyond national lines and encompasses languages, cultures, and generations. Characters from the South Asian diaspora frequently experience racial prejudice, marginalization, and subjugation—especially women. Diasporic writers frequently skillfully synchronize such imagined personas with real persons they may know, drawing from personal recollections and firsthand experiences.

Jhumpa Lahiri, the author of *The Namesake* and the recipient of the Pulitzer Prize for her collection of stories *Interpreter of Maladies*, has honed her storytelling skills. The most masterfully written of the book's eight stories is the title one, in which Ruma, a young mother, misinterprets her father's visitation as disapproval. In response, he is too polite to tell her that he worries she has chosen a path that is too similar to the one that caused her mother years of loneliness. Usha, the narrator of "Hell-Heaven," discovers her mother's intense, frustrated attraction to a family acquaintance years after it happened and looks back on her own early recollections in a strange new light.

The term "South Asian diaspora" was used to describe Bangladesh, Sri Lanka, Nepal, Bhutan, and the Maldives. Diasporic writing typically develops as a reaction to concerns like displacement, discrimination, nostalgia, survival, cultural shift, and identity, as well as to lost homes. A sensation of personal identity, longing for a place that has been lost, disengagement from cultural boundaries, and a predilection for persons who are widely dispersed. Even while the society struggles with exterior issues like discrimination and identity crises.

They endure greater agony as a result of psychological concerns such as feelings of alienation and tenderness. These same problems particularly affect the diasporic group in terms of intensity. Therefore, identifying one's identity is crucial for everyone, especially in unfamiliar or unfavorable situations.

The local social structures of the migrants and emigrants have always been the source of the Indian diaspora. The Indian Diaspora has its roots in the common cultural legacy of Indians. Indian writers have achieved great recognition for their works and established themselves on the global literary map. Among the notable names are Rohinton Mistry, Hanif Kureishi, Amitav Ghosh, Vikram Seth, M.G. Vassanji, Shani Mootoo, V.S. Naipaul, Salman Rushdie, and Vikram Chandra.

Among the writers of the diaspora, Monica Ali is analyzed for her books as the creative output of a female novelist from a multicultural background whose works depict the realities of migration for women. The Indian diasporic famous author Monica Ali in her famous work redeems this feminine invisibility by writing a novel that focuses mostly on the predicament of female migrants, whether they are traveling within a country or across borders (Nazneen), offering a counterbalance to the majority of male-centered tales of migration. The immigrant narratives defend a place for diasporic populations in society as well as a space within the country, in addition to exploring diasporic identity.

In her vivid account of diasporic migration, Monica Ali focuses on Nazneen's transformation from a passive acceptor of fate to a tentative but irreversible individual agency. Furthermore, because the story centers on the circumstances of an Asian immigrant woman, her class, gender, and race all influence how she perceives space. The book also explores subjects and problems that speak to the protagonist's deepest thoughts, feelings, and uncertainties. In this way, the book explores Nazneen's journey of diaspora. Brick Lane follows Bangladeshi heroine Nazneen's journey from her beginnings in a remote area of Bangladesh to Tower Hamlets in London. When she is compelled to travel to England due to an arranged union. When Hasina, her younger sister, marries someone for love without getting her father's consent, Nazneen's father finds her a spouse in England and whisks her off. When they get married, Chanu is forty and Nazneen is nineteen. Nazneen has a lot of issues in England. She is initially forbidden from going out alone since she does not speak the language and because the Bangladeshi community in Brick Lane is somewhat conservative. Nazneen's transformation into a woman suggests that she may encounter new cultural affinities where new ideals are assimilated while the old are rejected. Ali creates a female character in Brick Lane who defies expectations placed on her by her caste, society, gender, and financial standing. The main focus is on the protagonist, a female South Asian, creates her identity in the context of diaspora. Nazneen is defined by her resistance tactics, which include evading conventional space, utilizing her sexuality to get over constraints placed on her, and ultimately renegotiating the space in which she truly resides.

According to Ali's book, women who migrate from conservative nations may find it easier to integrate into and reap the benefits of the host society because they are not subject to the constraints of their gendered marital duties. The book is especially interesting as a study of the dilemma that female migrants encounter: being viewed as foreigners by their new country and as commodities by the men residing in their own neighborhoods. Ultimately, Nazneen manages to resolve both issues: she moves past her

white people and persuades Chanu to go back to Bangladesh on his own. Nazneem chooses to live a self-determined life, remains in London, and launches a business with her pals.

Like other diasporic writers there is one more well-known Indian born American writer is Bharti Mukherjee who is famous for her decent diasporic works in literature. She is known for her immigrant fiction writing. Her works show various themes based on immigrant experiences. Her literary creations are deeply grounded in the experiences of immigrants in a foreign country. She is well known for her stories featuring female Indian immigrants as the main characters. Her writings focus on women who, as a result of their displacement, face cultural clash and identity crises and long to define their identities. She has written many short stories and novels in English literature. Her works are full with her own experience as an expatriate. Through her novel writing, she shows that how her chief characters undergo various transformations. Thus her works show author's own condition she faced during her visit to America. America was her dream place she chose in her life.

Chitra Banerjee is a famous Indian diasporic writer. Her works are based on the themes such as immigrant, alienation, nostalgia and racial segregation. As an outsider, diaspora writers face many critical issues staying outside or in host land. Staying outside, they face many issues. So their works become a part of immigrant writing. Because their writing shows cultural conflict, identity crisis and alienation. Our Indian diaspora literature is enriched with various immigrant themes.

Contemporary writing from the South Asian Diaspora bears the marks of cultural encounters that combine the rewriting of history with nuanced responses to dislocation and marginalization by hegemonic structures. The raw energy of first generation politics is substituted by a more complex response to issues of race and un-belonging. The new writers retort to their attempted marginalization, not by dissolving into mainstream but by rendering their distinctive voices. (Banerjee 10)

Chitra Banerjee also has got a status of Indian diaspora writer. Her writing has produced various themes and issues of immigrant women. Her poetry, novels and short stories are based on the issues of women immigrant. All the chief characters of her works face various types of situations in their life. Divakaruni's characters caught in the net of western cultures and they have to struggle to survive there. Divakaruni's novel Queen of Dreams is based on journey, journey of a female artist Rakhi who lives California. She faces difficulties in surviving in abroad. She declares that she is having dual identity in the world. The theme of the novel profoundly focuses on the crisis of identity, western culture and sense of belongingness.

Another much acclaimed writer V.S. Naipaul's works hover around the theme of diaspora. English. His works deal with the theme of alienation, rootlessness and dislocation. His all characters do the same as do others in Indian English literature. They struggle for identity and existence in new places. His works are based on his own experience of homelessness, dispersion and identity crisis. His much acclaimed work is *A House for Mr. Biswas*. The chief hero of this work is Mr. Mohan Biswas has his own home. He was born in a poor family. He is a poor man so he doesn't think that his future. After the death of his father, Mr. Biswas feels homelessness. He feels bewildered much in his life now. His own mother doesn't care him and in absence of her mother's affection, he gets her substitute. She cares him much. V. S. Naipaul's chief characters Mr. Biswas, Ganesh Ramsumair have been staying away from generations and homeland India, their birth place. They imagine their country India.

Like other writers, Anita Desai's works are much acclaimed based on various diaspora themes. After being winner of Sahitya Academy Award, she became very famous in English. Her novel '*In Custody*' deals with the problem of alienation and immigration. Her next novel *Bye Bye Black Bird* is based on the problem of adaptability. Another novelist Anita Rao Badami was born in Indian. Now she is living in Canada. Her novels are also based on the themes of immigrants.

Conclusion:

The tales of the old diaspora, as a body of writing that has emerged in the midst of indenture history, consistently provide a specific critique of the institutions and processes of European empire. From their diverse geopolitical vantage points, these works invariably invoke and nuance the motifs, themes, and issues of post-colonial literature. But they also examine the unique experience of migration, settlement, and belonging of colonized people amid other colonized groups, in addition to the interaction between race and power throughout the colonial and post-colonial eras.

Because of this distinct feature of the ancient South Asian diaspora, novelists from that region have responded to a particular axis of connection in which they and their diasporic communities find themselves, profoundly influencing their poetics and concerns. As some of the first writers to represent their diaspora, these authors frequently bestow upon their narrators a kind of prophetic omniscience, projecting the hopes, fears, and collective anxieties of a community whose socio-political destiny is still up in the air into the uncertain future of the post-colonial state. However, these writers simultaneously expose the ideological baggage that the diaspora carries to the new country and use humor and reality to fight the exploitation. In addition, they both want to highlight the diversity of

the diaspora itself-but not in a positive way; rather, they want to do so in a challenging way. This explains the caste systems, gender disparities, religious and ethnic prejudices, and gender roles that are present in these works.

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A NARRATIVE REVIEW OF QUALITATIVE RESEARCH ON MENSTRUAL PERCEPTIONS AND MENSTRUAL HEALTH LITERACY

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Abstract:

This study aims to access and identify recent qualitative literature on menstrual perceptions, communication, practices, and menstrual health literacy. A narrative review of evidence on menstrual perceptions, hygiene practices, and menstrual health literacy was conducted to acquire a better understanding and detailed information about menstrual research. The study identified 26 relevant studies by conducting searches across two databases i.e., Scopus and Web of Science. Thematic analysis was used to identify overarching preliminary themes to develop major themes. The study yielded three major themes: Menstrual hygiene and practices; Experiences with Menstruation; and Menstrual Health Literacy. The majority of the studies used a cross-sectional method (9/26). Females have mothers as their primary source of information, who are found to have less and incorrect knowledge about menstruation. Restrictions were reflected in many studies which were found to impact hygiene practices. The research gap shows the least number of studies including boys/men, trans or binary people are not included in almost every study. Fewer studies deal with menstrual health literacy. The study provides an overview of the current state of research on menstrual perceptions, communication, practices, and menstrual health literacy. It highlights the need for more research on menstrual health literacy and the inclusion of underrepresented groups in future studies. The review will be helpful for policymakers, healthcare professionals, and researchers working in this field.

Keywords: Menstrual Hygiene, Menstrual Experiences, Menstrual Health Literacy, Menstruation, Reproductive Psychology.

Introduction:

Menstruation is a physiological phenomenon that women and adolescent girls experience every month (Thakur *et al.*, 2014). Poor awareness about the reproductive physiology and menstrual misconceptions adversely affects women health and their social lives. Adolescent girls have substantial lacuna of knowledge on puberty, menstruation and hygiene management (Holmes *et al.*, 2021). Puberty is a complicated period, owing to several social, physical and psychological changes for adolescents (Holmes *et al.*, 2021).

There is lack of menstrual awareness, lack of menstrual communication, and lack of menstrual hygiene among women. Menstrual health literacy is lacking among the women globally. There is less research done on lack of menstrual communication and the consequences for the adolescents. Adolescent girls have hesitation to converse about menstruation with their family. The knowledge, belief, attitudes about menstruation is dependent on the socio-cultural context of the girls' family. There is inaccurate information about menstrual hygiene and menstruation among adolescent girls. There are different menstrual taboos associated with different cultures which restrict the daily activities and mobility of women. Menstrual taboos are deep-rooted in various cultures, and steer gender disproportion (Kuper 2019). Due to lack of behavioral studies on perceptions of menstruation and menstruation health literacy, the specific health needs of women are not met.

Majority of studies have shown subsequent menstrual restrictions. Inadequate resources add to dissatisfaction and negative experiences with menstrual hygiene practices. Adolescent girls had inadequate knowledge about menstruation and struggle with menstrual hygiene. They feel depressing to deal with menarche and menstrual management. Women tolerate mental burden and detrimental impacts on their social participation (Jennifer *et al.*, 2021). Information about menstruation or puberty is obtained from mothers (Coast, Lattof, and Strong, 2019). In some places, menstruating people are banned from using the same water sources with a view of contaminating it (Kuper, 2019). There is limited research on menstruation issues in low and middle income countries (Holmes *et al.*, 2021). Though mothers are regarded as the main source of menstrual information and reproductive health knowledge, they are found reluctant to share their viewpoints. There is poor knowledge among mothers about physiology of menstruation and related issues (Thakur *et al.*, 2014). There is a significant need to invest in private latrines with clean water and other hygiene related facilities for girls in schools (Chandramouli and Patel, 2017).

This study aims to reflect the bulk literature available on menstruation and its alignment with the practices, experiences and awareness among women. Adolescent girls and their parents have shared unease and discomfort to discuss menstruation which could further lead to poor menstrual health literacy (Holmes *et al.*, 2021). Menstrual health literacy is of importance for everyone, especially the school going girls who enter menarche. The lack of awareness about a normal period and the symptoms is uninformed. Health literacy is an empowerment tool for maintaining well being of an individual or community. There exists a huge gap to unveil various aspects related to menstruation and health literacy. Girls are found underprepared for menarche and knowledge gaps can lead to unhygienic practices during menstruation. The studies do not include other bothersome symptoms impacting social life remain unaddressed. This review amalgamates the latest literature on menstrual experiences, hygiene, practices and health literacy.

Materials and Methods:

1. Search Strategy and Results

Key words have been used in the time of web search in order to get desired results. The keywords used are 'Menstruation', 'Menstrual perceptions', 'Menstrual knowledge', 'Menstrual behavior', 'Menstrual communication', 'ethnography', 'Menstrual Health Literacy' throughout the phase of searching. These keywords were used interchangeably. Inclusion and Exclusion criteria were applied to get more accurate and focused results. Main attention was given to the title, and abstract. The search revealed that the literature on perceptions and experiences on menstruation is available with distinct methodologies. The applied search strategy further showed that there is very less literature available on menstrual health literacy.

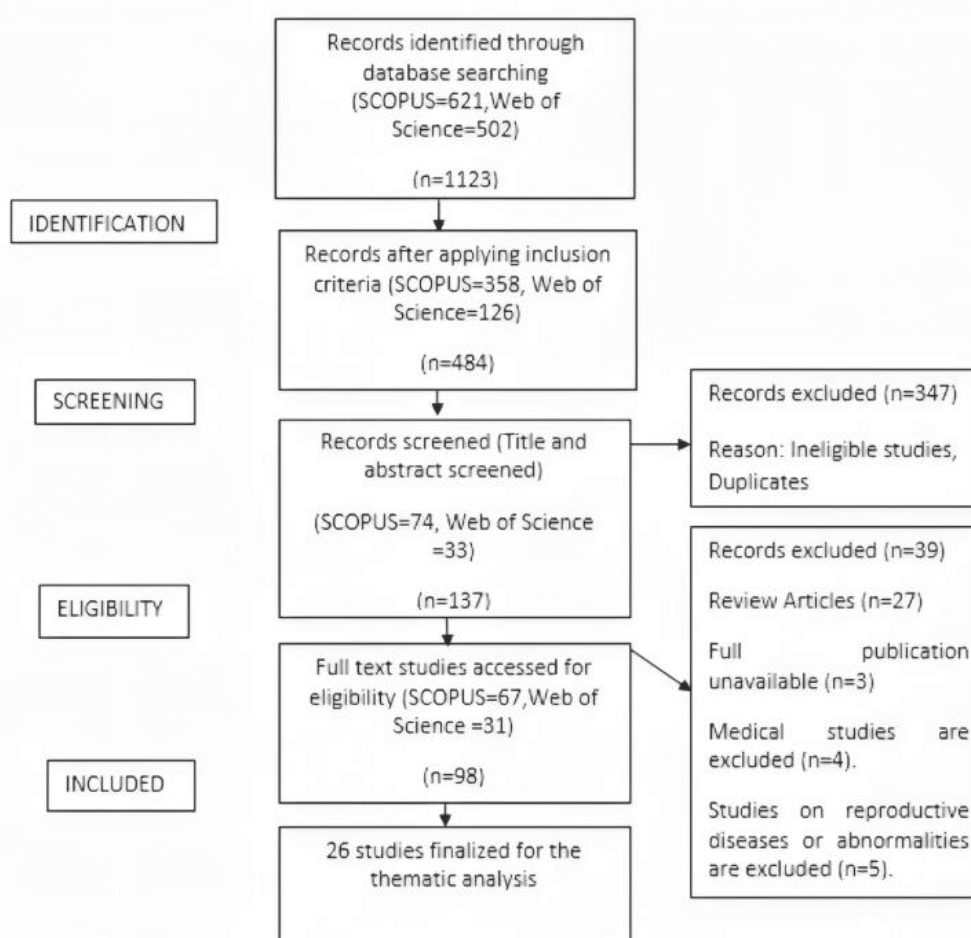


Figure 1: Search strategy with PRISMA flow diagram

Observation Protocol:

The two databases employed to collect all the publications include Scopus and Web of Sciences. The title and the abstract have been screened to acquire more relevant papers in the first place and then the full publication has been screened to be included in the study after checking its validity based on the inclusion criteria.

All the databases provided a total of 1123 publications satisfying the basic criteria, 502 of which are from Web of Sciences, and 621 from Scopus. After advanced search from

both the databases the number has been reduced to 484 studies. Title and abstract screening resulted in the exclusion of studies, leaving 98 studies for full length level screening, after which review papers and duplicates have been excluded. A total of 26 papers have been found accurate and relevant to the study. The process has been done under the strict guidance and supervision of a senior researcher.

Inclusion and Exclusion Criteria

- Include open access research articles.
- Publication years 2019, 2020, 2021.
- Document type- articles, exclude review articles and early access articles.
- Language English.
- Exclude Not accessible or paid.
- Exclude conference proceedings, project work and book reviews.
- Exclude studies based on biological aspects eg. Causes of menstrual disorders and other medical family planning, birth control etc.

Thematic Analysis

A six-phase framework guide for conducting thematic analysis was given by Braun and Clarke, 2006. This method is flexible and is employed here because it is not tied to a particular theoretical perspective, therefore, is suitable for the variety of studies considered in our review (Braun and Clarke, 2006).

Stage 1: Familiarizing with the data collected through search process. In the first stage, the researchers used search process to collect data. Initial information of the included studies is noted, after which a table is created to sum up the location, age range of the participants, sample size, study design and the study findings.

Stage 2: Open coding. Coding of the data is done and the codes are modified according to the requirement of the selected studies.

Stage 3: In third step, the codes were examined to identify the common themes across the entire data, and preliminary themes were formulated (refer Table 1).

Stage 4: The themes created initially were further narrowed down in this step to reflect the broader nature according to the aim of our research, i.e., to analyze the literature on menstruation.

Stage 5: Define final themes. In the second last step, the data was categorized according to the finalized themes, and the data were categorized accordingly (Table 2).

Stage 6: The last step involved writing up. The review writing highlights the final themes which were exposed from the thematic analysis. The three themes analyzed in our study are Menstrual hygiene and practices; Experiences on Menstruation; and Menstrual Health Literacy.

Table 1: Preliminary themes and Final themes

Preliminary Themes							
Health Literacy	Menstrual awareness	Menstrual hygiene	Menstrual practices	Communication	Knowledge	Symptoms/ Impact	Taboos
Perception of Menstrual Normality and Abnormality, Maternal health, Menstrual health, Sexual health, Reproductive health, Calendar literacy, LMP recall. OM Literacy Oralcontraceptives menstrual control Suppression Abnormal use Decreased user involvement.	Sexual and Reproductive Health care, Inaccurate information on biological and psycho-social aspects of menstruation. Lack of information on menstrual regulation and suppression, Lack of information	Lack of menstrual hygiene facilities at home and school, incorrect knowledge of the body and menstrual products usage, poor sanitation environment, Lack of access to a functional latrine,	Restrictive attitude towards absorbent use, poor menstrual hygiene practices, lack in self-management behavior, No sanitary latrine availability at home, Exposure to media ads	Lack of menstrual communication in family, no father-daughter discussion about menstruation, poor interactions with healthcare professionals, poor communication of common OM disturbances, no dialogue with boys, Mother-daughter	Lack of knowledge about puberty, menarche, menstruation, under-age girls lack information on sanitation and physiology, mothers as most important source of information, Lack of	Dysmenorrhea, abnormal uterine bleeding, premenstrual syndrome, Reproductive tract infections, irregular and abnormal cycle length, impact on school and social activities, lack of concentration, difficulty in managing work, impact on	Avoid visiting temples, avoiding several foods, not taking a bath, not cleaning genitals, obeying locomotive restrictions, following social patterning and cultural restrictions.

	for selecting a contraceptive method.	enclosed bathing space, and adequate water source. Unavailability of soap, pad disposal bins, doors locks. Use of reusable cloth, financial burden due to cost of pads.	lead to increase use of sanitary pads. Poor menstrual management, Lack of preparedness, Lack of proper hygiene products, Inadequate MHM impacts health and well being of women.	discussion is major source of menstrual information.	information and awareness among boys and other family members, Lack of knowledge on SRH issues, Lack of SRH care information among migrant and refugee women.	school attendance, effect on their daily and social lives. Anxiety, fear, pain, tension, fatigue, shame, secrecy, nausea, dizziness, tiredness, staining, leakage, embarrassment, fear of detection.	
FINAL THEMES							
Menstrual Health Literacy(6)		Menstrual hygiene practices(8)		Experiences on menstruation(12)			

Results and Discussion:

A total of 26 studies were included in the narrative review of the menstrual literature. The studies are enlisted with the various characteristics in the table 2.

Table 2: List of studies included in this review and characteristics

Study name	Location	Sample size	Age range	Data collection	Study design	Findings
(Article 2020)	India	649	12-18yrs and above	Survey.	Cross-sectional study.	Most of the school girls are found to have very less knowledge about menstrual hygiene. The DLs(Didactic Lectures) and FGDs(Focus Group Discussions) are found to improve the menstrual hygiene knowledge and practices among school girls.
(Kemigisha <i>et al.</i> 2020)	Uganda	28IDIs, 2FGDs	13-19 yrs	Interviews and FGDs.	Qualitative study.	Lack of menstrual knowledge, unpreparedness for menarche and, unsuitable MHM(Menstrual Hygiene Management) such as restrictions in activity, experiencing pain and psychosocial effects. Adolescent girls are found to have poor health-seeking behaviour leading to school absenteeism.
(Tshomo <i>et al.</i> 2021)	Bhutan	1,010	20yrs (avg. age)	Survey	Cross-sectional study.	The comprehensive knowledge of menstruation was found low. Mothers are reported as the main source of information. Many participants follow menstrual taboos like; not entering a place of pilgrimage during menstruation.
(Muralidharan 2019)	India	36	15-24 yrs	IDIs	Qualitative study.	Low levels of awareness among young unmarried women. They are found to have mistaken beliefs about menstruation. There is a major concern for menstrual problems which obstruct their daily routine and cause distress. Mothers act as gatekeepers who influence adolescent girls' perceptions of menstruation.

(Abreu-s 2020)	Spain	270	20yrs (avg. age)	Survey.	Cross-sectional study.	Majority (76.1%) of nursing students suffered from abnormal symptoms during menstruation and still measured their cycle as normal. The menstrual issues cause them to miss clinic practices Thus, interfering with their daily and social lives.
(Ziapour <i>et al.</i> 2020)	Iran	452	10-14 yrs	Survey	Cross-sectional study.	More than 70% of girls were aware about puberty and menstruation struggles and still are found to have poor self-efficacy. 77% had no access to the required educational resources for menstrual health. Nearly 90% families lack communication on the menstrual hygiene practices. Also, mothers are found the frequent source of maternal information.
(Zakaria <i>et al.</i> , n.d.)	Bangladesh	792	16-17 yrs	Survey.	Cross-sectional study.	More than 60% adolescent girls had an accurate knowledge of physical and emotional change that occurs during adolescence period. Only 30% of them are found to have appropriate reproductive health knowledge (taking birth control effect on the sexual relationship of a couple).
(Id and Subramanyam 2019)	India	1421, 54Interviews, 9FGDs	13-19 yrs	Survey, semi-structured interviews, FGDs.	Mixed-methods study.	The disproportion in menstruation-related communication was evident as boys had unanswered questions and even girls faced conflicts in sharing menstrual experiences (stress about menstrual staining) and to seek health care for menstrual issues. Girls are made aware about the menstrual taboos to obey.
(Phillips and Wilson 2021)	USA	n=16, n=10 interviews or focus groups	18-49 yrs	Survey and interviews, or FGDs.	Mixed-method study.	The findings verified that military women had knowledge about menstruation and menstrual suppression. KAP(Knowledge, Attitude and Practices) learned from family and friends influenced their management of menstruation. Also, military culture had least impact on menstrual practices.

(Shah <i>et al.</i> 2019)	Gambia	n=331, 64FGDs, 13 IDIs.	11-21 yrs (girls) and 15-21 yrs(boys).	Survey, FGDs and IDIs.	Mixed-method study.	Post-menarche girls are found to have higher knowledge than pre-menarche girls. Majority of adolescent girls feel embarrassed to discuss about menstruation. Though 2/3 rd of the girls knew about menstruation before menarche, felt unprepared. Despite teachers being the main source of information, girls prefer their mothers' advice on menstruation. Mothers on other hand, felt shy to discuss about menstruation. Most girls are found using reusable cloth unless given free pads from school.
(Zakaria <i>et al.</i> 2019)	Bangladesh	1174	13-19 yrs	Survey	Cross-sectional study	Mothers are found the main source of reproductive health knowledge. Adolescent daughter and mother communicate on menstrual issues. The mothers with high media use had good RH(Reproductive health) knowledge and simultaneously the girl had better knowledge. Those girls who have friends or classmates as a source of information found to have less RH knowledge.
(Sychareun <i>et al.</i> 2020)	Australia	343	11-19 yrs	Survey.	Cross-sectional study.	The results show early menarche among the adolescent girls and the menstrual hygiene practices are found low.
(Roux <i>et al.</i> 2019)	Australia	n=175 5FGDs	13-16 yrs	Survey and FGDs.	Mixed-method study.	The consumer-centered study showed how the participation of teachers in puberty programmes can enhance the menstrual health literacy among school girls.
(Caruso, Portela, and Mcmanus, n.d.)	India	878	15-24yrs.	Survey	Cross-sectional study.	There are greater menstrual concerns and insecurity among the women who had no access to a efficient latrine, sheltered bathing room, proper water source, and who used reusable cloth. Menstrual insecurity is less found among women having access to suitable facilities and using disposable pads.

(Ramaiya <i>et al.</i> 2019)	India	2206	NA	Survey	Cross-sectional study.	The study showed that the adolescent girls had significantly higher knowledge about puberty and reproductive parts, positive attitudes towards gender and higher levels of discussion and dialogue.
(Finlay <i>et al.</i> 2020)	Africa	7116	10-19 yrs	Survey	Qualitative study.	There is a lack of menstrual, sexual and reproductive knowledge among early adolescents. The older adolescents have better knowledge of menstruation Thus, , age, being at school, serves as significant positive associate to knowledge of menstruation.
(Korri <i>et al.</i> 2021)	Lebanon	8 FGDs	13-17 yrs	FGDs	Qualitative study.	Majority of adolescent girls are lacking awareness about menarche and have extremely poor knowledge of the female reproductive system. Mothers are the go-to persons to obtain information on SRH issues.
(Sang <i>et al.</i> 2021)	UK	627	20-65yrs	Survey.	Qualitative study.	There is absence of discussion on menstruation and other gynaecological health conditions at workplaces. There is a lack of supportive environment, practices and policies which could fulfil the employee need to manage their menstrual health and wellbeing.
(Gold-Watts <i>et al.</i> 2020)	India	10	14 yrs(Avg. age)	Interviews	Qualitative study.	The adolescent girls lack knowledge of menstruation and have poor hygiene facilities. There is a requirement to develop better services related to water, sanitation, and hygiene for menstruating school girls.
(Demaria <i>et al.</i> 2019)	USA	61FGDs, 18IDIs, 547	18-44 yrs	FGDs, interviews, Survey.	Mixed-method study.	The women need more information about menstrual regulation and suppression for making the right choice of a contraceptive method. Some women found LARC(long acting reversible contraceptive) to be healthy and controlled menstruation while many opined suppression as abnormal and have negative health outcomes.

(Moghadam and Ganji 2019)	Iran	334	13-15 yrs	Survey	Semi-experimental study.	Motivational interview and peer group education is found to have an impact on knowledge, performance, and mental health of adolescent girls. The findings convey that peer group education had better effect in comparison to interviews.
(Frank 2020)	USA	19	NA	Interviews	Mixed-method study.	There are challenges faced by the trans and non binary people with menstrual products use, using bathroom spaces, care refusal and poor interactions with healthcare professionals.
(Hawkey, Ussher, and Perz 2021)	Australia and Canada	84IDIs 16 FGDs	18 yrs and above	Interviews and FGDs.	Qualitative method	There are discrimination faced by the migrant and refugee women with respect to SRH(Sexual and Reproductive Health) care. They emphasized on the need for considerate SRH care (more time for consultations, knowledge of their own bodies, privacy and, healthcare by women practitioners).
(Tu, Lo, and Lai 2021)	China	440	NA	Survey	Mixed-method study.	Most women are found to have enough sanitary product information before purchasing. They have positive viewpoints on menstrual product sustainability, and have a good understanding of their body and therefore, are found interested to use menstrual products with efficiency.
(Vishwakarma, Puri, and Sharma 2020)	India	42,912	15-24 yrs	Survey	Quantitative method.	About 60% of women utilized menstrual hygienic methods and were mostly the ones who are empowered (had a mobile phone, a bank account, involved in decision making etc.). The women who lack awareness about menstrual hygiene was found to face adverse symptoms like Reproductive Tract Infections(RTI).
(Sarker <i>et al.</i> 2020)	Bangladesh	2731	NA	Survey	Quantitative study.	63% women were found as calendar literate and could recall their LMPs(Last Menstrual Periods). Approx. 60% participants had calendars available at their home but very less used it to track their LMPs. Although having availability and calendar literacy, the use of calendars for tracking LMP was found very low.

Qualitative analysis was done and various themes were drawn initially. The table 2 contains the studies with its details where the location of the study was conducted, number of participants, sample age and study design were reflected in the table. Most studies (12/26) focused on the experiences of menstruation and 8 studies were focused on menstrual hygiene and practices. Most articles were exclusively focusing on these two themes and only 6 research studies highlighted menstrual health literacy.

Study Characteristics

The above table 2 enlists all the studies finalized in the review and their characteristics. The most studies are conducted in India (7/26) in different states and districts, three studies each in Bangladesh, Australia and USA. Two studies in Iran and one each in Uganda, Bhutan, Spain, Gambia, Africa, Lebanon, UK, China. The research studies are mostly done on the adolescents. Majority (14/26) studies have the adolescent aged participants and 6 studies have participants aged from 15-24 years. 3 studies have not mentioned the age range of the sample and remaining three have not set the age boundary and considered women of all age. Menstruation is a sensitive topic and the studies executed on this area are mostly qualitative. The review showed 9 studies which are cross-sectional and descriptive in their study design. 7 studies each applied qualitative and mixed method study design respectively. Only two studies were quantitative and one study used semi-experiment design. The qualitative method mainly used questionnaire as a tool to collect qualitative data in about 20 studies. 8 studies used structured and in-depth interviews to gather qualitative data in the studies and 7 studies are found to use FGDs(Focus Group Discussions). There are studies which used only one data collection method as survey or IDIs(In-depth Interviews) or FGDs and there were about 4 studies which employed three data collection methods as survey, interview and FGDs. The findings of the studies helped us to develop the preliminary themes which further helped us to draw the final themes (Table 1). The three themes drawn are explained in detail below:

Menstrual Hygiene and Practices

Menstrual hygiene and practices are one of the most focused areas in the selected studies. About 8 studies examining menstrual hygiene and practices were observed within India, Uganda, Bhutan, Australia, Canada, USA, China and, Bangladesh. Out of all menstrual hygiene studies, four were executed in India and two in Australia. Poor menstrual hygiene was found among the adolescent girls due to lack of facilities and resource limitations. Menstrual hygiene management requires appropriate menstrual products, such as soap for cleaning hands and sanitary napkins (Tshomo *et al.*, 2021). It is evidenced that the school girls have unsatisfactory menstrual hygiene. The results of a study on school girls in

Haryana revealed that the two methods, Didactic Lectures and Focus Group Discussions have improved the menstrual hygiene knowledge and practices. The findings from a study on refugee settlement in Uganda showed that majority of girls used disposal pads and only a small percentage of them used the traditional method (cotton cloth) to deal with menstrual blood (Kemigisha *et al.*, 2020). A study conducted in Bhutan revealed that inadequate physical and psychosocial facilities related to menstrual hygiene management impact students' attendance.(Tshomo *et al.* 2021) Poor menstrual hygiene interfere with students' overall quality of school performance leading to school absenteeism or missing clinical trials (Abreu-s 2020). Colleges and hostels have poor hygiene services; no water in toilets, no soap for hand washing and shortage of MHM(Menstrual Hygiene Management) supplies (Tshomo *et al.*, 2021). Inadequate MHM affects adolescent girls' dignity, health and well-being (Sychareun *et al.*, 2020). In another study, half of the participants were unable to access the tools of good menstruation hygiene management practice, such as no sanitary pads disposal facility (Sychareun *et al.*, 2020).

Another pitfall for adolescents is higher Menstrual Insecurity which means greater insecurity due to inadequate hygiene facilities. The women who have access to good hygiene facilities have better menstrual practices such as use of disposable pads. While, the women who have no access to suitable latrine, bathing space, water source, or who use reusable cloth are found to have larger insecurity.(Caruso, Portela, and Mcmanus, n.d.) Improper menstrual hygiene practices may result in adverse health outcomes like RTI(Reproductive Tract Infection) symptoms (genital sore/ulcer and had genital discharge) (Vishwakarma, Puri, and Sharma, 2020). The women who are one of the decision makers in the house have adopted hygienic practices(Vishwakarma, Puri, and Sharma, 2020) and their access to internet help them to develop their opinion for eco-friendly menstrual products use (Tu, Lo, and Lai, 2021).

Adolescent girls have high knowledge about absorbent use, and lesser knowledge about storage of clean absorbent (Ramaiya *et al.*, 2019). Most girls used reusable cloth unless they are given free pads from school (Shah *et al.*, 2019) Trans and non-binary people find it difficult to make use of menstrual products (Frank, 2020). A study highlighted the financial burden on women due to cost of pads which prevent its use (Tshomo *et al.* 2021). It is concluded that issues related to menstrual hygiene management appear to be prevalent in studies executed in India. The adolescents are found to lack appropriate amenities for maintaining menstrual hygiene and practices, unavailability of water and sanitation infrastructure.Hygienic practices during menstruation were not up to the mark in the rural areas as compared to the urban areas (Vishwakarma, Puri, and Sharma 2020).

The status of women in India has improved in different dimensions, which have emerged essential in accelerating the level of practicing hygienic menstruation methods (Vishwakarma, Puri, and Sharma 2020). The studies have suggested a need to educate the school girls by conducting educational programs on correct knowledge (Article, 2020) and evidence based information (Kemigisha *et al.*, 2020) related to menstrual hygiene practices.

Experiences on Menstruation

Menstrual experiences for girls are shrouded in the lack of communication, lack of adequate knowledge, and following imposed restrictions. A culture of secrecy, shame and embarrassment among the families obstructs the free flow of communication (Muralidharan, 2019; Shah *et al.*, 2019; Sang *et al.*, 2021). The young unmarried women are found to have low levels of awareness and had a major concern about menstrual problems interfering with their daily routine (Muralidharan. 2019). A very interesting study executed among the nursing students found that they have wrong perceptions of a normal menstrual cycle. Majority of these students considered their cycle to be normal even though they suffered from abnormal symptoms (such as intense pain, full bladder. etc.)(Abreu-s 2020). The adolescent girls experienced embarrassment, anxiety, fear of leakage, menstrual stains and lack of concentration during menstruation (Sang *et al.*, 2021). A similar observation was made in Uganda with adolescent girls facing more discomfort, distress and concerns about odour (Kemigisha *et al.*, 2020).

Adolescent girls in a study carried in Bangladesh evidenced to have an accurate knowledge of physical and psychological changes occurring during adolescence period.(Zakaria *et al.*, n.d.). The experiences of communication and taboos regarding menstruation in adolescents have shown social disparities. There is resistance among girls and the curiosity of boys is curbed about the topic. Girls have reported stress about menstrual staining, emphasizing the health consequences of communication inequalities (Id and Subramanyam, 2019; Shah *et al.*, 2019). Comprehensive findings of a study on military women demonstrated that women were knowledgeable about menstruation and no women in the study were suppressing menstruation (Phillips and Wilson, 2021).

Post-menarche girls have satisfactory menstrual knowledge in comparison with pre-menarche girls (Shah *et al.*, 2019). Early adolescents lack knowledge of menstruation than older adolescents who have significant reproductive health knowledge (Finlay *et al.*, 2020). Mothers are the main source of information for reproductive health information (Zakaria *et al.*, 2019). They are the most approached persons to receive information on SRH issues (Korri *et al.*, 2021). Their role as gatekeepers greatly influence young women's

perceptions of menstruation and menstrual problems (Muralidharan, 2019; Shah *et al.*, 2019). Though being the source of in knowledge for their daughters, mothers showed difficulties to discussing menstruation and felt that boys need not to be taught about it (Shah *et al.*, 2019). Mothers with high media usage have good RH knowledge, and simultaneously students had good RH(Reproductive Health). Knowledge (Zakaria *et al.*, 2019). Majority of families did not discuss about the menstrual hygiene practices with their children (Ziapour *et al.*, 2020). Migrant and refugee women emphasized on the need for empathetic SRH care and more time from health care providers so as to have better knowledge about their bodies. They suggested involvement of men to addressing SRH(Sexual and Reproductive Health) concerns (Gold-Watts *et al.*, 2020).

The studies have suggested a severe need to promote health discussions by challenging imposed restrictions, and providing girls with the necessary physical, mental, economic and infrastructural support to manage their menstrual experiences. There is a significant need to make the adolescents aware about sexual and reproductive health information so as to make right health decisions (Finlay *et al.*, 2020). There should be a supportive environment at workplace to improve menstrual management for better health and well being of the employees (Sang *et al.*, 2021).

Menstrual Health Literacy

There is slight literature available on Menstrual Health Literacy. No studies are found specifically on Menstrual Health Literacy. The theme highlights the wrong perceptions about menstruation, women who considered their cycle to be normal suffered from abnormal symptoms (Abreu-s 2020). The review shows 6 studies focusing on this theme and these studies were done in Spain, Iran, Australia, Bangladesh, and US. Mothers are the most common source of information about menstrual and maternal health (Ziapour *et al.*, 2020). There is a significant relationship between the mother's level of education and girls knowledge about puberty. Mothers play a significant role in causing awareness of self-care behaviours and self-efficacy which is found quite poor (Ziapour *et al.*, 2020). Adolescents face challenge in improving menstrual health literacy across contexts with varying economic and social resources (Ziapour *et al.*, 2020). An experimental study conducted in Australia to develop a school-based programme on ovulatory-menstrual(OM). health literacy resulted in enhanced positive attitudes towards OM health (Roux *et al.*, 2019). It showed literacy skills for self-reporting and monitoring OM health would facilitate confident communication of OM disturbances (dysmenorrhoea, abnormal uterine bleeding and premenstrual syndrome, etc.). It is opined in another study that women need more information about menstrual regulation and menstrual suppression (Demaria *et al.*, 2019). Women lack the awareness to make a selection of a contraceptive method, the difference

between the usage of long-acting reversible contraceptive and combined oral contraceptive is not known. There is a significant need for the health providers to discuss menstrual suppression safety for the women. It will ensure right selection of contraceptive options aligning with women's preferences and needs (Demaria *et al.*, 2019). Peer group and motivational interview are found to have high scores in information, knowledge, performance, and mental health with regard to social aspects of puberty (Jennifer *et al.*, 2021). Therefore, recreational programs for enhancing menstrual literacy can be introduced. Majority of women were found as calendar literate and could recall their Last Menstrual Period (LMP). Many women who had calendar available at home, didn't know how to make use it to track their LMPs (Sarker *et al.*, 2020). The simple recall of last period and tracking date of menstruation every month can prove as a healthy practice for women to monitor their reproductive health.

Conclusion:

There is a significant need of more evidence on menstruation, menstrual hygiene and menstrual literacy. This review aimed to highlight the menstrual challenges faced by adolescent girls and women. The study showed the crucial need to provide access to evidence-based information for girls at an early age to ensure a healthy adolescence (Kemigisha *et al.*, 2020).

The findings showed lack of menstrual communication in the family and therefore, hesitation and lack of hygienic practices among adolescent girls. Boys are curbed from the conversations and their queries remain unanswered. Daughter and mother hold discussion on reproductive health and mothers act a gatekeeper for menstrual information. It is further found that mothers themselves have inadequate information about menstruation. Many studies highlighted lack of accessible hygiene facilities for adolescent girls which make it difficult to manage their periods. In order to enhance menstrual health, hygiene environment and availability of clean water, sanitation, and disposal facilities is required. Being able to practice good MHM(Menstrual Hygiene Management) is also important (Sychareun *et al.*, 2020). Also, safe sanitation, better healthcare interactions and secure bathrooms for trans and non-binary people is essential (Frank, 2020). Out of the 26 studies, only two studies included the opinions of both men and women in the menstrual study while other 24 studies explored the perceptions and knowledge of women. This is one of the major loopholes that we gave found in this review.

The migrant and refuge women in a study have urged to involve men in the menstrual communication and reproductive guidance. The basic knowledge to differentiate abnormal period from normal period is missing even among medical students. The basic practices of menstrual recall, calendar literacy is found missing. "Despite having reasonable

calendar literacy and availability, the use of calendars for tracking LMP'(Last Menstrual Period) was found very low."(Sarker *et al.*, 2020). Most studies are done on adolescents and highlighted unfavorable menstrual experiences. Mothers have played a very significant role in dissemination of knowledge about puberty and menstruation and girls are found to have much ease to share their experience and take advice from their mothers instead of their teachers or any health care provider. In a contradictory finding from one of the study, mothers are not preferred source for learning about menstrual topics (Muralidharan, 2019). There is a lack of the studies on menstrual literacy, community specific studies and studies on menstrual health of Trans people. Only one study took the sample of Trans and binary people and investigated about their perceptions. The three themes analyzed in the review helped to illustrate a blueprint of menstrual studies. Furthermore, timely interaction with health care providers and psychological counseling, are very necessary (Kemigisha *et al.*, 2020). There is a need "to design acceptable awareness programs for adolescent schoolgirls to enable good hygienic practices in the future." (Sychareun *et al.*, 2020).

Limitations of the Study

The major limitation of the study is that the recent literature from 2019-2021 were only included in this narrative review. The studies in English language are only included. This review may have missed relevant studies especially the ones published before 2019 and this study restricted to two databases and so, we may have missed the grey literature available in other databases.

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CHALLENGES ENCOUNTERED BY WOMEN IN MALE-DOMINATED CAREER

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Abstract:

Women in male-dominated careers often face a range of challenges that hinder their professional growth and job satisfaction. These challenges include gender biases, lack of support, and difficulties in achieving work-life balance. Gender biases can manifest in various ways, such as unequal opportunities for advancement and diminished recognition of achievements. Additionally, women may encounter a lack of mentorship and networking opportunities, which are critical for career development. Work-life balance issues further complicate their ability to succeed, as women juggle professional responsibilities with personal and family demands. Addressing these challenges requires systemic changes, including the implementation of inclusive policies, supportive networks, and cultural shifts towards greater gender equality. By understanding and addressing these obstacles, organizations can create a more equitable environment that supports the success and advancement of women in traditionally male-dominated fields.

Keywords: Gender Fairness, Women, Career Diversity

Introduction:

Gender fairness presents significant opportunities for shaping a workplace environment. Many workplaces remain male-dominated due to women's awareness, past experiences, and priorities. In such settings, men often hold the most power, which can impact women significantly. Despite progress, women in male-dominated roles still encounter challenges, including feelings of inadequacy, mistreatment, and limited influence. This article explores these challenges and suggests solutions for fostering a more equitable workplace for everyone.

Why Women Do Not Participate in Male-Dominated Careers?

Awareness & Settings

Several factors contribute to the underrepresentation of women in male-dominated careers, including a lack of awareness, performance environments, personal backgrounds, and life priorities. Historically, fields such as science and engineering have been predominantly male, and the gender biases encountered from a young age can discourage women from pursuing these areas, often steering them towards traditionally female-

dominated roles like teaching. Additionally, women may set exceedingly high personal standards, which can create barriers in male-dominated settings where different performance styles are prevalent. Research suggests that individuals often excel in roles aligned with their own gender's typical environments; women may thrive in collaborative, coaching roles often found in female-dominated professions, whereas men might be more effective in command-driven roles. Thus, the lack of supportive awareness and the mismatch between performance expectations and female preferences contribute significantly to the gender disparity in these careers.

Past experiences

A person's career path can be influenced by both their experiences and inherent traits, reflecting the ongoing debate of nature versus nurture. Cultural factors play a significant role in shaping female participation in male-dominated fields. For example, parental and mentor support are crucial for women pursuing careers in traditionally male-dominated areas. Lack of such support often leads to women exiting these fields, while others may use their challenges as motivation to persist. Despite evidence that women face substantial hurdles in male-majority careers, some women consciously choose alternative paths based on personal priorities and interests. Differences in resources, abilities, and choices between genders contribute to the underrepresentation of women in fields like science, technology, engineering, and mathematics (STEM). Men and women often experience disparities in sponsorship, financial resources, and workplace support, which can significantly influence their career decisions and opportunities.

Other Priorities

Many women prioritize their roles as wives and mothers over their careers for various reasons. They often choose part-time jobs or positions with flexible hours to accommodate their family responsibilities, particularly to align with their spouses' work schedules and to be actively involved in raising their children. For some, the cost of childcare can exceed their potential earnings, making full-time work financially unfeasible. This economic consideration can lead many women to opt out of the workforce or reduce their working hours. Additionally, women may seek careers that offer greater flexibility and fewer constraints to better balance their professional duties with family life. They may choose roles that allow them more time to engage in activities outside of work, such as volunteering, participating in school events, or simply spending quality time with their families. The decision to prioritize family over career or to balance both aspects varies based on individual values, personal circumstances, and the available support systems.

Women's choices reflect their differing priorities and the ways they wish to allocate their time between professional ambitions and family responsibilities.

Challenges Women Face

Lack of Support

Women who pursue careers in male-dominated fields often encounter several significant challenges. These include a lack of support from colleagues, lower income compared to their male counterparts, perceptions of incompetence, mistreatment, and an overall lack of voice within their roles. One major challenge is the absence of support from peers, which can lead women to focus heavily on building interpersonal relationships rather than concentrating on their work. This need for acceptance can drive women to adapt their behaviour to fit in with predominantly male colleagues, sometimes at the expense of their own comfort or professional growth.

Another critical issue is the income disparity. Women in male-dominated fields frequently earn less than their male counterparts for similar roles and responsibilities. Efforts to address these inequalities include advocating for fair pay and better support systems, but substantial work remains to achieve true gender equality. Additionally, women may face mistreatment or be undervalued due to their gender, further complicating their professional experiences and career progression. Overall, while there are ongoing efforts to address these disparities, creating an equitable environment for women in male-dominated careers continues to be a significant challenge.

Similarly, individuals within male-dominated professions often lack awareness of the specific challenges women face in balancing work and family responsibilities. Many women find that managing their roles as mothers, especially of young children, places significant stress on their ability to handle both professional and personal duties. They may be the primary caregivers during their children's sick days, which often requires them to take time off from work. For example, if a child experiences an unexpected snow day or other unforeseen event, mothers might need to miss work to provide care and supervision. Such situations underscore the frequent need for flexibility and support that is often not available in male-dominated careers. This lack of understanding and support for these family-related challenges can deter women from pursuing or remaining in these fields. The constant need to navigate these interruptions and the potential impact on their professional lives can contribute to women's reluctance to engage fully in male-majority careers, as they weigh the demands of their roles at home against the expectations and support available in the workplace.

Image of Incompetence

Women in STEM careers—science, technology, engineering, and math—often face the challenge of having to work significantly harder than their male counterparts to be regarded as competent. Despite performing the same tasks, women frequently receive less recognition and credit compared to men. Interviews with female engineers reveal that biases in these traditionally male-dominated fields can affect performance evaluations and career advancement.

For example, one female engineer in the automotive industry reported that male colleagues were paid more and received most of the promotional opportunities, despite her belief that she worked harder than they did. She felt her efforts were undervalued and that her performance reviews were inconsistent. Her manager was unable to provide concrete examples to justify her performance evaluations, indicating a lack of informational justice and consistency in the evaluation process.

These biases and inconsistent treatment led to a sense of disrespect and exclusion for the female engineer, eroding her trust in the organization. This lack of respect and the perception of unfair treatment ultimately contributed to her decision to leave the company. Women in male-dominated fields often have to overcome these barriers and prove their competence repeatedly to achieve equitable treatment and advancement compared to their male peers.

Gender Unfairness & Mistreatment

Women in male-dominated workplaces often face severe mistreatment, which presents numerous challenges. Interviews with women about their experiences of unfairness revealed various forms of mistreatment. Instances of disparate treatment or sexual harassment were common, with some women reporting being called derogatory names such as "sweetie" or "honey," which created a tense and unprofessional atmosphere. Such disrespect undermines the dignity and courtesy that all employees deserve.

Additionally, some women felt they had to work significantly harder than their male colleagues, who were often promoted despite lesser effort. These women believed they needed to set higher standards and continually prove themselves just to gain recognition. This situation highlights a lack of distributive justice in past reward systems within these male-dominated fields, where women often did not receive equal treatment or opportunities relative to their contributions compared to their male counterparts.

Lack of Voice

Finally, some of the women interviewed felt their previous careers did not provide them with adequate opportunities to express their concerns. The concept of "voice" refers

to an employee's discretionary communication of ideas, suggestions, opinions, or concerns aimed at benefiting the organization.

When employees perceive that their feedback will not lead to meaningful change or fear retaliation, they may choose to remain silent. The women felt that their opinions were often judged harshly, which discouraged them from speaking up. This reluctance led to decreased engagement and creativity in meetings. As a result, these women experienced higher stress levels and a diminished sense of control over their performance and rewards, further exacerbating their dissatisfaction in the workplace.

Approaches to Achieving Workplace Equality

Although progress is gradual, many companies are diligently working to foster workplace equality through various approaches, including networking opportunities, affinity groups, accommodations, improved communication practices, enhanced work-life balance, and a shift away from male-centric attitudes.

Building Connections

Many women rely on the support of others to alleviate the discomfort they experience in male-dominated workplaces, making support and networking crucial. When surrounded by valued female colleagues, women often experience a greater sense of self-worth, indicating that encouragement and support from peers significantly influence their workplace experience. A lack of support, particularly in male-centric environments, can lead to reduced motivation and innovation among women. Therefore, networking is essential for women to achieve the interpersonal justice they seek.

Career counsellors in many workplaces can help employees explore their interests and make informed decisions about their careers, education, and overall lives. Companies with a male-dominated focus should ensure their career counsellors actively highlight the availability of women's groups and networks. This support can reassure women that they are not alone and provide them with role models to guide them on their path to success.

Similarly, employees join affinity groups for a variety of positive reasons. For instance, many women employees have praised the Women's Forum affinity group for its benefits. Affinity groups like the Women's Forum support women's career growth, foster a diverse culture, and enhance community engagement. The Women's Forum has been instrumental in providing leadership development opportunities, hosting lunch-and-learn sessions, and establishing mentorship circles to advance women engineers' careers.

Affinity groups

Additionally, the forum offers a support system where women can share personal challenges, gaining insights into navigating a male-dominated environment. Members of

the FCA US group have found that this organization facilitates networking, volunteering, and mutual learning in a supportive setting. By connecting with colleagues and addressing practical issues together through such groups, women have become more visible and valued within the company, boosting their motivation and contributing to the community. Affinity groups like the Women's Forum significantly enhance women's motivation and create a supportive community that fosters career development in male-dominated fields.

Accommodations

Companies can leverage affinity groups to enhance workplace equality and address issues of mistreatment. In these groups, women can openly discuss their challenges, and group leaders can meet bi-weekly with company managers to address these concerns. By engaging with these discussions, managers can improve the work environment, showing respect and responsiveness to women's needs. Ongoing dialogue between affinity groups and managers can alleviate stress and foster a more supportive atmosphere. Additionally, some companies are adopting policies that better support pregnant employees, such as providing private rooms and refrigerators for milk storage. Regular meetings between affinity groups and managers help ensure fair representation for women and bridge gaps between employees' concerns and company policies.

Better Communication Practices

Companies can improve their communication and brainstorming methods to better encourage female employees to express their concerns. Providing anonymous surveys allows employees to share why they might feel unable to voice their opinions in meetings. Suggestion boxes can also offer a confidential way for employees to raise questions and concerns. Before meetings, managers could send out emails outlining the discussion topics, giving those who are uncomfortable speaking up the opportunity to email their thoughts and suggestions in advance. The manager can then present these suggestions during the meeting, advocating on behalf of the employees.

Additionally, implementing a "round-robin" approach, where each member of the meeting briefly shares their input, can ensure that everyone's voice is heard. These strategies are steps toward creating a more inclusive environment, helping to ensure that women in male-dominated fields are fairly and consistently represented.

Work Life Balance

Managers in predominantly male careers can enhance their awareness of the challenges women face in balancing work and home life by offering flexible options for hours, work location, and vacation time. Flexible schedules can reduce stress related to commuting, job responsibilities, and family commitments. The growing trend is that

employees seek greater autonomy in their roles, which boosts motivation and attracts talent. For instance, one employee mentioned she avoids checking work emails during weekends to maintain a clear work-life separation. Organizations should be mindful of these challenges and strive to support women in achieving better work-life balance.

While many companies are working to help women balance work and family life, additional measures can be taken. Providing on-site childcare can offer convenience and support. Implementing “Take Your Child to Work Days” can accommodate school schedules. Managers could allow employees a set amount of free time each week for appointments and children’s activities. Offering weekly lunches can reduce the burden of meal preparation, allowing parents more time for work and rest. Companies and managers should continuously explore innovative ways to improve work-life balance for women.

Cultural Mind Shift to Equality

A cultural mind shift to equality involves transforming organizational and societal norms to prioritize fairness and inclusivity for all individuals. This shift requires changing entrenched attitudes and biases to foster an environment where diversity is genuinely valued. Organizations need to implement inclusive practices, such as equitable recruitment and advancement opportunities, to ensure that everyone has a fair chance to succeed. Education and training are crucial in raising awareness about unconscious biases and promoting understanding. Additionally, increasing representation in leadership and decision-making roles helps ensure diverse perspectives are considered. Creating a supportive environment where all voices are heard and respected is essential for this shift. By continuously assessing and refining practices based on feedback, organizations can build a culture where equality is not just an aspiration but a fundamental reality.

Explore Social Implications: Neutral Activities

Women in male-dominated fields often exhibit high confidence and self-efficacy, likely because they must be strong and dedicated to overcome cultural and psychological barriers. To foster gender equality, companies should address these barriers and create a more inclusive environment. Interviews reveal that women often feel excluded from after-work social events, which affects their comfort in seeking workplace support. While managers can't always prevent male employees from forming exclusive groups, they can organize additional gender-neutral social events, such as company picnics, to build teamwork and community. These gatherings can help employees connect with each other and their families, fostering a greater sense of inclusion. Understanding the social challenges women face in the workplace can highlight why they may feel isolated in male-dominated careers.

Conclusion:

Women's career choices, resources, and biases against them influence their preferences and experiences in the workplace. Those in male-dominated fields often face challenges such as insufficient support, lack of recognition, and difficulty balancing work and home life. To address these issues, women can form affinity groups for mutual support and collaboration. Companies can take several steps to reduce feelings of inequality, such as allowing women to manage their own schedules to better balance work and personal responsibilities. By proactively creating a supportive and inclusive environment, companies can help women feel valued and comfortable in their roles. Implementing these measures can enhance job satisfaction and productivity, leading to a more successful and equitable workplace for everyone.

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POSTCOLONIAL STUDIES IN HUMANITIES AS PROGRESSIVE RESEARCH

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Abstract:

Postcolonial studies in the humanities critically examine the enduring effects of colonialism on societies, cultures, and identities, challenging dominant historical narratives and amplifying marginalized voices. This interdisciplinary field encompasses literature, philosophy, anthropology, cultural studies, and environmental humanities, providing nuanced insights into the ways colonial legacies shape contemporary global realities. Through the decolonization of knowledge, ethics, and cultural representation, postcolonial studies address issues of race, identity, hybridity, and justice. The field also explores environmental impacts, highlighting how colonialism contributed to ecological degradation and ongoing inequalities in the face of climate change. As a progressive research domain, postcolonial studies not only reframe our understanding of the past but also offer visions for more equitable and sustainable futures. This chapter delves into the evolution and significance of postcolonial theory in the humanities, examining its role in reshaping intellectual discourse and fostering a deeper understanding of global interconnectedness and historical complexity.

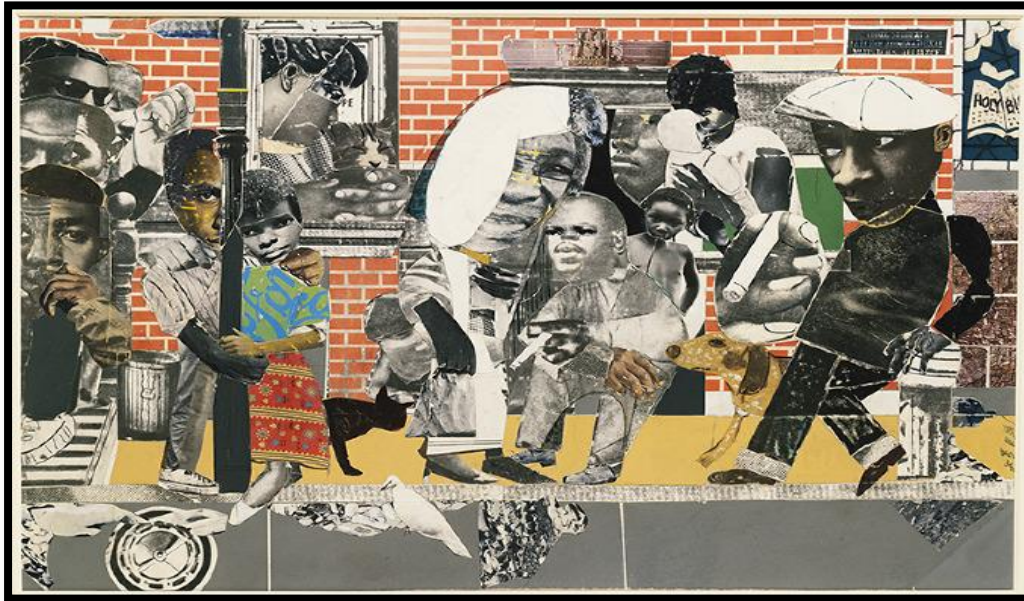
Keywords: Postcolonial Studies, Sustainable Futures, Global Interconnectedness

Introduction:

Postcolonial studies have evolved significantly since their emergence in the mid-20th century, influencing various disciplines within the humanities. As a field of progressive research, postcolonial studies critically engage with the legacies of colonialism and imperialism, offering new perspectives on literature, history, cultural studies, and the arts. By challenging dominant narratives and advocating for the inclusion of marginalized voices, postcolonial studies contribute to a more comprehensive understanding of global histories, cultures, and identities. This chapter explores the contributions of postcolonial studies to the humanities, emphasizing how this field fosters progressive research by addressing issues of power, representation, identity, and resistance.

Theoretical Foundations of Postcolonial Studies

The theoretical underpinnings of postcolonial studies provide a critical framework for examining the enduring impacts of colonialism. Central to this framework are concepts such as orientalism, subalternity, hybridity, and decolonization, which have shaped the way scholars approach texts, histories, and cultural artifacts.



Orientalism and the Critique of Eurocentrism

Edward Said's *Orientalism* (1978) is a foundational text in postcolonial theory. Said argues that Western representations of the "Orient" encompassing the Middle East, Asia, and North Africa were constructed to serve imperialist interests. These representations depicted the Orient as exotic, backward, and inferior, thereby justifying colonial domination. Orientalism is not merely a set of stereotypes but a complex system of knowledge production that perpetuates Eurocentric worldviews.

The critique of orientalism has led to a broader challenge against Eurocentrism in the humanities. Postcolonial scholars have sought to deconstruct Western-centric narratives and methodologies, advocating for a more inclusive approach that recognize the contributions and perspectives of non-Western cultures. This shift has been crucial in diversifying academic research and expanding the scope of the humanities.

Subaltern Studies and the Voice of the Marginalized

The concept of the subaltern, derived from Antonio Gramsci's work, refers to groups that are marginalized and oppressed by dominant power structures. The Subaltern Studies collective, initiated in India by scholars such as Ranajit Guha and Gayatri Chakravorty Spivak, focuses on the histories and experiences of those who have been excluded from official histories — peasants, workers, women, and other marginalized groups.

In her seminal essay "Can the Subaltern Speak?" (1988), Spivak argues that the voices of the subaltern are often silenced or misrepresented within dominant discourses. This insight has profound implications for research in the humanities, emphasizing the need to critically examine who is represented in historical and cultural narratives and how these representations are constructed. Progressive research in postcolonial studies seeks to amplify subaltern voices and challenge the power dynamics that have historically marginalized them.

Hybridity, Mimicry, and Cultural Identity

Homi K. Bhabha's concepts of hybridity and mimicry offer a nuanced understanding of cultural identity in postcolonial contexts. Hybridity refers to the creation of new cultural forms that emerge from the interaction between colonizers and colonized. This concept challenges the binary opposition of colonizer/colonized, highlighting the fluid and dynamic nature of identity.



Mimicry, on the other hand, describes the ambivalent relationship in which the colonized subject imitates the colonizer's culture and behavior. While mimicry can serve as a form of resistance, it also reinforces colonial authority by perpetuating the notion of the colonized as "almost the same, but not quite." Bhabha's theories have been instrumental in shaping postcolonial literary and cultural analysis, offering insights into the complexities of identity formation in postcolonial societies.

Postcolonial Literature as Progressive Narrative

Postcolonial literature is a critical site for exploring the legacies of colonialism and the complexities of postcolonial identity. With narrative, symbolism, and character development, postcolonial writers challenge colonial ideologies and offer alternative perspectives on history, culture, and society.

Rewriting History and Canonical Texts

One of the key strategies of postcolonial literature is the rewriting of history and canonical texts. By revisiting and reinterpreting historical events or classic literature from

a postcolonial perspective, writers can challenge dominant narratives and highlight the experiences of those marginalized by colonialism.

For example, Jean Rhys's *Wide Sargasso Sea* (1966) reimagines the story of Bertha Mason, the "madwoman in the attic" from Charlotte Brontë's *Jane Eyre*. Rhys's novel provides a backstory for Bertha, exploring her life as a Creole woman in the Caribbean and the impact of colonialism and patriarchy on her identity. This reinterpretation challenges the colonial and gendered assumptions in Brontë's original text, offering a more complex and empathetic portrayal of Bertha's character.

Similarly, in *Things Fall Apart* (1958), Chinua Achebe revisits the history of pre-colonial Nigeria and the impact of British colonialism on Igbo society. Achebe's novel challenges the dehumanizing stereotypes found in colonial literature, offering a nuanced depiction of African life and the devastating effects of colonization. By rewriting history from an African perspective, Achebe asserts the importance of indigenous voices in the literary canon.

Magical Realism and the Subversion of Western Narratives

Magical realism, a narrative technique that blends the magical and the real, is often employed in postcolonial literature to subvert Western notions of reality and history. This genre allows writers to depict the complexities of postcolonial societies, where multiple cultural, spiritual, and historical realities coexist.

Gabriel García Márquez's *One Hundred Years of Solitude* (1967) is a quintessential example of magical realism in postcolonial literature. The novel, set in the fictional town of Macondo, portrays the cyclical nature of history in Latin America, blending myth, magic, and historical events. By rejecting linear, Western notions of progress and history, García Márquez's narrative challenges the colonial mindset and celebrates the richness of Latin American culture.

Similarly, Salman Rushdie's *Midnight's Children* (1981) uses magical realism to explore the history of postcolonial India. The novel's protagonist, Saleem Sinai, is born at the exact moment of India's independence, and his life becomes intertwined with the fate of the nation. Through the use of magic and allegory, Rushdie critiques the political and social upheavals of postcolonial India, highlighting the complexities of national identity and memory.

Diaspora, Identity, and the Politics of Belonging

The experiences of diaspora communities are central to postcolonial literature, which often explores themes of displacement, identity, and the politics of belonging. Diasporic writers grapple with the challenges of living between cultures, negotiating multiple identities, and finding a sense of belonging in a postcolonial world.

In *The Namesake* (2003), Jhumpa Lahiri examines the experiences of an Indian-American family navigating the complexities of cultural identity and assimilation in the United States. The protagonist, Gogol Ganguli, struggles with his dual identity, torn between the expectations of his Bengali heritage and the desire to fit into American society. Lahiri's narrative highlights the tensions and contradictions that characterize the immigrant experience, offering a nuanced portrayal of diaspora identity.

Similarly, in *The God of Small Things* (1997), Arundhati Roy explores the intersections of caste, class, and colonialism in postcolonial India. The novel's fragmented narrative structure reflects the complexities of memory and identity, as the characters grapple with the legacies of colonialism and social oppression. Roy's work challenges the conventional boundaries of genre and narrative, offering a powerful critique of the social and political realities of postcolonial India.

Postcolonial Historiography and the Challenge of Representation

Postcolonial historiography seeks to re-examine and rewrite historical narratives that have traditionally centered on Eurocentric perspectives. This approach challenges the dominant discourses that have marginalized the experiences and contributions of colonized peoples, advocating for a more inclusive and accurate representation of history.

Decolonizing History and the Archive

Decolonizing history involves re-evaluating the ways in which history has been recorded, interpreted, and taught. This process requires a critical examination of the biases inherent in colonial historiography and the recovery of marginalized voices and perspectives.

The Subaltern Studies collective, initiated in India in the 1980s, has been at the forefront of this effort. Scholars like Ranajit Guha and Dipesh Chakrabarty have sought to rewrite Indian history from the perspective of the subaltern — the marginalized and oppressed groups who have been excluded from dominant historical narratives. Their work challenges the elitist and colonial biases of traditional historiography, emphasizing the agency and resistance of subaltern groups in shaping history.

Decolonizing the archive is another crucial aspect of postcolonial historiography. Archives have traditionally been repositories of colonial power, preserving records that reflect the perspectives and interests of the colonizers. Postcolonial scholars advocate for a more inclusive approach to archival research, one that incorporates oral histories, indigenous knowledge, and alternative sources. This approach not only recovers the voices of those marginalized by colonialism but also challenges the authority of the colonial archive.

Memory, Trauma, and the Postcolonial Condition

Postcolonial historiography also addresses the themes of memory and trauma, exploring how the legacies of colonial violence and displacement continue to affect individuals and communities. This involves examining how memories of colonialism are transmitted across generations and how they shape contemporary identities and politics.

The concept of "postmemory," developed by Marianne Hirsch, describes the transmission of trauma from one generation to the next. In postcolonial contexts, this can involve the descendants of colonized peoples grappling with the legacies of slavery, genocide, and displacement. Literary and artistic works that address postmemory provide important spaces for acknowledging and healing from these collective traumas.

Cultural Studies and the Arts: Reimagining Postcolonial Futures

Cultural studies and the arts are vital arenas for exploring and expressing postcolonial identities. Through literature, film, visual arts, and performance, postcolonial artists and scholars challenge dominant narratives, create new forms of cultural expression, and envision alternative futures.

Film and Visual Arts as Sites of Resistance

Film and visual arts play a significant role in postcolonial cultural production, offering powerful tools for critiquing colonial legacies, representing marginalized experiences, and envisioning alternative futures.

In film, directors like Satyajit Ray and Mira Nair have made significant contributions to postcolonial cinema. Ray's *Pather Panchali* (1955) is a seminal work that portrays the struggles of a poor Bengali family, highlighting the social and economic challenges of postcolonial India. Nair's *Salaam Bombay!* (1988) offers a stark depiction of street children in Mumbai, critiquing the systemic inequalities that persist in postcolonial societies. Both directors use cinema to bring attention to the lived realities of marginalized communities, challenging the dominant narratives of postcolonial nationhood.

In visual arts, contemporary artists like El Anatsui and Yinka Shonibare explore themes of identity, history, and globalization. Anatsui, a Ghanaian sculptor, creates large-scale installations from recycled materials, reflecting on the environmental and cultural impacts of colonialism and consumerism. His work challenges the boundaries between art and craft, high and low culture, and traditional and contemporary practices. Shonibare, a British-Nigerian artist, uses Dutch wax fabrics to create works that challenge colonial histories and address issues of race, class, and identity. His installations often reference iconic images from Western art history, reinterpreted through a postcolonial lens.

Performance and Theatre: Embodying Postcolonial Narratives

Performance and theatre are dynamic spaces for exploring postcolonial themes, providing opportunities for embodied storytelling, community engagement, and resistance.

In South Africa, playwrights like Athol Fugard and Zakes Mda have used theatre to address the legacies of apartheid and colonialism. Fugard's *Sizwe Banzi Is Dead* (1972) explores the impact of apartheid on individual identity and agency, while Mda's *The Bells of Amersfoort* (2002) addresses themes of memory and reconciliation in post-apartheid South Africa. Both playwrights use theatre as a space for social critique and political engagement, challenging audiences to confront the ongoing effects of colonialism and racism.

In the Caribbean, carnival and other forms of performance are vital expressions of postcolonial identity. Carnival, with its roots in both African and European traditions, serves as a space for community celebration, resistance, and cultural affirmation. The performance of masquerade, music, and dance during carnival challenges colonial power structures, subverts social hierarchies, and celebrates the resilience and creativity of Caribbean cultures.

Deepening The Exploration

Postcolonial studies in the humanities have expanded beyond traditional literary and historical analysis to encompass a broad range of interdisciplinary fields, including philosophy, anthropology, sociology, and cultural studies. The field continues to evolve, incorporating critical perspectives on race, gender, class, and environmental justice. This section delves into the diverse ways in which postcolonial studies enrich our understanding of the humanities, highlighting key developments and ongoing debates.

The Philosophy of Postcolonialism: Ethics, Knowledge, and Power

Philosophy has played a crucial role in shaping postcolonial thought, particularly in the exploration of ethics, epistemology, and the nature of power. Postcolonial philosophy interrogates the foundational concepts of Western thought, challenging the ways in which they have been complicit in colonial domination and the marginalization of non-Western knowledge systems.

Decolonizing Epistemology

One of the central concerns of postcolonial philosophy is the decolonization of knowledge. This involves questioning the universality of Western epistemological frameworks and recognizing the value of indigenous and non-Western forms of knowledge. Scholars such as Ngũgĩ wa Thiong'o and Walter D. Mignolo have argued for the importance of "epistemic disobedience" — the rejection of the dominant Western epistemological

paradigms in favor of alternative ways of knowing that have been suppressed by colonialism.

For example, in his influential work *Decolonising the Mind* (1986), Ngũgĩ wa Thiong'o critiques the imposition of colonial languages and educational systems in Africa, which have marginalized indigenous languages and knowledge. He advocates for the revitalization of indigenous languages and the re-centering of African knowledge systems in education and intellectual discourse. This call for epistemic decolonization is a crucial aspect of progressive research in the humanities, as it challenges the hegemony of Western thought and promotes intellectual diversity.

Ethics and Postcolonial Justice

Postcolonial philosophy also engages with ethical questions, particularly in relation to justice, reparations, and reconciliation. The legacies of colonial violence and exploitation raise profound ethical issues about how societies should address historical injustices and their ongoing impacts.

The work of Frantz Fanon, particularly his seminal text *The Wretched of the Earth* (1961), has been influential in shaping postcolonial ethics. Fanon explores the psychological and social effects of colonization, arguing that decolonization is not only a political process but also a profoundly ethical one. He emphasizes the need for a complete overhaul of colonial systems and the creation of new ethical frameworks that prioritize the dignity and humanity of formerly colonized peoples.

In contemporary discussions, the ethics of reparations for colonialism and slavery have become increasingly prominent. Philosophers like Achille Mbembe and Bonaventure Ndikung have engaged with the idea of "reparative justice," which goes beyond financial compensation to include the restitution of cultural artifacts, the acknowledgment of historical wrongs, and the transformation of social and political structures that perpetuate inequality.

Postcolonial Anthropology: Rewriting Cultural Narratives

Anthropology, traditionally the study of human cultures, has been deeply implicated in colonial projects, often serving as a tool for understanding and controlling colonized populations. However, postcolonial anthropology seeks to deconstruct these colonial legacies and reframe the study of cultures in ways that are more inclusive, participatory, and reflective of the lived experiences of indigenous and marginalized communities.

Ethnography and Reflexivity

Postcolonial anthropology emphasizes the importance of reflexivity in ethnographic research the practice of critically reflecting on the researcher's own positionality and the power dynamics involved in the research process. This approach challenges the notion of

the "objective" observer, acknowledging that all knowledge production is shaped by the researcher's background, assumptions, and interactions with the subjects of study.

Anthropologists like Clifford Geertz and James Clifford have contributed to this reflexive turn in anthropology, advocating for a more nuanced and self-critical approach to ethnography. Their work has inspired a generation of postcolonial anthropologists to engage more deeply with the ethical implications of their research and to prioritize the voices and agency of the communities they study.

Decolonizing Fieldwork and Methodology

Decolonizing anthropology involves not only reflexivity but also a rethinking of fieldwork practices and methodologies. Postcolonial anthropologists advocate for collaborative and participatory research methods that involve the active participation of local communities in the research process. This approach seeks to democratize knowledge production, ensuring that research outcomes benefit the communities being studied rather than merely serving the interests of academic institutions or external funders.

For instance, the practice of "participatory action research" (PAR) has gained traction in postcolonial anthropology. PAR involves working closely with community members to identify research questions, collect data, and analyze findings in ways that are relevant and meaningful to the community. This method challenges the traditional hierarchical relationship between researcher and subject, fostering a more equitable and reciprocal exchange of knowledge.

Postcolonial Cultural Studies: Identity, Hybridity, and Globalization

Cultural studies, an interdisciplinary field that examines the ways in which culture shapes and is shaped by power dynamics, has been profoundly influenced by postcolonial theory. Postcolonial cultural studies explore the intersections of identity, hybridity, and globalization, offering critical insights into the cultural dimensions of colonialism and its aftermath.

Identity and the Politics of Representation

The politics of representation is a central concern in postcolonial cultural studies. This involves examining how identities — particularly those of marginalized or colonized groups — are constructed, represented, and contested in various cultural forms, including literature, media, and popular culture.

Stuart Hall, a key figure in cultural studies, has written extensively on the concept of cultural identity in postcolonial contexts. Hall argues that cultural identities are not fixed or essential but are instead fluid, dynamic, and constructed through a process of "becoming" rather than "being." This understanding of identity challenges static and monolithic

representations of race, ethnicity, and nationality, emphasizing the complexity and multiplicity of postcolonial identities.

Hall's work also highlights the role of media and popular culture in shaping public perceptions of identity. Postcolonial cultural studies critically examine how media representations perpetuate stereotypes or, conversely, how they can be used as tools for resistance and empowerment. The representation of blackness, for instance, has been a significant area of study, with scholars analyzing how black identities have been constructed in relation to colonial histories and contemporary global power dynamics.

Hybridity and Cultural Syncretism

The concept of hybridity, introduced by Homi K. Bhabha, has been a central theme in postcolonial cultural studies. Hybridity refers to the creation of new cultural forms and identities that emerge from the interaction between colonizer and colonized. This concept challenges the binary oppositions of colonizer/colonized and Western/non-Western, emphasizing the fluid and dynamic nature of cultural identity.

Hybridity is often expressed through cultural syncretism — the blending of different cultural elements to create something new. This can be seen in various forms of artistic expression, such as music, dance, and visual arts, where traditional and modern, indigenous and colonial influences come together to create hybrid forms that reflect the complexities of postcolonial identities.

For example, in Caribbean music, genres like reggae, calypso, and zouk are products of cultural syncretism, blending African, European, and indigenous musical traditions. These hybrid forms of music not only reflect the diverse cultural heritage of the Caribbean but also serve as powerful expressions of resistance and identity in the face of colonial histories.

Globalization and the Postcolonial Condition

Globalization has added new dimensions to postcolonial cultural studies, as the forces of global capitalism, migration, and digital media continue to shape cultural identities and power dynamics. The postcolonial condition in the age of globalization involves navigating the complex intersections of local and global, traditional and modern, and indigenous and transnational.

Scholars like Arjun Appadurai have explored the concept of "global cultural flows" — the ways in which cultural practices, ideas, and identities circulate across borders in the context of globalization. Appadurai's concept of "ethnoscapes" refers to the global movements of people, such as immigrants, refugees, and diasporic communities, who create new forms of cultural expression and identity in their interactions with different cultures.

The globalization of culture raises important questions about the persistence of colonial power dynamics in a supposedly "postcolonial" world. Postcolonial cultural studies critically examine how globalization can perpetuate inequalities, as well as how marginalized communities resist and negotiate these global forces.

Environmental Humanities and Postcolonial Ecocriticism

The environmental humanities is an emerging interdisciplinary field that examines the relationship between humans and the environment from a cultural, historical, and ethical perspective. Postcolonial ecocriticism, a subfield within the environmental humanities, explores the environmental impacts of colonialism and the ways in which postcolonial societies engage with environmental issues.

Colonialism and Environmental Exploitation

Colonialism was not only a political and economic project but also an environmental one. The exploitation of natural resources and the imposition of colonial agricultural practices had devastating effects on the environments of colonized regions. Postcolonial ecocriticism examines these environmental legacies, highlighting the ways in which colonialism disrupted indigenous ecological knowledge and practices.

For example, in many African and Asian colonies, the introduction of cash crops like cotton, tea, and sugarcane led to the displacement of traditional agricultural systems, resulting in environmental degradation and food insecurity. The legacy of these colonial practices continues to affect postcolonial societies, as they grapple with the challenges of environmental sustainability in the context of global capitalism.

Conclusion:

Postcolonial studies have made significant contributions to the humanities by challenging dominant narratives, amplifying marginalized voices, and offering new perspectives on global histories, cultures, and identities. As a field of progressive research, postcolonial studies continue to evolve, addressing contemporary issues such as globalization, migration, and environmental justice. By engaging critically with the legacies of colonialism, postcolonial studies not only enrich our understanding of the past but also help us imagine more equitable and inclusive futures. As scholars, writers, and artists continue to push the boundaries of postcolonial research, the humanities will be better equipped to address the complexities of our interconnected world.

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यशोधरादेवी बजाज यांच्या ऐतिहासिक कार्याचे अध्ययन

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सारांश:

स्वातंत्र्यपूर्व काळापासून म्हणजेच १९३७ ते २००९ या ७२ वर्षात आतापर्यंत केवळ २६ महिलांनाच महाराष्ट्रात (१९६० पूर्वीपासून) मंत्रिपदाची संधी मिळाली. त्यातही केवळ नऊ महिलांनीच कॅबिनेट मंत्री म्हणून काम केले. तर राज्यमंत्री व उपमंत्रीपदी एड. सुलेखा कुंभारे, दमयंती देशभ्रतार, वसुधा देशमुख, शांती नारायण नाईक, मनीषा निमकर, मीनाक्षी पाटील, शोभाताई फडणवीस, यशोधरा बजाज, सुशीला बजाज, विद्या उदय बेलोसे, पार्वती मलगोंडा, डॉ. ललिता राव, ताराबाई वर्तक, पुष्पा हिरे या राज्यमंत्री होत्या, तर डॉ. शालिनी बोरसे व इंदुमती शेठ यांनी उपमंत्री म्हणून काम पाहिले. यावरून आपल्या लक्षात येईल कि पुरोगामी समजल्या जाणाऱ्या महाराष्ट्रातही विधिमंडळात महिलांना फारसे प्रतिनिधित्व मिळालेले नाही. तरीही महाराष्ट्रात ज्या महिलांना राजकीय क्षेत्रातून समाजसेवा करता आली त्यामध्ये यशोधरादेवी बजाज यांचे नाव अग्रक्रमाने घ्यावे लागते. काळानुरूप २१ व्या शतकात महिलांना मिळालेल्या राजकीय आरक्षणामुळे त्यांचे प्रतिनिधित्व वाढलेले आहे. तरीही चंद्रपूर जिल्ह्यातील विधानसभा निवडणुकीच्या इतिहासात यशोधरादेवी बजाज यांना पहिल्या महिला आमदार होण्याचा मान मिळाला व त्यांनी केलेल्या जनकल्याणाच्या कार्यामुळे त्या अजूनही लोकांच्या मनात जिवंत आहे.

महत्त्वपूर्ण शब्द: विधिमंडळ, प्रतिनिधित्व, तत्त्वज्ञान, परिचारिका, रचनात्मक

प्रस्तावना:

चंद्रपूर जिल्ह्यात बहुतांश भाग जंगलव्याप्त आहे. चंद्रपूर जिल्ह्याची ओळख मागासलेला भाग म्हणूनच व्हायची. असे असले तरी स्वातंत्र्यलढ्यातील विदर्भातील विशेषतः चंद्रपूर जिल्ह्यातील महिलांचा राजकीय सहभाग हा उल्लेखनीय होता. स्वातंत्र्यपूर्व काळापासून म्हणजेच १९३७ ते २००९ या ७२ वर्षात आतापर्यंत केवळ २६ महिलांनाच महाराष्ट्रात (१९६० पूर्वीपासून) मंत्रिपदाची संधी मिळाली. त्यातही केवळ नऊ महिलांनीच कॅबिनेट मंत्री म्हणून काम केले. तर राज्यमंत्री व उपमंत्रीपदी एड. सुलेखा कुंभारे, दमयंती देशभ्रतार, वसुधा देशमुख, शांती नारायण नाईक, मनीषा निमकर, मीनाक्षी पाटील, शोभाताई फडणवीस, यशोधरा बजाज, सुशीला बजाज, विद्या उदय बेलोसे, पार्वती मलगोंडा, डॉ. ललिता राव, ताराबाई वर्तक, पुष्पा हिरे या राज्यमंत्री होत्या, तर डॉ. शालिनी बोरसे व इंदुमती शेठ यांनी उपमंत्री म्हणून काम पाहिले. यावरून आपल्या लक्षात येईल कि पुरोगामी समजल्या जाणाऱ्या महाराष्ट्रातही विधिमंडळात महिलांना फारसे प्रतिनिधित्व मिळालेले नाही. तरीही महाराष्ट्रात ज्या महिलांना राजकीय क्षेत्रातून समाजसेवा करता आली त्यामध्ये यशोधरादेवी बजाज यांचे नाव अग्रक्रमाने घ्यावे लागते. राजकीय वारसा नसताना स्वकर्तृत्वावर चंद्रपूर नगर परिषद सदस्य ते महाराष्ट्र राज्याचे सार्वजनिक बांधकाम विभाग तसेच संसदीय विधी खात्याच्या राज्यमंत्री पर्यंतचा प्रवास हा नक्कीच यशोधरादेवींना सहज नव्हता. यशोधरादेवी बजाज यांनी १९७२ ते १९७८ पर्यंत सावली विधानसभा क्षेत्राचे तर १९८० ते १९८५ पर्यंत चिमूर विधानसभा क्षेत्राचे प्रतिनिधित्व केले. १९८३ ला वसंतदादा पाटील यांच्या मंत्रिमंडळात यशोधरादेवी बजाज यांची राज्यमंत्री पदी विराजमान झाल्या. व पुरुष वर्चस्वाच्या समाजात एका स्त्रीने आपल्या राजकीय कर्तृत्वाचा ठसा उमटवला. संपूर्ण महाराष्ट्रात

विशेषतः चंद्रपूर जिल्ह्यात जे अनेक रस्ते, पुल, शासकीय इमारती याचे बांधकाम किंवा पायाभरणी, यशोधरादेवी यांच्या काळात झाली. म्हणूनच आजही यशोधरादेवीची ओळख त्यांनी केलेल्या कामावरून केली जाते.

यशोधरादेवी बजाज यांचे पूर्व चरित्र:

यशोधरादेवी बजाज यांचा जन्म अमरावती जिल्ह्यातील चांदूरबाजार जवळ असलेल्या विष्णुरा या खेड्यात ऑक्टोबर 1929 रोजी झाला. वयाच्या चौथ्या वर्षीच त्यांचे मातृछत्र हरपले. तर वयाच्या चौदाव्या वर्षी चंद्रपूर येथील भगीरथ बजाज यांच्यासोबत त्यांचा विवाह झाला. विवाहाच्या दोन वर्षांनीच अल्प आजाराने त्यांच्या पतीचे निधन झाले. चंद्रपूर येथील महात्मा गांधी रोडवरील भगीरथ भवन येथे विधवा सासु आणि यशोधरादेवी ही तरुण विधवा दुःखी आयुष्य काढू लागल्या. आपल्या आर्थिक गरजा पूर्ण करण्यासाठी त्यांनी वाड्याचा काही भाग भाड्याने दिला.

यशोधरादेवी बजाज यांचे सामाजिक कार्य:

1915 ते 1947 दरम्यान, राष्ट्रवादासह धर्म आणि अध्यात्म यांनी महिला नेतृत्व विकसित करण्यात महत्त्वाची भूमिका बजावली. महात्मा गांधींच्या अधिपत्याखाली अध्यात्म आणि नैतिकता ही सत्याग्रह आणि सर्वोदयाची मूलभूत मूल्ये बनली. या टप्प्यात सामुदायिक कार्यात गुंतलेल्या अनेक महिला संघटनांची निर्मिती झाली. गांधीजींचे सेवाग्राम येथे अनेक वर्षे वास्तव्य असल्याने, विदर्भातील अनेक महिला नेत्यांवर प्रत्यक्ष किंवा अप्रत्यक्षपणे गांधीवादी तत्त्वज्ञानाचा प्रभाव असणे स्वाभाविक होते. अशीच एक महिला म्हणजे चंद्रपूरचे मदनकुंवर पारख. त्या एक सामाजिक कार्यकर्त्या होत्या.

राजस्थानी महिला मंडळ आणि सर्वोदय महिला मंडळ:

हा असा काळ होता जेव्हा राजस्थानी स्त्रिया अजूनही परदयात होत्या आणि सार्वजनिक जीवनात क्वचितच सक्रिय होत्या. त्यांना प्रोत्साहन देण्यासाठी मसाब उर्फ मदनकुंवर पारख आणि इतर काही महिलांनी एकत्र येऊन 1949 मध्ये राजस्थानी महिला मंडळाची स्थापना केली. त्यावेळेस यशोधरा बजाज यांनी मसाब सोबत संघटनेत खूप सक्रिय भूमिका बजावली. मंडळाने एक जागा दिली ज्यामध्ये राजस्थानी समाजातील महिला एकत्र आल्या. त्यांनी एकत्र पुस्तके आणि वर्तमानपत्रे वाचायला सुरुवात केली आणि एकमेकांना कलाकुसर शिकवली. योग आणि आरोग्यसेवा या विषयांच्या सत्रांसाठी शिक्षकांना आमंत्रित करण्यात येऊ लागले. सामुहिक वाचनानुळे हिंदी भाषेचा प्रचार झाला आणि यशोधरा बजाज आणि मसाब या दोघांनीही हिंदी राष्ट्रभाषा परीक्षा उत्तीर्ण केल्या. राजस्थानी महिला मंडळाच्या सदस्यांनी, सरकारने आयोजित केलेल्या डोळ्यांच्या ऑपरेशन शिबिरात रुग्णांना परिचारिका उपलब्ध करून दिल्यामुळे त्यांचे सर्वदूर कौतुक झाले. यशोधरा बजाज यांच्या सामाजिक कार्याला सुरुवात येथूनच झाली.

बाल सेवा मंदिर:

1956 मध्ये जेठमलजी पारख यांचे निधन झाले आणि रेखाचंदजींनी त्यांच्या वडिलांच्या स्मरणार्थ अनाथाश्रम सुरू करण्याची इच्छा व्यक्त करून मसाब यांच्याशी चर्चा केली. समाजसेवेचे व्रत स्वीकारलेल्या मसाबला खूप आनंद झाला पण तिने आपल्या पतीला वचन दिले की एकदा अनाथाश्रम सुरू झाले की, अतिरिक्त जबाबदारीची चिंता करू नये. लवकरच तिने स्वतःच्या घरात 'बाल सेवा मंदिर' सुरू केले. पहिल्याच दिवशी एका मुस्लिम मुलाला तिच्याकडे आणण्यात आले. तिने मुलाचे जैन धर्मात रुपांतर करावे असे तिच्या मनात आले आणि म्हणून तिने तिचे गुरू श्री आनंद रूषीजी यांना पत्र लिहून त्यांचे मार्गदर्शन मागितले. मसाबांची थोरली मुलगी शारदाबाई बाल सेवा मंदिरातील परिस्थितीचे वर्णन करतांना त्या पत्रातील मजकुराबद्दल लिहतात.

“मदनबाई, तुम्ही मोठे काम हाती घेतले आहे. अहिंसा (अहिंसा) शिकून आणि तुम्ही दिलेले संस्कार (गुण) शिकून, मुले आधीच जैन आहेत, आणि म्हणून त्यांना ‘जैन’ बनवण्याच्या विचारांना या कार्यात अडथळा निर्माण होऊ देऊ नका. त्यांच्या उत्तराने प्रकरण मिटले. होमिओपॅथी चिकित्सक म्हणून नोंदणीकृत- 1959 मसाबची आरोग्य आणि वैद्यकातील कायमची आवड यामुळे तिला शहरातील होमिओपॅथी महाविद्यालयात होमिओपॅथी शिकायला मिळाली. शासकीय रुग्णालयाचे सिव्हिल सर्जन डॉ. बापट यांनीही तिला मेडिकल बायोकेमिस्ट्रीचा अभ्यास करण्यासाठी प्रोत्साहन दिले. मुलांची काळजी घेण्यासाठी तिने या ज्ञानाचा चांगला उपयोग केला. १९७० च्या सुमारास महाराष्ट्राचे मुख्यमंत्री यशवंतराव चव्हाण यांनी चंद्रपूरला भेट दिली आणि सर्वोदय महिला मंडळाच्या इतर सदस्यांसह त्यांना बैठकीसाठी आमंत्रित करण्यात आले होते, असे मसाब तिच्या डायरीत नोंदवतात. त्या रात्री त्यांचे पतीचे मित्र श्री उप्पलवारजी त्यांना भेटायला गेले आणि म्हणाले की यशवंतराव चव्हाण यांना आगामी विधानसभा निवडणुकीचे तिकीट मसाबांना द्यायचे आहे. पक्षनिष्ठेच्या नावाखाली कोणत्याही पक्षाच्या चुकीच्या कृत्यांना ती कधीही समर्थन देऊ शकणार नाही या कारणास्तव तिने तिकीट नाकारले व राजकारणापासून दूर राहणे चांगले हे मनोमन ठरविले. याचवेळी मसाब यांच्या सहकारी यशोधरा बजाज स्थानिक निवडणुका जिंकून सामाजिक कार्य करित होत्या. बऱ्याच काळापासून यशोधरा बजाज यांनी महात्मा गांधींच्या पुण्यतिथीला दलित वस्तीत जाऊन ग्रामसफाईचा उपक्रम सुरू केला होता. खरेतर त्यांनी सामाजिक कार्याची सुरुवात स्वतःच्या घरापासून केली होती. त्यांनी एक मुलगी व एक मुलगा दत्तक घेतला होता. एक मुलगा दत्तक घेऊनही त्या स्वतःचा वंश पुढे चालवू शकल्या असत्या परंतु मुलगा आणि मुलगी यात कोणताही भेदभाव न करता यशोधरा देवी यांनी मुलगी दत्तक घेऊन समाजापुढे एक आदर्श उभा केला.

यशोधरा देवी बजाज यांचे राजकीय कार्य:

यशोधरादेवी यांची ओळख सामाजिक कार्य करणाऱ्या महिला नेत्या अशी तयार झाली होती. रचनात्मक कार्यातील सरशी राजकीय नेतृत्वासाठी खुणावत असते. चंद्रपूर नगर परिषदेमध्ये १९६१ च्या निवडणुकीत पंचशील वार्डातून त्या निवडून आल्या. त्यामुळे त्यांना नगर काँग्रेस कमिटीचे अध्यक्ष पद देण्यात आले. 1962 ते 1968 पर्यंत त्या नगर काँग्रेस कमिटीच्या अध्यक्ष होत्या. महाराष्ट्राचे लोकनेते दादासाहेब कन्नमवार यांची चंद्रपूर जिल्ह्यातील प्रत्येक राजकीय घटनेवर नजर होती. त्यामुळेच त्यांना 1972 च्या विधानसभा निवडणुकीत त्यांना मूल-सावली मतदार क्षेत्रातून काँग्रेसची उमेदवारी मिळाली. यावेळी खुद्द इंदिरा गांधींनी त्यांना चंद्रपूर सोडून सावलीतून लढण्याचा सल्ला दिला होता. निवडणुकीत त्यांना एकूण 37 हजार 482 मते मिळाली व त्या प्रचंड बहुमताने विजयी झाल्या. यावेळी दुसऱ्या क्रमांकावर असलेले भारतीय जनसंघाचे उमेदवार बालाजीपंत देशकर यांना केवळ 16 हजार 809 मते मिळवता आली. या काळात त्यांनी आपल्या मतदार संघातील जनतेची सेवा केली.

1978 मध्ये विधानसभा निवडणुका आल्या तेव्हा यशोधरा बजाज यांना तिकीट मिळणार हे जवळपास निश्चित झाले होते, मात्र पक्षातील अंतर्गत गटबाजीमुळे त्यांना तिकीट मिळाले नाही. 1967 मध्ये झालेल्या निवडणुकीत वामनराव गड्डमवार सावली विधान सभा क्षेत्रातून काँग्रेसच्या तिकिटावर विजयी झाले होते. त्यामुळे ते तिकीट मिळविण्यावर ठाम होते. त्यामुळे यशोधरादेवी बजाज यांना तिकीट मिळाले नाही. याचा फटकाही पक्षाला सहन करावा लागला आणि या निवडणुकीत जनता पक्षाचे देवराव भांडेकर यांनी काँग्रेसचा बालेकिल्ला मोडून काढत निवडणूक जिंकली. पक्षातील अंतर्गत गटबाजीमुळे त्यांचे तिकीट कापले गेले असले तरीही त्यांचा इंदिरा गांधींशी थेट संपर्क होता. त्यामुळे त्या स्थानिक गटबाजीपासून दूर राहिल्या. पूर्व प्रधानमंत्री श्रीमती इंदिरा गांधी यांच्यासाठी हा काळ महत्वाचा होता. राष्ट्रीय काँग्रेस

पक्षातील अंतर्गत मतभेदामुळे पक्षाची स्थिती चांगली नव्हती या कठीण काळात यशोधराजीनी इंदिरा गांधीना साथ दिली होती. त्यामुळे 1980 च्या निवडणुकीत इंदिराजींनी चिमूर विधानसभा मतदारसंघातून यशोधरा बजाज यांना तिकीट दिले आणि त्यांनी विक्रमी 44 हजार 264 मते मिळवून विजयी झाल्या. त्यांच्या विरोधात लढलेले भाजपचे उमेदवार वसंतराव पोशेट्टीवार यांना केवळ 13 हजार 168 मते मिळाली. त्यावेळी काँग्रेस दोन गटात विभागली गेल्यामुळे दोन्ही गटांनी आपापले उमेदवार उभे केले होते. त्यापैकी भारतीय राष्ट्रीय काँग्रेसचे (यूआरएस) उमेदवार विठ्ठलराव सोनवणे यांना केवळ 12 हजार 666 मते मिळवता आली. 1980 च्या चिमूर विधानसभा क्षेत्राच्या निवडणूक निकाल बघता यशोधरा देवी बजाज यांना एकूण वैध मतापैकी 55% मतदान झाले. सदर दोन्ही निवडणुकीच्या निकालावरून श्रीमती बजाज या स्त्री उमेदवार असूनही जनमानसात किती लोकप्रिय होत्या हे लक्षात येते. यशोधरा देवी बजाज वसंतदादा पाटील यांच्या मंत्रिमंडळात राज्यमंत्री झाल्या. त्यांना सार्वजनिक बांधकाम विभाग तसेच संसदीय व विधीकार्य मंत्री हा विभाग त्यांच्याकडे आला. त्यांचा विकास कामातील पुढाकार हा गौरवास पात्र आहे. स्थानिक राजकारणामुळे पुढे त्यांना काँग्रेस पक्षाने विधानसभेची उमेदवारी दिली नाही, परंतु 1990 साली राज्यपाल नियुक्त 12 सदस्यामध्ये त्यांची वर्णी लागली व त्या विधान परिषदेच्या आमदार म्हणून 1996 पर्यंत कार्य करत राहिल्या.

यशोधरा देवी बजाज यांचे शैक्षणिक कार्य:

चंद्रपूर जिल्ह्यातील सर्वसामान्य आणि गरीब महिलांसाठी शिक्षणाचे दालन खुले करण्यात यशोधरादेवी यांचा मोठा वाटा आहे. महिलांसाठी नूतन विद्यालय, बालक मंदिरे, शाळा व महाविद्यालयांची निर्मिती त्यांनी केली. सर्वोदय महिला मंडळ, महिला गृह उद्योग, तसेच अनेक सहकारी संस्था त्यांनी स्थापन केल्या. त्यांच्या या कार्यामुळेच त्यांना वीरांगणा झलकारीबाई राजकीय पुरस्कार देण्यात आला. १९८० साली त्यांनी चंद्रपूर येथील बालाजी वार्डत बजाज 'चंद्रपूर पोलीटेकनिक' कॉलेज तर २००० मध्ये बंगाली कॅम्प परिसरात 'प्रियदर्शिनी यशोधरा कॉलेज ऑफ फार्मसी' कॉलेजची स्थापना करून चंद्रपूर जिल्ह्यातील विद्यार्थ्यांना तांत्रिक व वैद्यकीय क्षेत्राशी संबंधित शिक्षण उपलब्ध करून दिले.

मूल्यमापन:

पुरुष प्रधान संस्कृतीत प्रत्येक काळातच स्त्रिया या संघर्ष करून पुढे आल्या. असा संघर्ष यशोधरा देवी बजाज यांनाही करावा लागला. माहेश्वरी समाजात त्या काळात परदा पद्धत होती, त्याच्यापुढे अनेक परंपरा व रुढींची बंधने होती, ज्या काळात स्त्रियांना उंबरठाही ओलांडण्याची प्रज्ञा नव्हती त्या काळात यशोधरा देवींनी स्वतःच्या कर्तृत्वाचा स्वर्ण इतिहास लिहिला. एक सामान्य गृहिणी असलेल्या यशोधरा बजाज यांनी सामाजिक क्षेत्रात प्रवेश केला आणि समाजसेवेत झोकून दिले. सर्वोदय महिला मंडळाची स्थापना करून त्यांनी अंगणवाडी, शाळा उघडल्या आणि ठिकठिकाणी नर्सिंग सेंटर्सही सुरू केल्या. महिलांना स्वावलंबी बनवण्यासाठी शिवणकामाचे प्रशिक्षण देण्यास सुरुवात केली. चंद्रपूर जिल्ह्याच्या शैक्षणिक क्रांतीत महत्त्वाचे योगदान देणाऱ्या बजाज यांनी काही काळानंतर राजकारणात प्रवेश करून प्रथम नगरसेवकपदाची निवडणूक लढवली आणि पंचशील प्रभागातून नगरसेवकपदी निवडून आले. चंद्रपूर गडचिरोली जिल्ह्यातून विधानसभेत प्रवेश करण्याच्या करणाऱ्या त्या पहिल्या महिला आमदार होत्या. यशोधरा देवी यांना कोणतेही क्षेत्र अस्पृश्य नव्हते. जनतेने व्यथा आणावी आणि त्यांनी त्या दूर कराव्या अशी त्यांची ख्याती होती. आमदार असताना त्यांनी भ्रष्टाचार, अपराध, स्वातंत्र्यसंग्राम सैनिकांच्या समस्या, न्याय संस्थेच्या समस्या, रस्ते या व इतर सर्व क्षेत्रातील समस्यांचा बारकाईने अभ्यास करून विधिमंडळात त्यांनी प्रश्न मांडले. महाराष्ट्रातील सिंचन प्रकल्पाबाबत झालेल्या चर्चेत भाग घेताना त्यांनी मांडलेल्या भावना व विचार वस्तुस्थिती व उद्दिष्ट यांचा मूळ साधणारी होती. यशोधरा देवी यांचे समस्यांचे आकलन मूलगामी होते.

राज्यपालांच्या अधिभाषणातील चर्चेत सहभाग, अशासकीय विधेयकावरील चर्चेत सहभाग, अर्थसंकल्पा सारख्या महत्त्वाच्या विषयावर विधिमंडळात भाषणे देऊन त्यांनी आपले कर्तृत्व सिद्ध केले. श्रीमती यशोधरा देवी बजाज यांनी उपस्थित केलेल्या प्रश्नांचे स्वरूप व्यापक होते. त्यांनी आपल्या मतदारसंघापुरता विचार न करता बऱ्याच वेळा राज्यातील समस्यांचा सामुहिक विचार करून अनेक प्रश्न त्यांनी विधानमंडळात उपस्थित केले. त्यांच्या सामाजिक कार्याची दखल घेत महाराष्ट्र शासनाने त्यांना दलित मित्र पुरस्कार 15 ऑगस्ट 1971 ला देऊन त्यांच्या कार्याचा गौरव केला. भारताच्या माजी राष्ट्रपती प्रतिभा देवीसिंग पाटील या यशोधरादेवी बजाज यांच्या बदल म्हणतात “समाज के दिन दुखी परिवार कि सेवा कर लोकसेवा के माध्यम से महाराष्ट्र की राजनीति मे भी उन्होने सफलता प्राप्त की और विधायक तथा मंत्री के रूप मे कार्यकर यशोधराजी ने अपनी अलग पहचान बनाई”. वार्धक्यामुळे वयाच्या ८२ वर्षी ऑगस्ट २०१० ला चंद्रपूर निवास्थानी त्यांचे निधन झाले. तरीही त्यांच्या कार्यामुळे त्या चंद्रपूर जिल्यातील नागरिकांच्या मनात जिवंत आहेत.

संदर्भ ग्रंथ सूची:

१. बोरकर डॉ. रघुनाथ, चंद्रपूर-गडचिरोली जिल्ह्याचा इतिहास, सुयश प्रकाशन, नागपूर २०२३
२. पोटदुखे शांतारामजी, शांताराम उवाच, हरिवंश प्रकाशन, चंद्रपूर २०११
३. बोरकर पुरुषोत्तम शांताराम पोटदुखे यशोगाथा, हरिवंश प्रकाशन, चंद्रपूर २००७
४. पोतनवार किशोर, विदर्भालंकार, विलक्षण सत्य प्रकाशन, चंद्रपूर २०१०
५. हिंदुस्तान टाइम्स २० ऑगस्ट २०१०
६. टाइम्स ओफ इंडिया २१ ऑगस्ट २०१०

साहित्य आणि संगीत यांचा संबंध

विद्या प्र. गावंडे

संगीत विभाग,

मधूकरराव पवार कला महाविद्यालय, मूर्तिजापूर

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प्रस्तावना:

शब्दांचा उपयोग संगीतात आणि संगीताचा उपयोग साहित्यात अगदी पौराणिक काळापासून होत आहे. सृष्टीच्या निर्मितीनंतर प्रथम ओम शब्द ध्वनि प्रगट झाला असे म्हटले जाते. सुक्ष्म दृष्टीने विचार केला असता असे सिद्ध होते की, प्रथम स्वर निर्माण झाले, नंतर व्यंजनाची उत्पत्ती झाली असावी. शब्दांमूळेच साहित्य निर्माण झाले. सरस्वती मातेच्या एका हातात ज्ञान पुस्तिका आणि एका हाती विणा आहे हे सर्वांना ज्ञात आहे. वैदिक काळात सूद्धा ऋग्वेदातील ऋचा स्वरात म्हणण्याचा प्रघात होता. देवदेवतांना प्रसन्न करण्यासाठी असलेली स्तवने अथवा प्रार्थना या स्वर - तालात बांधलेल्या असत. त्यामूळे संगीत आणि साहित्य यांचा एक अनोखा बंध तयार झाला. काव्यादी साहित्यात भावनेच्या / अभिव्यक्तीसाठी शब्द हे माध्यम म्हणून वापरले जाते. संगीताचे माध्यम स्वर व लय आहे. या दोन्ही कलातून मानव भावना प्रकट करत असतो व सौंदर्य निर्मितीचे कार्य ही करीत असतो. म्हणूनच त्यांना कला ही संज्ञा प्राप्त होते.

संगीत व साहित्य यांचे कार्य आणि उद्देश ही एकच आहेत त्यामूळे त्यांचा अत्यंत निकटचा संबंध आहे. संगीत अगदी प्रारंभापासून होते. पण भाषा व साहित्याच्या निर्मिती नंतर गाणे निर्माण झाले. विविध साहित्याच्या निर्मिती नंतर गाणे निर्माण झाले. विविध भावानुकूल स्वरांना शब्दांचे सहाय्य मिळाले. साहित्य काव्य आणि संगीत यांचे जीवाभावाचे नाते ओळखल्या जाते. प्राचीन मुर्तीकलेतही संगीताचा महिमा सर्वसाक्षी आहे म्हणून म्हणावेसे वाटते की संगीत हे अणुरेणूत व्यापले आहे.

आध्यात्मिक उन्नतीचे मुळ संगीत:

संत कबीर, आपल्या काव्यातून सांगतात, 'साधो! यह तन थाट तंबुरे का। हे साधुनो! हे शरीरच तंबोरा आणि राग निर्मितीचा थाट आहे. या तंबोऱ्याच्या तारा स्वरात लावल्या असता, हरी नामस्मरण श्रवणीय होते. संत मीराबाई म्हणतात की, हरी गुण गावत नाचूंगी मै, मी माझ्या हरीचे कृष्णाचे गूणगान करीत सारखे नृत्य करीत राहीन. संत रामदास, संत ज्ञानेश्वर सर्व संतांनी आपल्या काव्यातून, अभंगातून आध्यात्मिक उन्नतीचे मूळ संगीत आणि संत वाङ्मय आहे हे सिद्ध केले आहे. साहित्य म्हणजे संगीता शिवाय जीवन, म्हणजेच मिठाशिवाय भोजन आहे. जन्मापासून मृत्यूपर्यंत संगीताने आपले प्रतिनिधीत्व अत्यंत निष्ठेने प्रतिपादन केले आहे. साहित्य आणि संगीत ही भाव अभिव्यक्तीची दोन प्रमुख साधने आहेत.

शब्दस्वरांचा कारुण्य भाव:

शब्दातील भावनांना शब्दातील गतीला सर्वसाधारण रूप देण्याचे कार्य संगीत करते. 'ने मजसी ने पर मातृभूमीला!' हे गीत जर उदाहरण म्हणून घेतले तर गीत विशिष्ट चालीत, गतीत म्हटले तर त्यातून जो कारुण्याचा भाव निर्माण होणे अपेक्षित आहे. तो उत्पन्न होईल. स्वर तालातील विशिष्ट चालीत, गतीत म्हटले तर त्यातून जो

कारुण्याचा भाव निर्माण होणे अपेक्षित आहे. तो उत्पन्न होईल. स्वर तालातील विशिष्ट विरहयूक्त व बंदीशीमध्ये जेव्हा ने मजसी ने हे शब्द चपखलपणे जाऊन बसतात. तेव्हा ते जीवंत होऊन अपेक्षित परीणाम साधू शकतात.

संगीताने बोलके केले साहित्याला:

साहित्य सांगते की, संगीताने निसर्गावर परीणाम होतो. रोपांची वाढ होते, गाई-म्हशी दूध देतात. माणसांचा रक्तदाब कमी करणे, रोगनिवारण करण्याची शक्ती संगीतात आहे. साहित्य म्हणते, मला अर्थ आहे. मला बोलके संगीतानेच केले आहे. संगीताच्या तरंगात प्रचंड शक्ती आहे. सांगीतिक परीणाम त्यांची प्रचिती संशोधनाशिवाय कशी समोर येईल. संगीतकला साध्य करायची असेल तर आकांक्षेला प्रयत्नांची जोड देऊन साधना करा.

साहित्यकार वि.स. खांडेकर म्हणतात, संगीतकला ही जीवनाची सावली आहे. एक साहित्यकार संगीताचा महिमा कथन करीत असतांना सांगतात केवळ मधूर कंठ असून काय उपयोग, त्यासाठी साधना हवी, प्रत्येक स्वर भावनेने मिळालेला असेल तरच श्रोत्यांच्या भावना ओळखतात आणि यासाठी एकाग्रता, निष्ठा व चारित्र्य हवे तरच सप्तस्वर साधता येते. साहित्यात अनेक प्रकारे संगीताचे गुणगान केले आहे. साहित्य म्हणजे कोणत्याही कलेचे सुगंधीत फुल हवे असेल तर प्रयत्नांची बाग करून घामाचे पाणी घालावे लागेल.

साहित्य संगीताचा मेळ:

आपण जेव्हा एखादे भजन ऐकतो तेव्हा त्यातील शब्द सुरांना घेऊन त्याची भक्तिरसात्मक भूमिका श्रोत्यांना विषद करतात. त्यातून जर साथसंगत समर्थ असली तर मनात भक्तिरसाचे झरे उत्पन्न होऊ लागतात. परंतु तो गायक त्यात यथायोग्य आलापी करून पुन्हा मूळ पदावर येतो तेव्हा झरे खळाळत वाहू लागतात. उदा. अनुप जलोटा यांच्या भजनात शब्द स्वरांचा सूरुख संगम साधतात ते जेव्हा जेव्हा भजन गातात तेव्हा अमर्याद आनंदाची पर्वणी असते. सांगण्याचा उद्देश असा की साहित्य आणि संगीताचा मेळ जमला की शब्द जीवंत होतात. त्यात चैतन्याचे तेज निर्माण होते.

संगीतात साहित्याचा भाग आला अर्थात काव्याचा आधार संगीताने घेतला व स्वरांचा आधार काव्याने घेतला. स्वर व साहित्य यांचा परस्पर अशा प्रकारे संबंध ठेऊन ते एकमेकांना पूरक ठरले आहेत. साहित्यात शब्दांनी भावना व्यक्त केल्या जातात पण अनेक ठिकाणी शब्द ही पूर्णार्थाने भावना व्यक्त करू शकत नाहीत. तेथे स्वरांचे साहाय्य अत्यंत उपयुक्त ठरते. 'जोगी मत जा' किंवा 'पियामिलन की आस' यासारख्या काव्यातील आर्त भावना केवळ शब्दांनी पूर्णशाने जाणवत नाही.

शब्दांचा उपयोग संगीतात किंवा संगीताचा उपयोग साहित्यात अगदी पूराण काळापासून होत आहे. वैदिक काळात सूद्धा ऋग्वेदातील ऋचा स्वरात म्हणण्याचा प्रघात होता. बाराव्या शतकात जयदेव हा प्रतिभावान कवी आणि संगीतज्ञ आपल्या गीत गोविंद या ग्रंथाने अमर झाला. यात राधाकृष्ण संबंधी गीते आहेत. त्याकाळी ही गीते कोणत्या रागात म्हणावी हेही त्यामध्ये लिहून ठेवले आहे. ठूमरी, नाट्यसंगीत, कजरी, भजन यासारख्या प्रकारांमध्ये शब्द प्रधानता आढळते. शब्दांना स्वरांइतकेच व कधी कधी स्वरांपेक्षा जास्त महत्व असल्याचे दिसून येते. शास्त्रीय संगीताचा विचार केला तर इथे शब्द हे केवळ सुरांची बंदीश खुलवण्यासाठी असतात. येथे फक्त स्वर आणि लय च्या माध्यमातून राग मांडणी होते. उच्च प्रकारच्या काव्याची योजना येथे अभिप्रेत नसते.

संगीत आणि साहित्य यांचा अगदी जवळचा संबंध आहे. एकाच नाण्याचा दोन बाजू आहेत असे म्हटले तरी वावगे वाटू नये. माणूस जसा नवचैतन्य, नव आनंद मिळवण्यासाठी संगीताचा आधार घेतो. त्याप्रकारे तो

साहित्याचाही आधार घेतो. जसे संगीत माणसाला स्फूर्ती देते. एखादा व्यक्ती एखादे साहित्य वाचतो तो का वाचतो? तर साहित्य तुर्की हे त्यामागचं महत्वाचं कारण आहे. कारण मानवी स्वभावाचा जर आपण विचार केला तर त्याला नवे जाणून घेण्याची प्रकट इच्छा, काहीतरी नविण मिळवणे. नविण प्राप्त करणे याच जाणिवेतून तो साहित्य वाचतो. साहित्यातून मिळणारा जो अजैविक आनंद असतो तो कूठेच शोधून सापडत नाही. संगीताचेही तसेच आहे.

तो साहित्य निर्माण करतो, तो कोणत्या आधारावरी काही विशिष्ट व्यक्तीच साहित्य का लिहतात? यामागचे कारण म्हणजे त्या व्यक्तीकडे असलेली प्रतीभा शक्ती तो प्रतीभेच्या जोरावर ते साहित्य निर्माण करतो. संगीताचेही असेच आहे. जन्मजातच एखाद्याला ती देणगी प्राप्त झालेली असते. प्रत्येक माणसाला गाणं ऐकावसं वाटतं पण आपण गाण म्हणाव असं वाटत नाही. कारण त्याचा आवाज मधूर नसतो. अशी काही मोजकीच व्यक्ती असतात की त्यांचा आवाज मधूर असतो. तो आपल्या आवाजाने इतरांना मंत्रमुग्ध करित असतो. मधूर आवाज किंवा कंठ ही सूद्धा एक निसर्गदत्त देणगीच आहे.

म्हणजेच संगीत व साहित्य यांचा संबंध अगदी जवळचा आहे. दोघांचेही कार्य हे सारखेच आहेत. जस साहित्यातातून प्रेरणा मिळत तसेच संगीतातूनही अनेकांना प्रेरणा मिळते. दोन्हीही कला आनंद निर्मिती करित असतात. मनोरंजन करित असतात.

समारोप:

कलाकारांचे एकमेकाशी असलेले संबंध जसे विविध प्रकारचे व गूतागूतीचे तसेच ते साहित्य व अन्य कला यांचेही आहेत. साहित्य ही मूख्यतः कलात्मक कला आहे. साहित्याचे संगीताशी नाते आहे. संगीताप्रमाणेच साहित्याच्या आस्वाद प्रक्रियेसाठी विशिष्ट कालावधी लागत असतो. भावकवितेसाठी हा कालावधी काही मिनीटांचा असेल, तर कादंबरीसाठी तो काही तासांचा असेल. संगीत कृतीतील काळ हा भाव कवितेतील काळासारखा असतो. साहित्य व संगीत त्यांचा आणखी एका दृष्टीने संबंध असतो. काही साहित्यकृतीच्या निर्मितीमागे प्रेरणा म्हणून संगीत कृती असलेल्या दिसतात. उदा. मंगेश पाडगावकरांची कुमार गंधर्वाच्या किंवा कूसूमाग्रजांनी सैरालच्या गाण्यावर लिहलेली कविता किंवा उलटपक्षी काही संगीताकृती या साहित्यापासून प्रेरणा घेऊन निर्माण होऊ शकतात. आध्यात्मिक उन्नतीचे मूळ संगीत आहे. संगीताने साहित्याला चांगल्या प्रकारे बोलके केले आहे. साहित्य आणि संगीताचा मेळ उत्तमप्रकारे साधला जातो.

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A SPECIFIC STUDY ON HANDLOOM INDUSTRY IN NORTH-EAST INDIA AS A SOURCE OF LIVELIHOOD

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Abstract:

The primary objective of this chapter is to comparatively study handloom industry as a source of livelihood of the people in the North-Eastern Region of India. This chapter shows comparative contribution of handloom industry to livelihood. As a source of livelihood handloom industry has multiple roles. A large number of people in this region live depending on handloom industry. But the number of dependants of handloom industry varies state to state in this region. All states aren't equally rich in this industry. It helps in supplementing their income. It's an important source of livelihood. Handloom industry occupies a superior position in this region compared to any other part of the entire country or the world. Handloom as a source of livelihood in this region becomes an inspiration before the entire country. This chapter also shows how different challenges in this region hinder the existence of handloom industry.

Keywords: Handloom, Weaving, Livelihood

Introduction:

Handloom Industry is not a new concept in the context of India; it's very old in tradition. India is very rich in handloom industry. The history of India shows that handloom industry is in the heart of Indian people since time immemorial. The evidence of handloom was also found in the Indus Valley Civilization. The Vedas, Mahabharata, Ramayana etc stated about spinning, weaving, cotton, silk etc. Vishnu Gupta, the prime minister of Chandra Gupta Maurya also stated about handloom weaving in his book 'Arthashastra'. This means that handloom isn't a new industry in India. Weaving is considered as tradition in India. This makes handloom industry an inseparable part of India.

The word handloom is composed of two words-'Hand' and 'Loom'. This means handloom is a device or loom operated by hands for weaving. Despite having rapid development of modern technology handloom industry is in existence in India until now. In old times, people used traditional looms to weave cloth. They had woven clothes only to accomplish their basic needs. Sometimes they exchanged clothes with other products. There was no market for the sale of woven products unlike the present. They just used handloom for domestic purpose. They used spinning wheel to convert cotton into fabric.

They made different clothes using cotton fabrics. Weaver communities known as 'Tati' were present in almost all parts of the country. They accomplished the need of clothes of other people in the society. In old times, all classes in the society didn't weave. Usually poor people had woven cloth to fulfill basic needs including food. A lower class got formed in the society related to weaving. This class came to be known as 'Tati'. The people in the society considered this class as untouchable or lower community. The saint Kabir Das was from this class.

The handloom industry in India started to decline since the advent of British. The British imported cotton at low price from India and sold manufactured cloth in India at low price. This led to the decline of handloom industry in India. The demand for hand woven things deteriorated due to the availability of manufactured clothes at low price. Besides, the British set up textile industries in India. It was a great challenge before the handloom industry in India. During the British period people became discouraged to weaving. But the 'Swadeshi Movement' led by Mahatma Gandhi gave rise to handloom industry in India. He emphasized the development of handloom industry in India to make people in India self reliant. He opposed the exploitation of British on handloom industry. He encouraged people a lot to use hand-woven cloth by spinning yarn himself. He visited place to place to encourage handloom industry. Due to Gandhi's efforts handloom industry became reborn in India. He took 'Charkha' as the symbol of the Swadeshi Movement. This movement is a bright chapter in the Indian History written by golden ink. Because of Gandhi's efforts the British exploitation failed to end the handloom industry in India.

The handloom industry in India played a pivotal role in providing employment to the majority of people in India. A large number of people in the country lived just depending on handloom during the colonial rule of the British. The handloom industry in India highly developed in the North-Eastern region. Weavers had woven colorful clothes. Every weaver had own style of cloth like the present. They attempted to keep the tradition via weaving. Different communities have different dress. In our country dress introduces particular community of the society.

The handloom industry in India is in existence till now coming across different problems. It represents the tradition of the country. The north-Eastern part of India has been playing an important role in keeping up the handloom industry since time immemorial. It's an integral part of the country. This part of the country is composed of eight states- Assam, Meghalaya, Manipur, Mizoram, Tripura, Nagaland, Arunachal Pradesh and Sikkim. Every state of this region less or more assists in the development of handloom industry. All states in this region aren't equally advanced in handloom industry. But every state has contribution to handloom industry. Handloom industry in this region develops gradually due to the efforts of both government & local people.

Objectives:

1. To represent the existing scenario of handloom industry in the North Eastern Region.
2. To study the comparative contribution of handloom industry to livelihood in the region.
3. To show comparative progress in handloom industry of the North Eastern States.

Review of Literature:

Studies on handloom industry in northeast India isn't abundant. Very limited studies are found on handloom industry in this region. Thakur (1995) in her book titled "A Frame Work for Analysis of Handloom Industry" gives a brief description about handloom industry in India. Here she explained how handloom contributes to employment. Khasnabis & Nag (2001) in their chapter "Labour process in the informal sector: A handloom industry in Nadia district" explains about employment opportunity in handloom sector of Naidal district. Kurup (2008) in his book titled "Traditional handloom industry of Kerala" describes the existing scenario of traditional handloom industry in Kerala with India. Bhagavatula *et al.* (2010) "How social and human capital influence opportunity recognition and resource mobilization in India's handloom industry" explain how social and human capital can impact on Indian handloom industry.

Nobody takes any step to comparatively study on handloom industry of northeast India until now. This chapter shows how handloom industry becomes a source of livelihood for weavers in this region and also shows the existing scenario of handloom industry of this region state-wise.

Methodology:

This chapter is mainly based on primary data. It's descriptive in nature. Secondary data is hardly used here. I collected basic information from every state in the NE region via questionnaires. Survey and field study methods were used for data collection. I collected information from 100 weavers of each of the NE states regarding handloom production, income and employment using questionnaire in the field study method. Karl Pearson's coefficient of correlation (r) was used to represent the relationship between handloom production and annual turnover earned by a weaver during 6 years.

Findings:

North East India is very colorful in nature. Eight states namely-Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Tripura, Nagaland and Sikkim form this part of India. This part of India is very rich in beauty & natural resources. It's full of diversity. It's diverse in all aspects like language, literature, caste, religion, culture, customs, tradition, natural beauty, weather, natural resources etc. This region is also diverse in handloom products. Different people of this region have different types of dress. Besides, every weaver reflects its own style in handloom products. This leads to diversity in handloom products. This region is highly diverse compared to any other parts of the country. It's full

of ethnic people who have their own dress, language, hand-woven things, culture, tradition etc.

Table 1: No. of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	801000
2013-14	807500
2014-15	810000
2015-16	815800
2016-17	830000
2017-18	905000
2018-19	1010000
2019-20	1107304

Their hand-woven things are highly demandable in both inside and outside India. A good number of people in every state of the NE region depend on handloom industry for livelihood. Weaving tradition and high demand for handloom products leads to the rise of handloom industry in this region. The existing scenario, employment and progress of every NE state is discussed below:

Assam: Assam is a beautiful NE (North Eastern) state in India. It's full of natural beauty & resources. It's also full of different castes and tribes such as Bodo, Karbi, Miri, Missimi, Rabha, Ahom, Kachari etc. They have their own dress or hand woven things such as Gamucha, Sadar-Mekhela, Methoni, bag, shirt etc which are highly demanding in market. A good number of people in Assam engage in handloom industry. They are living depending on handloom. The number of weavers in Assam increases gradually. It has about 1108300 weavers. More than 80% weavers in Assam are women. Male weavers engage a very small portion to the total weavers. Handloom production also gets expanded year by year due to increase in the number of weavers and handlooms. The price of handloom products varies product to product. But the price of handloom products is almost more compared to textile products manufactured in machine. 'Sualkuchi' the Manchester of North-East is situated in this region. A weaver can earn 1 to 3 lakhs or less per annum.

The table shows that the number of weavers increases gradually year by year. It takes place due to increasing government efforts and income. Increasing demand for handloom products leads to the rise of both handloom production as well as weavers.

The table shows that the highest number of weavers is in the age group of 33 to 38 years. This age group comprises 24% of the total weavers who have the highest contribution to handloom production in comparison with others. On the contrary, the lowest number of weavers is in the age group of 51 to 56. Due to decrease in sight, people in this age group leave weaving. The survey and field study shows that the income of

weavers is larger than non-weavers. Concrete house and other facilities are also highly available for weavers due to higher income.

Table 2: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	9	9
21-26	15	15
27-32	14	14
33-38	24	24
39-44	20	20
45-50	14	14
51-56	4	4

Table 3: Production of fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	200
Dress material, Suiting, Shirting, Long Cloth	60
Saree	5
Bedsheet, Furnishings, Blanket	15
Dhoti, Sarong, Lungi, Angavastram	50
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	310
Durries, Rugs, Mats	2
Others (including Bandage)	3

The above table represents that the production of Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler and Towel/Napkin, Duster/ Gamucha are almost higher in Assam as the demand for these products are higher in the society compared to other products. Data of these 100 respondents represent the pattern of handloom production in Assam.

Meghalaya: It's also a NE state. It's full of natural resources & beauty. A beautiful city Shillong is situated here that attracts a lot of tourists. It has land area of 22429 km². It secures 24th rank from land area within India. It has different communities-Khasi, Garo, Jaintia, Boro, Koch, Mann, Hajong etc. They have own dress in tradition. It has about 48000 weavers. The number of weavers increases year by year. Different schemes like-Handloom Weavers Comprehensive Welfare Scheme, Converged Mahatma Gandhi Bunkar Bima Yojana, Pradhan Mantri Suraksha Bima Yojana etc encourage people to take weaving as a source of living. Mostly women engage in handloom industry. Male weavers occupy a small portion of the total weavers.

Table 4: No. of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	20100
2013-14	22300
2014-15	24940
2015-16	27731
2016-17	30500
2017-18	32980
2018-19	34651
2019-20	41201

The table represents that the number of weavers increases gradually due to high income opportunity and efforts taken by both the central and state governments.

Table 5: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	11	11
21-26	16	16
27-32	29	29
33-38	18	18
39-44	22	22
45-50	4	4
51-56	0	0

The table shows that 29% weavers are in the age group of 27 to 32 years. This group captures the highest number of weavers while the age group of 45 to 50 years occupies the lowest (4%). No weaver is found in the age group of 51 to 56 years. This table represents the entire scenery of the state.

Table 6: Production of fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	31
Dress material, Suiting, Shirting, Long Cloth	12
Saree	0
Bedsheet, Furnishings, Blanket	15
Dhoti, Sarong, Lungi, Angavastram	18
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	40
Durries, Rugs, Mats	2
Others (including Bandage)	1

The table shows that Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler and Towel/Napkin, Duster/ Gamucha capture a large part of the total handloom production. The production of Saree is zero.

Arunachal Pradesh: It's a natural state of the NE region. Its land area is 83,743 km². Its natural beauty attracts all. It's the home to different tribes such as Singpho, Adi, Aka, Mishmi, Khamti, Mishmi etc which have own dress and tradition. A good number of people get employed in handloom industry. It has about 79851 weavers. The number of weavers also increases year by year. It has about 100000 looms for weaving. Handloom industry helps supplement their income as well as improve living standard. Efforts taken by both the central and state governments help in the development of handloom industry.

Table 7: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	28010
2013-14	33400
2014-15	37060
2015-16	43540
2016-17	49984
2017-18	57761
2018-19	68983
2019-20	77574

The table clearly represents gradual increase in the number of weavers. Profitability in handloom industry encourages new generation to take weaving as a source of livelihood. In this case government's steps become aspiration.

Table 8: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	17	17
21-26	15	15
27-32	21	21
33-38	31	31
39-44	9	9
45-50	5	5
51-56	2	2

The table shows that 31% weavers which is the highest are in the age group of 33 to 38 years while the lowest number of weavers is in the age group of 51 to 56. The age group of 33 to 38 years contributes the highest to handloom production.

Table 9: Production of fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	41
Dress material, Suiting, Shirting, Long Cloth	7
Saree	2
Bedsheet, Furnishings, Blanket	11
Dhoti, Sarong, Lungi, Angavastram	29
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	65
Durries, Rugs, Mats	3
Others (including Bandage)	1

The table represents that the production of Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler is the highest while the production of other things including Bandage is the lowest. Mekhela-Chadder has the highest importance in Arunachal Pradesh.

Mizoram: It's also a state of NE region in India. It's naturally rich like other NE states. Its land area is about 21087 km². It's full of different tribes-Mar, Sukte, Poi, Ralte, Dalang, Fanai, Jahao etc. They have different dress and tradition. It's rich in handloom industry. A good number of people get employed in handloom industry. It has nearly 18500 weavers. The number of weaver increases day by day. They accept handloom as a source of livelihood. Due to the central government schemes the number of weaving family increases slowly.

Table 10: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	5540
2013-14	6327
2014-15	7986
2015-16	9468
2016-17	11908
2017-18	12843
2018-19	15649
2019-20	17297

The table shows that the number of weavers increases rapidly 2014-15. Awareness of people and efforts of government leads to increase in the number of weavers in this state.

Table 11: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	13	13
21-26	31	31
27-32	16	16
33-38	19	19
39-44	11	11
45-50	7	7
51-56	3	3

The table presents that the age group of 21 to 26 years captures the highest percentage of the total weavers followed by the age group of 33-38, 27-32, 15-20, 39-44, 45-50 and 51-56. The age group of 21 to 26 has the highest contribution to handloom production.

Table 12: Production of fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	7
Dress material, Suiting, Shirting, Long Cloth	10
Saree	3
Bedsheet, Furnishings, Blanket	11
Dhoti, Sarong, Lungi, Angavastram	34
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	17
Durries, Rugs, Mats	3
Others (including Bandage)	4

The table displays that the production of Dhoti, Sarong, Lungi, Angavastram is higher than other products in the state. It represents the entire state. A majority of the total weavers produce Dhoti, Sarong, Lungi, Angavastram and Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler compared to other woven things.

Manipur: It is under the NE region. It's situated close to Assam, Nagaland and Mizoram. Its land area is 22,327 km². It's composed of Naga and Kuki tribes. They have own tradition and dress. It's rich in handloom industry as they are interested in weaving. Almost all of the households are related to weaving. A large number of people depend on handloom industry for livelihood. Presently it has about 220000 weavers. Most of the weavers are female. A very small portion is occupied by male weavers. Besides, the number of weavers increases year by year.

The table displays gradual increase in the number of weavers. Due to aspiration of people and government's schemes the number of weavers increases rapidly. As a result the handloom production also increases.

Table 13: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	53598
2013-14	58795
2014-15	66860
2015-16	75300
2016-17	82568
2017-18	95786
2018-19	164430
2019-20	212444

Table 14: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	20	20
21-26	17	17
27-32	32	32
33-38	14	14
39-44	11	11
45-50	4	4
51-56	2	2

According to this table, the age group of 27 to 32 years captures the highest number of weavers followed by the age group of 15-20, 21-26, 33-38, 39-44, 45-50 and 51-56 years. The number of weaver is lowest in the age group of 51-56 years.

Table 15: Production of major fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	10
Dress material, Suiting, Shirting, Long Cloth	8
Saree	0
Bedsheet, Furnishings, Blanket	14
Dhoti, Sarong, Lungi, Angavastram	38
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	17
Durries, Rugs, Mats	3
Others (including Bandage)	4

The table shows that the production of Dhoti, Sarong, Lungi, Angavastram is highest followed by other products in the state. On the other hand the production of Saree is zero.

Most of the total weavers produce Dhoti, Sarong, Lungi, Angavastram compared to other woven things.

Nagaland: It's also a NE state in India. It covers 16579 km² land area. It's almost full of different Naga tribes namely Angami, Sumi, Ao, Chang, Phom, Kuki etc. They have their own dress which carries their tradition. A good number of people get employed in handloom industry in this state. It has about 37000 weavers. It's notable that the number of weavers increases gradually. Different central sector schemes like Converged Mahatma Gandhi Bunkar Bima Yojana, Pradhan Mantri Suraksha Bima Yojana etc encourage people to exercise weaving in the state. This leads to increase in the number of weaving families. Besides, weaving is a tradition of people in this state.

Table 16: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	8557
2013-14	12500
2014-15	15980
2015-16	17760
2016-17	23536
2017-18	26190
2018-19	30456
2019-20	35948

The table shows that the number of weavers has been increasing slowly. Government's schemes & steps make handloom industry more profitable. Because of this the number of weavers increases with time.

Table 17: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	6	6
21-26	23	23
27-32	22	22
33-38	31	31
39-44	10	10
45-50	5	5
51-56	3	3

The table presents that the age group of 33 to 38 years captures the highest percentage (31%) of the total weavers followed by the age group of 21-26, 27-32, 39-44, 15-20, 45-50 and 51-56. The age group of 33 to 38 has the highest contribution to handloom production.

Table 18: Production of major fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	17
Dress material, Suiting, Shirting, Long Cloth	9
Saree	2
Bedsheet, Furnishings, Blanket	11
Dhoti, Sarong, Lungi, Angavastram	26
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	46
Durries, Rugs, Mats	5
Others (including Bandage)	11

The table shows that the production of Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler is highest followed by other products in the state. On the other hand the production of Saree is lowest. Most of the total weavers produce Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler and Dhoti, Sarong, Lungi, Angavastram compared to other woven things.

Tripura: It's a natural state of the NE region. It's situated close to Assam and Mizoram. Its land area is about 10492km². It has nearly 19 communities such as Munda, Tripuri, Bhil, Bhutia, Santal, Kuki etc. It's culturally very rich. It's also rich in handloom industry. It has around 119000 weavers. The number of weaver also increases gradually. Due to having higher income opportunity the number of weavers increases.

Table 19: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	35650
2013-14	41860
2014-15	49786
2015-16	54368
2016-17	61987
2017-18	72920
2018-19	89879
2019-20	111924

The table shows gradual increase in the number of weavers. Due to aspiration of people and government's schemes the number of weavers increases rapidly. The handloom production also expands as well.

The table presents that the age group of 27 to 32 years captures the highest percentage (35%) of the total weavers followed by the age group of 21-26, 33-38, 15-20, 39-44, 45-50 and 51-56. The age group of 27 to 32 has the highest contribution to handloom production. There's no any weaver in the age group of 51-56.

Table 20: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	11	11
21-26	25	25
27-32	35	35
33-38	12	12
39-44	10	10
45-50	7	7
51-56	0	0

Table 21: Production of major fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	21
Dress material, Suiting, Shirting, Long Cloth	10
Saree	4
Bedsheet, Furnishings, Blanket	13
Dhoti, Sarong, Lungi, Angavastram	40
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	50
Durries, Rugs, Mats	10
Others (including Bandage)	19

The table shows that the production of Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler is highest followed by other products in the state. A majority of the total weavers produce Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler and Dhoti, Sarong, Lungi, Angavastram compared to other woven things.

Sikkim: It's the last added state of NE region. It's also called brother of other NE states. That is – Seven sister one brother. Here brother is Sikkim. It's the smallest state in India from the aspect of population. Its land area is 7,096 km². It is composed of three ethnic groups-Nepalese, Lepcha and Bhutia. It's poor in handloom industry compared to other NE states. It has about 700 weavers. But the number of weavers increases slowly. The efforts taken by both the Central and state governments help in the rise of the number of weavers.

The table displays gradual increase in the number of weavers. Due to government's schemes and people's attempts the number of weavers increases rapidly. They weave high standard cloth. The handloom production also expands here.

Table 22: No of persons engaged in handloom industry (Source: Ministry of Textile, Govt. of India)

Year	No. of Weavers
2012-13	150
2013-14	192
2014-15	260
2015-16	298
2016-17	350
2017-18	425
2018-19	586
2019-20	632

Table 23: Distribution of weavers in terms of age (Source: Field study)

Age Group	No. of Weavers (100)	Percentage of Weavers
15-20	6	6
21-26	13	13
27-32	25	25
33-38	34	34
39-44	11	11
45-50	8	8
51-56	3	3

The table presents that the age group of 33 to 38years captures the highest percentage (34%) of the total weavers followed by the age group of 27-32, 21-26, 39-44, 45-50, 15-20 and 51-56. The age group of 33 to 38 has the highest contribution to handloom production while the age group of 51-56 has the lowest contribution.

Table 24: Production of major fabrics by the 100 respondents (Source: Field study)

Name of Fabrics	Production (Piece)
Towel/Napkin, Duster/ Gamucha	10
Dress material, Suiting, Shirting, Long Cloth	4
Saree	0
Bedsheet, Furnishings, Blanket	7
Dhoti, Sarong, Lungi, Angavastram	22
Shawls/ Mekhla Chadder/ Loi/Stole/ Scarf/ Muffler	11
Durries, Rugs, Mats	4
Others (including Bandage)	7

Examination of significance level-

$$\begin{aligned} P.E(r) &= 0.6745 \times \frac{1-r^2}{\sqrt{n}} \\ &= 0.6745 \times \frac{1-(0.98)^2}{\sqrt{6}} \\ &= 0.6745 \times \frac{1-0.9604}{2.4495} \\ &= 0.6745 \times \frac{0.0396}{2.4495} \\ &= 0.6745 \times 0.0161 \\ &= 0.0108 \text{ (Approx)} \end{aligned}$$

$$\begin{aligned} \text{Now} \quad 6 \times P.E. (r) &= 6 \times 0.0108 \\ &= 0.648 \\ r &> 6 P.E (r) \end{aligned}$$

Whence the coefficient of correlation isn't less than 6 P.E(r), that's why the test is successful which means income highly depends on handloom production.

Problems faced by weavers: Weavers in this region experience different problems. Due to different problems handloom industry does not develop as expected despite having higher potential. Some major problems and suggestions for remedy are-

1. Lack of credit facility: A weaver needs capital to start weaving. But they don't have adequate access to institutional credit. Mostly rich weavers get this credit facility. As a result this industry fails to develop.

Suggestion: All weavers must have adequate access to institutional credit facility for development of handloom industry. The government has to emphasize this matter which may help in rapid development of this industry.

2. Lack of interest in weaving: The interest of people in weaving declines day by day due to not having adequate facilities such as lack of credit facility, availability of thread at higher price, increase in demand for cloth manufactured in machine as these are available at low price etc.

Suggestion: Weavers must be aware of their concerns. Different facilities they need must be available for them. Besides they have to produce handloom products with higher standard so that these may last in the market.

3. Not having advertisement facility: Lack of advertisement facility leads to decline in the demand for woven things.

Suggestion: Advertisement facility must be available for handloom products to increase their demand inside and outside the country. The government's assistance is highly required in this case.

4. Lack of product diversification: Product diversification in handloom industry is highly essential to earn higher profit. But this industry lacks it.

Suggestion: Product diversification must be encouraged in handloom industry. Weavers must prefer it highly. Government has to take adequate steps for it as this will benefit the weavers.

5. Improper implementation of schemes: Both the governments central and state have taken different measures and schemes like Handloom Weavers Comprehensive Welfare Scheme, Converged Mahatma Gandhi Bunkar Bima Yojana etc. But only a few weavers benefit from these schemes.

Suggestion: All schemes and measure related to handloom industry must be properly implemented so that all weavers irrespective of marginal or large weaver get benefit from these.

Conclusion:

The entire study exposes it that handloom industry has a significant role in the North-Eastern region. Weaving is an organ of this region which carries on this diverse tradition. As a source of livelihood handloom has a crucial role in the entire region. A large number of people have been living taking weaving as the source of livelihood. Handloom industry helps in improving their living standard as well. But weavers have been facing a lot of problems. It's not possible to solve these problems without government intervention. Consequently, the government has to focus on the needs of weavers. If their problems are eliminated handloom industry may become an important source of employment.

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INCOMPLETE USE OF LAND AND RURAL POVERTY IN ASSAM

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Abstract:

Land is a productive asset. Land is an indispensable part of production. It's used in different activities such as agriculture, building house, setting up of industry etc. All economic activities of three economic sectors-primary, secondary and Tertiary are based on land. Without land it's not possible to perform any economic activity. This article explains about incomplete use of land and rural poverty in Assam. This article helps us to know why the tendency of rural poverty is higher in Assam and why they don't able to get up the poverty line.

Introduction:

Land is one of the few productive assets owned by the rural poor, and almost all such households engage in some form of agriculture. All economic activities of three economic sectors-primary, secondary and Tertiary are based on land. Over 2000–2010 the rural poor on degrading and incomplete use of agricultural land increased in low income countries according to SDG (Sustainable Development Goal) report. Although incomplete use of land and degradation threatens the livelihoods of the poor, this interaction is complex and conditioned by key economic, social and environmental factors. These factors also limit the poverty-reducing impacts of economic growth and economy-wide reforms. In Assam incomplete use of land and land degradation in rural area are a basic reason for poverty. In Assam rural area is mainly agro-based where more than 60% people are living taking agriculture as their occupation. But it's really very painful matter that agriculture has the lowest share in the state's GDP, it has about 17% share. The rate of rural poverty is really very higher than the urban poverty in Assam. It's mainly because of the incomplete use of land as they mainly depend on agriculture. Shares of different sectors to the GSDP according to 2019-20 Economic Survey of Assam are shown below that represents the reality of the contribution of agriculture sector -

Sector	Share
Agriculture	17% (Lowest)
Industry	39%
Service	44%
Total	100%

Incomplete use of land means not fully using the power or capacity of land. In Assam rural people don't utilize their land fully for which poverty exist here deeply. It's very essential to utilize land fully to eradicate poverty as agriculture is the basic source of income for them. They cultivate a variety of crops including rice, wheat, vegetables, pulse, mustard, sunflower, tea, cotton, sugarcane, rubber, tobacco etc. Most of the rural areas cultivate only one or two seasonal crop Boro or Shali where lands fall vacant in remaining time. They rarely cultivate crops other than rice. They cultivate only to maintain their living standard and surplus crops are sold which are very less in quantity from which their income comes. This portion of income doesn't improve their living standard. Besides family size expands in rural areas as birth rate is higher compared to urban area. In this case this small portion of income can't improve their standard which results in increase of poverty in rural area. Rural people also become unemployed as they cultivate only one or two crop. In the remaining time they don't have work to do which causes unemployment problem in Assam. In fact, they aren't skilled in work other than agriculture. Besides they do agriculture in traditional way wherein modern technique is not applied that causes low productivity and low income. Almost all of the people of rural area in Assam have at least land for agriculture; it may be less or more. They use their land for agricultural purpose. But they don't leverage their land. They just cultivate either rice or other crop seasonally while in other time they stay without productive work that leads to the rise of unemployment. According to the poverty line of India those who live in rural area and can't consume 2400 Caloric food per day are considered 'rural poor'. More than 55% poor people live in rural area in Assam which means they can't able to consume 2400 Caloric food per day. They're poor despite having agricultural land because they don't fully utilize the capacity of their land in agriculture which results in less production and less income.

Methodology:

This article is particularly based on primary data. Secondary data is rarely used. I have used field study method for primary data collection. I have visited many farmers to know incomplete use of land and production.

Use of land and rural poverty: An overview

Land and rural poverty both are interrelated in Assam. Rate of rural poverty in Assam is really very high. The rural people in Assam are highly ignorant about the real productivity of land. Their production level is lower according to their hardship. They don't able to produce more using old technique. They are deprived of higher production level with the use of new developed techniques. Following three villages from different parts of Assam shows the reality what is explained above-

Diffloo Pather

'Diffloo Pather' a small village under Bokakhat sub division of Golaghat district in Assam has more than 500 households. This village is completely agro-based where almost

all of the people depend on land for agriculture. Agriculture is their occupation. They depend on agriculture for living. They cultivate different crops in their land. They basically cultivate Boro (A variety of rice) in winter season, Shali (Rarely cultivated rice) in summer season, mustard in winter season, vegetables in lesser quantity, Shares of different crops that engage agro-field are:

Crop	Share (Approx.) in land
Boro	45% (Winter)
Vegetables	2% in winter and 1% in summer season
Shali	4% in summer season
Mustard (Cultivated before Boro cultivation)	40% in winter season

Above chart shows that this village is mainly based on Boro cultivation. In winter season they just focus on cultivating Boro in their vacant land to ensure food security for the whole year until this cultivation is initiated next year. They don't cultivate this crop for selling purpose. Surplus crops are just sold when they engage in any problem. Besides the worth of per quintal is about 800 to 1400 seasonally which is very low. In addition to, they cultivate mustard for selling purpose which is also lower in quantity. They cultivate vegetables in very low quantity, mainly used for household purpose and surplus is for sale which is lesser.

They don't fully utilize the capacity of land because of which production becomes always less. They do not produce those crops that may benefit them more. They practice agriculture using traditional technique. They don't have agricultural knowledge enough to get more benefit practicing agriculture. They don't use all their vacant lands. Most of the lands fall vacant in most of the time in a year. They just cultivate to maintain their living standard. Their income always remains nearly same for which they have to be under the poverty line year after year.

Patbaushi

Patbaushi, a small village under Barpeta district in Assam has about 1200 households is an agro-based village. It's opposite of the village explained above. Here people do not exercise Boro cultivation. They rarely exercise Shali cultivation. They mostly practice vegetables in their vacant land. Despite having land they don't prefer rice cultivation and purchase rice for taking. Most of the lands fall vacant for most of the time in a year. Shares of crops in land are shown below:

Crop	Share in land (Approx.)
Mustard	20%
Shali (A variety of rice)	6%
Vegetables	20%

Above chart shows they do not emphasize agriculture here because of which most of the lands fall vacant for most of the time. They mostly perform vegetable cultivation to fulfill household needs. They rarely sell their vegetables. Besides, vegetable cultivation is just confined to a few households. The chart shows it clearly that they do not fully utilize their lands for agricultural purpose. This is the basic reason for which they are always in the same condition. Their fertile lands often fall vacant because of not using for cultivation. This is the basic reason for which most of the poor people of this village are always under the poverty line. They don't even think for fully utilizing the capacity of land for agriculture. Even they don't use their all of the lands where fully using the capacity of land is exceptional for them.

Khotiakholi

It's also a small village under Bokakhat sub-division of Golaghat district in Assam which has about 600 households. In this village all possess agricultural land. Here nearly all households have 1 to 5 bighas agricultural land. But it's exceptional that they mostly practice only one cultivation that's shali

cultivation. They mostly plant Ranjit, Aijung, Masuri (Variety of paddy) etc. They rarely cultivate mustard, vegetables etc which are very less in quantity. They cultivate vegetables only for household purpose. They do not think for the full utilization of their land for agriculture. Their lands even fall vacant for most of the time in a year. In this case fully utilizing the capacity of land is just a dream. They exercise agriculture using traditional technique. They do not possess enough knowledge for modern agriculture which represents more production in less land.

In this village people who are below the poverty line always remain the same condition because of incomplete use of land. Even they do not think to do cultivation using modern techniques.

Reasons for incomplete use of land –

Different reasons were noted for incomplete use of land during survey of these villages. Villagers said their disadvantages as discussed below-

- 1) **Lack of adequate knowledge:** They don't possess enough knowledge of the quality of land. They don't know what kind of crop may be suitable for their lands and how much fertilizers have to be used.
- 2) **Lack of hybrid seeds:** Not having adequate hybrid seeds which possess higher production they need for agriculture. They mostly use their own cultivated seeds for next cultivation which give lower production.
- 3) **Not having institutional fund:** They do not have enough funds to use their all lands for cultivation or to fully utilize the capacity of land. They have very less access to institutional loans unless having government schemes like KCC.

- 4) **Lack of will:** Most of the people are reluctant to do agriculture. They practice agriculture only to maintain their day to day's living standard not for selling purpose.
- 5) **Lack of market:** There's no special market facility for agro-produce. They sell their surplus produce in unorganized market where prices fluctuate and they do not get the right value of their produce.
- 6) **Lack of proper irrigation facility:** Not having adequate irrigation facility for cultivation. Still they have to depend on rainfall etc.

These are reasons for which they still do not able to completely utilize the capacity of their lands for agricultural purpose.

Conclusion:

Land is a productive asset as it has productive power. If the rural people know how to fully use the capacity of land and utilize all vacant lands in agriculture using improved techniques production will definitely increase that will lead to increase in income. This will finally result in decrease of poverty in rural area. It's notable that if the people residing in rural area who depend on agriculture do not pay attention to complete use of land in agriculture; it's not possible to eradicate poverty from the rural area. Productivity of land declines gradually due to misuse of lands. It's really very essential to utilize land fully and efficiently to stop land degradation and to increase productivity. I saw they do not even conscious taking their poor situations. They have very little enthusiasm to know something new about agriculture and to do agriculture using new technique. They just think to do agriculture in the same traditional way. Villages face also natural disasters that cause a large destruction to agriculture and hinder agricultural activities. They must be aware of the production potentiality of their lands.

A STUDY OF BUSINESSMAN AND VISIONARY LEADER HON. RATAN TATA

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Introduction: Early life

On December 28, 1937, Ratan Tata was born to Naval and Sonoo Tata in Bombay. Ratanji Tata, Jamsetji Tata's younger son, adopted Naval Tata as his son. When Ratan was ten years old, his parents divorced. His grandmother, Navajbai Tata, reared him and his half-brother, Noel Tata.

He went to Champion School in Bombay till 8th grade, then moved to Cathedral and John Connon Schools in Bombay and Bishop Cotton School in Shimla for further education. He was brilliant in academics. He finishing his academic education, in 1955. His father always would suggest him the opposite of what he wanted to do. When he said that he wanted to play the violin, his father would ask him to learn the piano and then the same happened with his interest in studying in the UK to which he would find his father insisting him to pursue his higher education in the US. He graduated from Riverdale Country School placed in New York City. He candidly credits his grandmother for encouraging him to pursue his passion towards architecture as his father wanted him to become an engineer but his actual dreams lie in becoming an Architect. Moving further to the higher education of Ratan Tata, he originally enrolled for a degree in Mechanical Engineering but with his grandmother's insistence, he changed his major and completed his graduate studies in Cornell University, he earned a bachelor's degree in architecture. He completed seven-weeks Advanced Management Program at Harvard Business School in 1975.

Business Background of Hon. Ratan Tata's

The Ratan Tata family has been holding one of the strongest pillars in India for decades. The Tata family is a business family of Parsi origin who came to Mumbai from Navsari in Gujarat. Jamshedji Tata was the founder of this family's fortune.

The Tata family settled in Mumbai during the last decade of the 19th century. The parent company of the Tata group is Tata Sons. Various Tata family charitable trusts hold about 65% of the stock in these companies. The Dorab Tata Trust and Ratan Tata Trust are two of them. Pallonji Mistry has 18% of the shares, and different Tata Sons own the rest.

Business Career of Hon. Ratan Tata

- Ratan Tata started his career with the Tata Steel division in 1962 and nine years later he was appointed as the director-in-charge of the National Radio & Electronics Company Limited.

- In 1977, he was moved to Empress Mills, a struggling textile mill within the Tata Group. The mill was shut down as his plan was rejected by other Tata executives.
- In 1991, JRD Tata stepped down as chairman of Tata Sons, naming him his successor. He expanded the organisation and was instrumental in conceptualisation and building of Tata Nano and Tata Indica cars.
- On his 75th birthday (December 28, 2012), he resigned from the post of chairman of the Tata Group and was succeeded by Cyrus Mistry, managing director of Shapoorji Pallonji Group.
- During Ratan Tata's chairmanship of 21 years, revenues grew over 40 times, and profit over 50 times.
- On October 24, 2016, Cyrus Mistry was removed as the chairman of Tata Sons and Ratan Tata was made interim chairman.
- On January 12, 2017, Natarajan Chandrasekaran was named as the chairman of Tata Sons.
- Even after retirement, Ratan Tata is an active businessman and invests in promising business ventures.
- The group operates in more than 100 countries across six continents, with a mission 'To improve the quality of life of the communities we serve globally, through long-term stakeholder value creation based on Leadership with Trust'.
- Tata Sons is the principal investment holding company and promoter of Tata companies. Sixty-six percent of the equity share capital of Tata Sons is held by philanthropic trusts, which support education, health, livelihood generation and art and culture.
- In 2020-21, the revenue of Tata companies, taken together, was \$103 billion (INR 7.7 trillion). These companies collectively employ over 800,000 people.
- Each Tata company or enterprise operates independently under the guidance and supervision of its own board of directors. There are 29 publicly-listed Tata enterprises with a combined market capitalisation of \$314 billion (INR 23.4 trillion) as of December 31, 2021.
- Companies includes :- Tata Consultancy Services, Tata Elxsi, Tata Steel, Tata Motors, Jaguar Land Rover, Tata Autocomp Systems, Tata Chemicals, Tata Consumer Products, Titan, Voltas, Infiniti Retail, Trent, Tata Power, Tata Projects, Tata Consultancy Engineers, Tata Realty and Infrastructure, Tata Housing, Tata Capital, Tata AIA Life and Tata AIG, Tata Asset Management Company, Tata Advanced system, Indian Hotels, Tata SIA Airlines, Air Asia, Tata Communications, Tata Play, Tata Teleservices, Tata International, Tata Industries, Tata Investment Corporation, Tata Digital, Air India.
- A list of 10 start-ups funded by the Ratan Tata. It includes: Ola Electric, Paytm, Snapdeal, CarDekho, Cure, fit, UrbanLadder, Zivame, Urban Company, Abra, Lenskart,

Skills in Hon. Ratan Tata

❖ Risk taker

Ratan Tata, the founder of Tata Group, is a risk taker. He is not afraid to take risks in order to achieve his goals. This quality has helped him to build Tata Group into a successful multinational conglomerate. Ratan Tata has always been willing to take risks in order to achieve his goals. When he was younger, he took a risk by leaving his comfortable job in order to start Tata Group. For example, he took a risk by investing in new businesses, such as the luxury car company Jaguar Land Rover. This investment paid off and helped to make Tata Group even more successful. Ratan Tata's willingness to take risks has been a key factor in the success of Tata Group.

❖ He is a visionary

Ratan Tata is a visionary leader. He has the ability to see the future and make plans accordingly. He is always looking for new opportunities and ways to improve the Tata Group. He has the ability to see the potential in people and businesses. He has the ability to see beyond what is right in front of him and envision a future that others may not be able to see. This quality has allowed him to build the Tata Group into one of the most successful conglomerates in India.

❖ He inspires people

Ratan Tata is a great leader because he inspires people. He has a clear vision for his company and he motivates his employees to work towards that vision. His employees respect him and they are willing to follow him because they know he is an effective leader.

❖ He is an excellent communicator.

He is able to communicate his vision and goals clearly to his team, and he is also able to listen to their feedback and suggestions. He has a strong understanding of how to motivate and inspire people, and he uses this skill to lead his team effectively. He has the ability to communicate complex ideas in a simple and straightforward way.

❖ He is a decision maker

When Ratan Tata took over the Tata Group, he quickly made a number of decisions that helped to turn the company around. He has also been known to make decisions quickly in difficult situations. Quick decisions making is one of the qualities that makes him a great leader.

❖ He is honest

Ratan Tata is also an honest leader. He is transparent with his employees and he expects them to be honest with him. This creates a positive work environment where employees feel comfortable communicating with their leader. Ratan Tata is always willing to give credit where it is due. He recognizes the achievements of his employees and he rewards them accordingly.

❖ **He is a great motivator**

He is always looking for ways to motivate his team and get the best out of them. He has been known to give inspiring speeches that motivates his team to work hard and achieve their goals. He always keeps his team focused and motivated. He knows how to get the best out of his team and always encourages them to push themselves harder. He is also very humble and down to earth.

Some thoughts of Hon. Ratan Tata's

- ❖ Take the stones people throw at you and use them to build a monument.
- ❖ I do not believe in taking the right decisions. I take the decisions and make them right.
- ❖ Ups and downs in life are very important to keep us going because a straight line, even in an ECG means we are not alive.
- ❖ If you want to walk fast, walk alone. But if you want to walk far, walk together.
- ❖ None can destroy iron, but its rust can. Likewise, none can destroy a person, but his own mindset can.
- ❖ The day I am not able to fly will be a sad day for me.
- ❖ Don't be serious, enjoy life as it comes.
- ❖ A person who is trying to copy others will be a successful person for a while, but he won't be able to succeed further in life.
- ❖ Polish your talents like you would polish your diamonds.
- ❖ Stop taking baby steps and start thinking globally.
- ❖ All of us do not have equal talents. Yet, all of us have an equal opportunity to develop or talents.

Hon. Ratan Tata's philanthropic work

- ❖ Ratan Tata, a patron of education, medicine, and rural development, helped the University of New South Wales Faculty of Engineering supply better water to underserved communities.
- ❖ The Tata Education and Development Trust established a \$28 million Tata Scholarship Fund, which will enable Cornell University to give financial help to Indian undergraduate students. At any one moment, the yearly award will assist roughly 20 students.
- ❖ In 2010, Tata Group enterprises and Tata charities gave \$50 million to Harvard Business School (HBS) to build an executive centre.
- ❖ Tata Consultancy Services (TCS) has contributed \$35 million to Carnegie Mellon University (CMU) for cognitive systems and autonomous vehicle research lab. It is the greatest corporate contribution ever, and the 48,000-square-foot structure is famous as TCS Hall.

- ❖ In 2014, the Tata Group contributed Rs. 950 million to the Indian Institute of Technology, Bombay, establishing the Tata Centre for Technology and Design (TCTD). It was the greatest grant received by the institute in its history.
- ❖ Tata Trusts additionally donated a 750 million grant to the Indian Institute of Science's Centre for Neuroscience to explore the processes underlying the aetiology of Alzheimer's disease and to develop ways for its early identification and treatment.
- ❖ In addition, the Tata Group established the MIT Tata Centre of Technology and Design at the Massachusetts Institute of Technology (MIT) to address the difficulties of resource-constrained societies, with an initial focus on India.
- ❖ More than 65% of his shares is invested in charitable trusts. Tata Education and Development Trust, a philanthropic affiliate of the Tata Group, endowed a \$28 million Tata Scholarship Fund that will allow Cornell University to provide financial aid to undergraduate students from India.
- ❖ In 2010, Tata Group companies and Tata charities donated \$50 million for the construction of an executive center at Harvard Business School.
- ❖ In 2014, the Tata Group gave ₹950 million to IIT, Bombay, the largest donation received in its history and formed the Tata Center for Technology and Design to develop design and engineering principles suited to the needs of people and communities with limited resources.
- ❖ The group formed the MIT Tata Center of Technology and Design at the Massachusetts Institute of Technology (MIT) with a mission to address the challenges of resource-constrained communities, with an initial focus on India.
- ❖ In Covid-19 pandemic he donates ₹1,500 crore to Prime Minister relief Fund.

Contribution of Ratan Tata for Indian Army

- Tata Advanced Systems Limited (TASL) is an Indian aerospace manufacturing, military engineering and defence technology company. It is a fully owned subsidiary of Tata Sons, a holding company for the Tata Group.
- Products are: Tata LSV (Light Specialist Vehicle), Tata Mine Protected Vehicle (4x4), Tata 2 Stretcher Ambulance, Tata 407 Troop Carrier, Tata LPTA 713 TC (4x4), Tata LPT 709 E, Tata SD 1015 TC (4x4), Tata LPTA 1615 TC (4x4), Tata LPTA 1621 TC (6x6), Tata LPTA 1615 TC (4x2), Tata LPTA 5252 TC (12x12)

Milestone of Hon. Ratan Tata

Ratan Tata's Net Worth	Ratan Tata's net worth is \$260 Billion as per the record 2022. He is also opening new brands in the upcoming years and will tie up with companies beyond our country's boundaries.
Ratan Tata Donated Till Now	Tata group has been the most prominent philanthropist in the history of humanity. Ratan family donated \$102 Billion over 100 years.

Awards Ratan Tata got	<p>Ratan Tata achieved numerous awards for his endeavours. Some of the remarkable of them include:</p> <ul style="list-style-type: none"> • Padma Bhushan Award, the second-highest civilian award • Padma Vibhushan Award, the third-highest civilian award • Maharashtra Bhushan ▪ Honorary Doctor of Business Administration by Ohio state University ▪ Honorary Doctor of Technology by Asian Institute of Technology ▪ Honorary Doctor of Science by University of Warwick and Indian Institute of Technology Madras, Bombay, Kharagpur ▪ Honorary Doctor of Law by University of Cambridge ▪ Honorary Knight Commander of the Order of the British Empire (KBE), Queen Elizabeth II ▪ Life Time Contribution Award in Engineering for 2008 by Indian National Academy of Engineering ▪ Lifetime Achievement Award by Rockefeller Foundation ▪ Honorary Doctorate of Literature by HSNC University
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Conclusion:

Ratan Tata is a visionary leader. He has the ability to see the future and make plans accordingly. He is always looking for new opportunities and ways to improve the Tata Group. He has the ability to see the potential in people and businesses, and he has the drive to make his vision a reality. He was instrumental in the acquisition of Tetley, Jaguar Land Rover and Corus, which turned the Tata Group from a major India-centric company to a global brand name. Under his leadership, the organisation achieved new heights and generated significant revenues from overseas operations.

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