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

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PREFACE

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

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

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

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

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

Editors

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CONFLICT MANAGEMENT - ORGANIZATIONAL HAPPINESS, MINDFULNESS, AND COPING STRATEGIES

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Abstract:

Conflict Management is a crucial aspect of organizational dynamics and plays a significant role in fostering organizational happiness, promoting mindfulness, and developing effective coping strategies. Conflict Management: Conflict within an organization is inevitable due to differences in perspectives, goals, and interests among individuals or groups. Effective conflict management involves identifying, addressing, and resolving conflicts constructively. It is important to understand that conflict, when managed well, can lead to positive outcomes such as increased creativity, improved problem-solving, and stronger relationships.

Introduction:

A dispute is a struggle or an intense debate between individuals who hold conflicting viewpoints and interests. Conflicts can develop between two people, within one person, or even between groups. It is a normal part of life and, depending on how it is resolved, can either result in extremely beneficial effects or quite damaging ones. Relationship changes, life changes, power struggles, and inadequate communication all contribute to conflict. We observe it all around us, including in our private life, interpersonal interactions, and even international affairs. Conflict is not uncommon in organizations, and the workplace has not avoided its grasp. Conflict within a firm can affect the relationships between leaders and employees if it is not resolved. Trust can be severely damaged, morale can be affected, stress and health risks rise, absenteeism rises, motivation, performance, and productivity fall, and even high staff turnover can result. Wherever people collaborate, there is a high likelihood of conflict developing, which is a significant management challenge and necessitates a constructive response. The goal of conflict management is to lessen its negative repercussions while enhancing its positive ones. To successfully communicate when in dispute with a team member, it seeks to teach groups conflict resolution techniques.

Reasons for workplace conflict:

Workplace conflict can arise from various factors and dynamics within an organization. Poor communication, misinterpretation of messages, lack of clarity, or ineffective communication channels can lead to misunderstandings, conflicts, and resentment among employees. When individuals have different work styles, methodologies, or approaches to tasks, it can create friction and conflict. Diverse perspectives can clash, causing tension and disagreement (Ahmed Adamu Isa, 2015). Personality clashes, personal biases, or incompatible working styles between colleagues can create conflict. Differences in values, attitudes, or behaviors can lead to misunderstandings and strained relationships. Conflicts can arise when there is a perceived or real imbalance of power within the organization. This can occur between managers and subordinates, among different teams or departments, or when there is a lack of clarity regarding roles and responsibilities.

Major changes such as restructuring, mergers, or leadership transitions can lead to uncertainty and anxiety among employees. Resistance to change, job insecurity, or conflicting visions for the future can contribute to conflicts within the workplace. When resources such as budget, time, or equipment are scarce, conflicts can arise as employees compete for limited assets. Allocation of resources can lead to disagreements and conflicts over priorities or fairness. Instances of discrimination or harassment based on factors such as gender, race, religion, or age can create a hostile work environment and result in conflicts. These conflicts often involve power dynamics and issues of respect and dignity (Duncan Lewis, 1999).

Lack of clarity or conflicting expectations regarding job roles, responsibilities, or performance criteria can cause tension and conflicts within teams. Unclear reporting structures and role overlaps can contribute to misunderstandings and disputes. Personal problems such as health issues, family conflicts, or financial troubles can spill over into the workplace and affect an employee's performance and interactions with colleagues, potentially leading to conflicts. When employees feel undervalued or unfairly treated regarding recognition, promotions, or rewards, it can create resentment and conflicts. Perceived favoritism or lack of appreciation can negatively impact relationships within the workplace.

Figure 1: Poor Communication

Organizations need to recognize and address these sources of conflict proactively to foster a positive and productive work environment. Effective communication, conflict resolution strategies, and promoting a culture of respect and collaboration can help mitigate workplace conflicts.

The resolution of conflicts is important for several reasons

Improved relationships: Conflict resolution helps to repair and strengthen relationships among individuals or groups who are in conflict. By addressing the underlying issues causing the conflict and finding mutually acceptable solutions, people can rebuild trust, enhance communication, and develop healthier working relationships.

Workplace conflicts can disrupt workflow, decrease productivity, and negatively impact the overall performance of individuals and teams. Resolving conflicts in a timely and effective manner allows employees to focus on their work, collaborate more efficiently, and achieve their goals without unnecessary distractions or tensions (Nino Paresashvili *et al.,* 2021). Unresolved conflicts can contribute to a toxic work environment, low morale, and high employee turnover. By addressing conflicts and providing a supportive and respectful atmosphere, organizations can enhance job satisfaction, employee engagement, and retention rates.

Constructive conflicts can foster innovation and creativity within organizations. When diverse perspectives and ideas clash, it can lead to more robust discussions, critical thinking, and the generation of new solutions. Effective conflict resolution allows organizations to harness the positive aspects of conflicts while minimizing their negative impact. Workplace conflicts can generate stress, anxiety, and emotional strain for those involved. By resolving conflicts, organizations create a healthier work environment that promotes employee well-being, mental health, and overall job satisfaction.

How conflicts are handled within an organization can significantly impact its culture and reputation. Organizations that prioritize open communication, respect, and fair conflict resolution practices foster a positive culture where employees feel heard and valued. This, in turn, enhances the organization's reputation as an employer of choice and can attract top talent. Unresolved conflicts can lead to increased absenteeism, decreased productivity, higher employee turnover, and potential legal issues. By investing in conflict resolution and prevention strategies, organizations can save resources in the long run by mitigating these negative consequences.

Overall, conflict resolution is crucial for maintaining a harmonious and productive work environment. It promotes positive relationships, collaboration, and employee well-being while minimizing the negative impacts of conflicts on individuals and organizations.

Eight stages of conflict

Conflicts can generally be understood as a series of stages that occur over time. While the specific stages may vary depending on the context and the nature of the conflict, the following stages are commonly recognized:

Latent conflict: This stage refers to the underlying factors that create tension or potential disagreement between individuals, groups, or nations (Lakshmi Narayanan *et al.,* 1999). These factors can include differences in values, goals, resources, or ideologies. However, the conflict is not yet overt or visible.

Perceived conflict: In this stage, one or more parties become aware of the existence of a conflict and recognize that their interests, needs, or objectives are incompatible with those of others. Perceived conflicts can arise due to misunderstandings, miscommunication, or real differences in perspectives.

Felt conflict: Felt conflict represents the stage where individuals or groups experience emotional responses to the perceived conflict. Emotions such as anger, frustration, fear, or resentment may arise as a result of the perceived threat or injustice.

Manifest conflict: This stage involves the outward expression of the conflict. It can take the form of verbal disputes, physical confrontations, legal battles, or other visible actions aimed at advancing conflicting interests or resolving disagreements.

Conflict eEscalation: Conflict escalation occurs when the intensity, scope, or severity of the conflict increases. Parties involved may adopt more aggressive tactics, escalate the level of violence, or involve external actors in an attempt to gain an advantage or secure their interests (Ron Fisher, 2020).

Conflict de-escalation: At this stage, efforts are made to reduce the intensity and escalation of the conflict. Parties may seek mediation, negotiation, or diplomacy to find common ground, address underlying issues, and prevent further deterioration of the situation.

Resolution: The resolution stage involves finding a mutually acceptable solution to the conflict. It may involve compromise, reconciliation, or reaching a formal agreement that satisfies the interests and needs of the parties involved. In some cases, resolution may lead to lasting peace or the establishment of new norms and relationships.

Post-conflict reconciliation: After the resolution of the conflict, efforts are made to restore relationships, rebuild trust, and address the consequences of the conflict. This stage focuses on healing, justice, reconstruction, and preventing the recurrence of similar conflicts in the future.

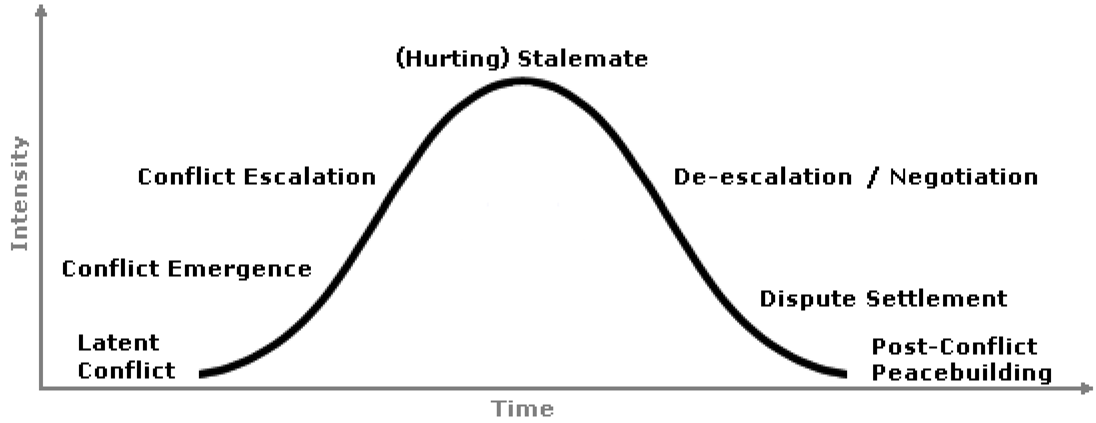

Figure 2: Stages of conflict

It's important to note that conflicts can be complex, and the stages described above may not always occur linearly or sequentially. Additionally, some conflicts may remain unresolved or shift between stages over time.

Conflict management styles

Conflict management styles refer to the various approaches individuals or groups adopt when dealing with conflicts or disagreements. These styles reflect different attitudes and strategies for resolving conflicts, and they can have a significant impact on the outcome and dynamics of a conflict.

Collaboration is a cooperative approach that emphasizes open communication and a win-win mindset. People using this style actively seek to understand the perspectives of others and find creative solutions that satisfy everyone's needs. Collaboration involves brainstorming, active listening, and mutual problem-solving. Compromise involves finding a middle ground or a mutually acceptable solution. People using this style are willing to give up some of their interests to reach an agreement. Compromise requires negotiation and a willingness to make concessions, aiming for a solution that provides some level of satisfaction to all parties involved.

Accommodation is a conflict management style where one party prioritizes the needs and concerns of others over their own. This style involves yielding or conceding to maintain harmony and preserve relationships. Accommodating individuals are often more focused on maintaining peace rather than pursuing their objectives. Competition is an assertive and self-focused conflict management style where individuals prioritize their interests over others. This style involves pursuing one's goals at the expense of others and seeking to win or dominate the conflict. Competition can lead to a win-lose outcome, with one party achieving its objectives while the other party does not. Avoidance is a conflict management style characterized by a desire to evade or ignore conflicts altogether. People using this style tend to avoid confrontation or difficult discussions and may withdraw from the situation. Avoidance can be a temporary strategy to buy time or de-escalate emotions, but if used excessively, it can hinder effective problem-solving and lead to unresolved conflicts (Neil Brewer *et al.*, 2002).

Figure 3: Conflict Management Styles

It's important to note that conflict management styles are not fixed or rigid. Individuals may employ different styles depending on the situation, their goals, and the relationship with the other party involved. Effective conflict management often involves a flexible and adaptive approach, choosing the style that best suits the specific conflict and the desired outcomes.

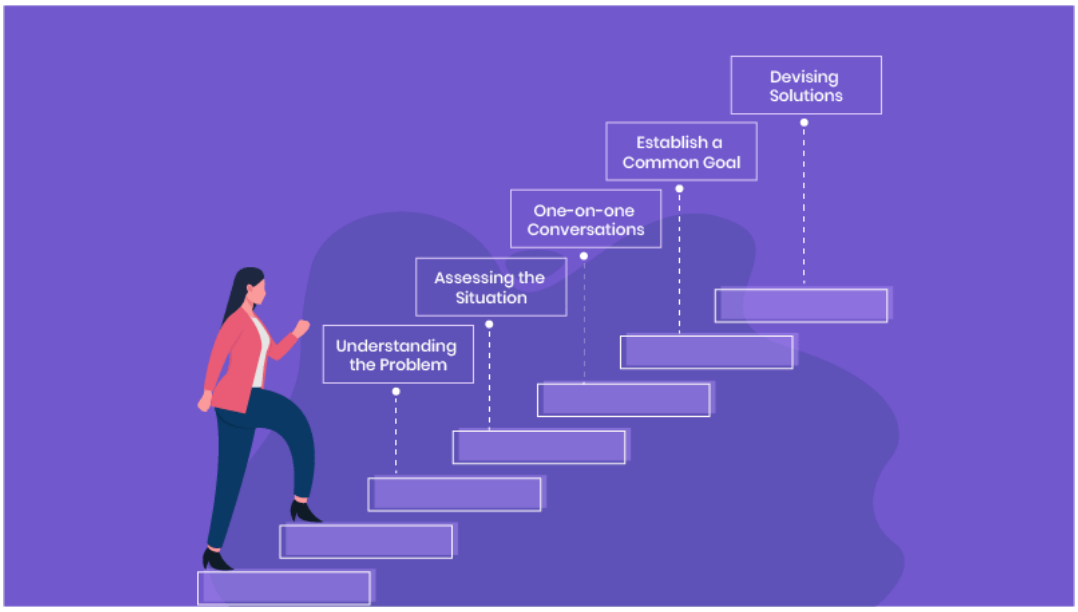

Figure 4: The process of embracing conflict management

Conflict management: Organizational happiness

Conflict management plays a significant role in promoting organizational happiness. When conflicts are effectively managed, it creates a positive work environment where employees feel valued, supported, and motivated. Here are some ways in which conflict management contributes to organizational happiness (Carlos Montes *et al.,* 2012).

Conflict management involves addressing and resolving conflicts in a timely and constructive manner. When conflicts are left unattended or handled poorly, they can escalate, leading to increased stress, frustration, and dissatisfaction among employees. By proactively addressing conflicts and finding mutually beneficial solutions, organizations can prevent negative emotions from festering and improve overall happiness in the workplace. Conflict management encourages open and transparent communication. When conflicts arise, employees are encouraged to express their concerns, perspectives, and needs. This open communication fosters trust and understanding among team members, which in turn promotes a positive work culture. When employees feel heard and understood, they are more likely to be satisfied and happy in their roles.

Conflict management provides an opportunity for individuals or groups to engage in dialogue and find common ground. Through effective conflict resolution, employees can build stronger relationships and develop a deeper understanding of each other's perspectives. This improved interpersonal connection contributes to a more harmonious work environment, where cooperation and collaboration are valued. Positive relationships at work significantly impact employee happiness and job satisfaction. When conflicts are managed effectively, employees feel empowered and engaged in the resolution process. They are more likely to take ownership of the outcomes and actively participate in finding solutions. This increased engagement fosters a sense of belonging and purpose, leading to higher levels of job satisfaction and overall happiness.

Conflict management practices shape organizational culture. When conflicts are managed constructively, it promotes a culture of respect, trust, and collaboration. Employees perceive the organization as supportive and fair, which contributes to their happiness. A positive organizational culture, supported by effective conflict management, attracts and retains talented individuals who thrive in a positive work environment.

Overall, conflict management plays a vital role in creating a happy and productive workplace. By addressing conflicts proactively, fostering open communication, and promoting positive relationships, organizations can build a culture that values employee happiness and well-being (Nino Paresashvili *et al.,* 2021).

Conflict management - Mindfulness

Mindfulness: Mindfulness involves being fully present and aware of the current moment without judgment. It cultivates a non-reactive and compassionate mindset, enabling individuals to respond effectively to conflicts rather than reacting impulsively. Integrating mindfulness practices within the organization, such as mindfulness meditation or breathing exercises, can help employees develop emotional resilience, reduce stress, and enhance self-awareness. Mindfulness also fosters empathy and understanding, which are crucial elements in conflict resolution.

Conflict management and mindfulness are closely interconnected, as mindfulness practices can significantly contribute to effective conflict resolution. Here's how mindfulness can enhance conflict management (Alberts and Hulsheger, 2015; Kay and Skarlicki, 2020). Mindfulness cultivates self-awareness and the ability to observe thoughts, emotions, and bodily sensations without judgment. When conflicts arise, individuals who practice mindfulness are better equipped to recognize and regulate their own emotions. They can approach conflicts with a calmer and more composed demeanor, which facilitates clearer thinking and more constructive responses.

Mindfulness emphasizes present-moment awareness and deep listening. When engaged in conflict resolution, individuals who practice mindfulness are more likely to actively listen to the concerns and perspectives of others without interrupting or becoming defensive. By listening attentively and empathetically, they can better understand the root causes of conflicts and explore potential solutions collaboratively. Mindfulness fosters empathy by promoting an open-minded and non-judgmental attitude toward others. When conflict arises, individuals who practice mindfulness can cultivate a genuine understanding of the experiences, needs, and motivations of others involved. This empathy helps bridge the gap between conflicting parties and facilitates a more compassionate and respectful resolution process.

One of the core principles of mindfulness is non-reactivity. Through regular mindfulness practices such as meditation or deep breathing exercises, individuals learn to observe their thoughts and emotions without immediately reacting to them. In conflict situations, this reduced reactivity allows individuals to pause, reflect, and respond thoughtfully rather than impulsively. It helps break the cycle of escalating conflicts and promotes more constructive communication and problem-solving.

Conflict Transformation: Mindfulness can shift the focus from "winning" or "losing" in conflicts towards a collaborative mindset of finding mutually beneficial solutions. By cultivating a non-attached perspective and letting go of rigid positions, individuals can explore creative and innovative approaches to conflict resolution. Mindfulness enables individuals to approach conflicts with curiosity, openness, and a willingness to learn and grow from the experience.

It's important to note that incorporating mindfulness into conflict management requires practice and ongoing commitment. Organizations can support employees in developing mindfulness skills by offering training programs, providing dedicated spaces for mindfulness practices, and fostering a culture that values mindfulness and its positive impact on conflict management. By integrating mindfulness into conflict management processes, individuals and organizations can transform conflicts into opportunities for growth, improved communication, and strengthened relationships, ultimately leading to more effective and harmonious resolutions.

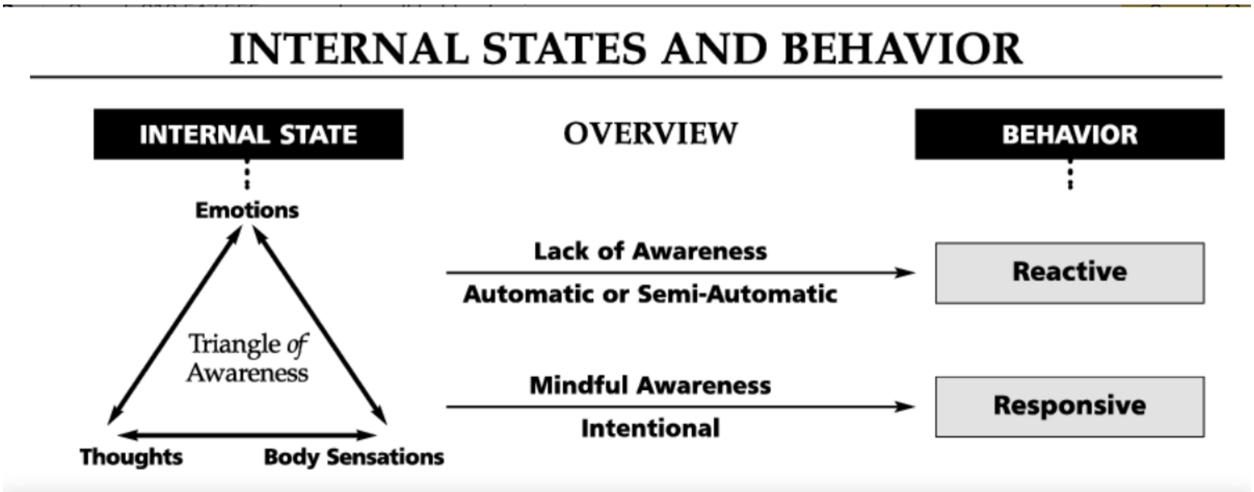

Figure 5: Mindful Awareness and Behavior

Conflict management- Coping strategies

Coping strategies: Coping strategies are the actions and techniques individuals employ to manage and adapt to challenging situations. In the context of conflict management, developing effective coping strategies is essential for employees to navigate conflicts constructively. Some common coping strategies include active listening, open communication, seeking mediation or facilitation, compromising, and finding win-win solutions. Training programs or workshops on conflict management can provide employees with the necessary skills and knowledge to implement these coping strategies effectively.

Conflict management involves employing various coping strategies to effectively navigate and resolve conflicts. Here are some common coping strategies that can help manage conflicts:

Active listening involves giving full attention to the other party's perspective, concerns, and emotions. It includes paraphrasing, summarizing, and asking clarifying questions to ensure a clear understanding. Active listening helps establish trust, empathy, and open communication, fostering a more collaborative approach to conflict resolution. Conflict situations can evoke strong emotions, and effective coping strategies involve managing and regulating those emotions. Taking deep breaths, counting to ten, or stepping away momentarily can provide an opportunity to calm down and approach the conflict with a clearer and more rational mindset (Cherniss and Adler, 2000; Rahim *et al.*, 2002).

Collaboration involves seeking mutually beneficial solutions by working together with the other party involved in the conflict. It requires a willingness to understand their perspective, explore different options, and find compromises that address the needs and interests of all parties involved (Walker and Daniels, 2019).

Using a problem-solving approach involves focusing on the underlying issues causing the conflict and working towards finding practical solutions. This strategy often involves identifying common goals, generating alternative solutions, and evaluating the pros and cons of each option. Problem-solving can be effective when both parties are willing to engage in a constructive dialogue. In more complex or entrenched conflicts, involving a neutral third party can be beneficial. Mediators or facilitators can help guide the conversation, ensure fairness, and assist in finding common ground. They provide an objective perspective and help parties communicate and negotiate effectively.

Developing assertiveness and effective communication skills enables individuals to express their concerns, needs, and boundaries clearly and respectfully. It involves using "I" statements, active listening, and assertive body language to promote understanding and reduce defensiveness. It can be helpful to seek feedback from trusted colleagues, supervisors, or mentors who can provide guidance and alternative perspectives on the conflict. Additionally, engaging in support networks within the organization can offer emotional support and opportunities to share experiences and learn from others (Notelaers *et al.*, 2009).

After a conflict is resolved, taking time for reflection and learning from the experience can help individuals and teams grow. Analyzing what worked well, what could have been done differently, and identifying lessons learned can enhance conflict management skills for future situations.

Conclusion:

Remember that the most effective coping strategies may vary depending on the nature and context of the conflict. Employing a combination of these strategies and adapting them to specific circumstances can lead to more successful conflict resolution and improved relationships within the organization. In summary, conflict management is closely linked to organizational happiness, mindfulness, and coping strategies. By adopting a proactive and mindful approach to conflicts, organizations can create a positive work environment, enhance employee well-being, and foster productive relationships among team members.

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COVID-19 PANDEMIC: THE SCENARIO OF PSYCHOLOGICAL HEALTH AMONG INDIAN MOTHERS

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Abstract:

Mother's psychological health has a long-term impact on children's overall development. Motherhood during the COVID-19 pandemic was stressful. Mother's psychological health during pandemic may depend on stress and anxiety undertaken at the time of pandemic which in turn negatively affects children's development. Fear and anxiety around COVID-19 and the uncertainties all have contributed to a great deal of stress that could eventually result in mental health issues. This study was conducted with the aim to assess psychological well-being of mothers of children of 2 months–18 years old during the COVID-19 pandemic in the state of Assam. A quantitative descriptive method was applied in this study and a non-probability convenience method was used to collect sample data from 120 mothers of children of 2 months–18 years old in the state of Assam. A standardised questionnaire "Psychological Well-being Scale" developed by Sisodia and Choudhary (2012) was used to assess the psychological well-being of mothers during COVID-19. Mothers living in rural area and mothers who have single children are found to have better psychological well-being than their counterparts.

Keywords: Mothers, Psychological well-being, COVID-19 Pandemic, Educational qualification, Number of children, Area of living.

Introduction:

Well-being is the utmost important goal which every member of the society seeks for. It is the state of being happy, comfortable, healthy and confident. Well-being may be physical, psychological, spiritual, emotional, social, etc. Among these, a person's psychological well-being has a considerable impact on their general well-being. Positive feelings and the capacity to work well in the personal and social spheres make up psychological wellness (Ryff and Singer, 1996). Positive psychological functioning builds satisfied life experiences, happiness and allow people to live with high self esteem and wisdom (Rajagopalreddy and Verghese, 2022).

The SARS-cov2-related COVID-19 outbreak was deemed a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO) on January 30, 2020, and it was formally classified as a pandemic on March 11, 2020 (Giachino *et al.*, 2020). The COVID-19 outbreak had created uncertainty throughout the entire world. In the midst of this pandemic, people, especially mothers, were afflicted with anxiety and terror. The sudden lock down imposed by government, social distancing, and other protocols has brought a significant change worldwide (Parikh *et al.*, 2022). Every public space, including offices, schools, market places, and colleges, was shut down. Fear of COVID-19 was linked to more psychological suffering (Labrague and Santos, 2021). Many were working from home, experiencing heavy workloads, increased levels of stress and anxiety (Rey *et al.*, 2020).

Mothers had assumed a variety of duties ever since the COVID-19 outbreak and unexpected shutdown in March 2020 took place. Since mothers are the primary caretakers for their children, they have an important role in the smooth functioning of a family. Maternal mental health is a critical concern, women are said to have a greater chance of developing anxiety and depression than men (Meraya *et al.*, 2021). The Psychological well-being of mothers refers to deeper bonding and more involvement with children. Mother's mental well-being is associated with her children's cognitive, socio-emotional, physical development and also with their behavioral outcome (Stein *et al.*, 2010; Lundeen *et al.*, 2014). Due to lockdown, mothers are engaging in multiple roles, including parents/guardian, teachers, caretakers, employees, spouses, siblings, friends ensuring the smooth running of the household with little or no outside support (Mazumder *et al.*, 2021). As a serious and disturbing secondary impact of the COVID-19 pandemic, mental health issues were becoming more widely acknowledged (Cameron *et al.*, 2020).

Objectives:

- To find out the psychological well-being among mothers of 2 months-18 years old children during COVID-19 pandemic based on number of children.
- To find out the psychological well-being among mothers of 2 months-18 years old children during COVID-19 pandemic based on educational qualification.
- To find out the psychological well-being among mothers of 2 months-18 years old children during COVID-19 pandemic based on their area of living.

Methods:

The current study used quantitative descriptive method. A total of 120 mothers of children aged 2 months–18 years old were selected for the conduct of the study by using non-probability convenience sampling method. Researcher excluded four partially filled Google forms and the rest 120 forms were completely filled and hence the final sample size was 120.

Pregnant women, Divorced mothers, mothers with no kids, single mothers were excluded from the sample. The study was conducted through online mode because of the COVID-19 pandemic by following government guidelines. The state of Assam was the area selected for the present study as the researcher has not come across any research which aims to assess the level of psychological well-being of mothers in this area.

A standardized questionnaire "Psychological Well-being Scale" developed by Sisodia and Choudhary (2012) was used and prepared the same statements in Google form for easy assessment online. Background information was collected by using a self- structured questionnaire. The questionnaires were converted to Google form prior to the data collection since collecting data in-person was prohibited as per the COVID-19 protocol. The Google forms were then shared among the respondents through social media like Whatsapp, Facebook, etc. Before sharing the questionnaire, each respondent were contacted over electronic media and Rapport was established with the respondents and purpose of the study was clearly explained to them. The researcher also explained to them the procedure of filling out the questionnaire and asked them to respond to each statement correctly without omitting any statements. The questionnaire consists of 50 items with five dimensions, namely: satisfaction, efficiency, sociability, mental health, interpersonal relationship. The items were constructed based on five-point scales ranging from 1 "Strongly, Disagree" to 5 "Strongly Agree". The high score indicates a high level of psychological well-being and the low score indicates a low level of psychological well-being.

The study was approved by the Institutional Human Ethics Committee. Confidentiality was maintained by the researcher throughout the study, and the respondents were made clear that the information would be used only for research purposes and would be kept confidential.

The collected information was encoded and entered into Microsoft Excel. Data analysis was done with the help of the Statistical Package for Social Science (SPSS16). For the quantitative analysis of data mean, frequency, standard deviation, t-test and ANOVA were adopted to accomplish the desired objectives.

Results:

Among the 120 respondents majority of the respondents (60.0%) have one child, educational qualification of majority (33.3%) was graduate level, and (50.0%) were from rural and (50.0%) were from urban areas.

The table 2 shows that the mean value of mothers who have one child is higher as compared to the mothers who have two children and the derived *P* value is 0.020(<0.05). It means that mothers who have one child have higher psychological well-being as compared to mother having two children.

Table 1: Distribution of respondents based on socio-demographic variables

	Total number of respondents(n=120)	
	Frequency	**Percentage**
Number of children		
One child	72	60.0
Two children	48	40.0
Education		
illiterate	09	7.5
10th pass	18	15.0
12th pass	40	33.3
Graduate	24	20.0
Area of living		
Rural	60	50.0
Urban	60	50.0

Table 2: Differences of psychological well-being among mothers based on number of children, educational qualification and area of living

	Category	**Mean± SD**	**P value**	**F-value**
No. of children	1(72)	181.10±35.61		
	2(48)	162.00±53.47	**0.020****	12.00
Educational qualification	Illiterate (9)	191.11±43.16		
	10th pass (18)	152.28±37.03		
	12th pass (29)	179.97±35.67	0.188NS	1.565
	Graduate (40)	174.20±46.77		
	Post graduate (24)	173.63±52.61		
Area of living	Rural (60)	182.40±42.80		
	Urban (60)	164.52±44.58	**0.027****	0.187

** **Significant at 0.05% level, NS: Not Significant, SD: Standard Deviation**

The finding of this study shows a non-significant result in the psychological well-being of the mothers based on their educational level.

Regarding mothers living area, the rural mothers show higher mean value and the derived *P* value is 0.027(<0.05) which shows a significant difference among mothers in their psychological well-being. It means the rural mothers are having higher psychological well-being as compared to urban mothers

Table 3: Differences of dimensions of psychological well-being among mothers based on number of children, educational qualification and area of living

Dimension	Number of Children		F value	P value
	One Child Mean± SD	Two Children Mean± SD		
Satisfaction	37.56±6.80	32.70±11.28	17.45	0.004
Efficiency	36.81 ±8.28	33.60 ±12.19	12.83	0.088
Sociability	35.52 ±7.46	32.52 ±10.93	10.09	0.076
Mental Health	33.68 ±8.81	30.18 ±10.19	1.94	**0.048****
Interpersonal relationship	37.06±7.93	32.97±11.20	11.51	**0.021****

Dimension	Educational qualification					F value	P value
	Illiterate (9)	10th pass (18)	12th pass (29)	Graduate (40)	PG (24)		
	Mean±SD						
Satisfaction	35.44±8.12	34.11±7.91	37.10±6.95	36.20±10.21	34.08±10.95	0.515	0.725
Efficiency	41.77±9.99	31.77±9.49	36.06±7.88	35.20±10.57	35.91±11.61	1.548	0.193
Sociability	40.11±8.22	29.66±8.26	35.48±7.42	34.07±9.58	34.66±9.94	2.325	0.061
Mental Health	35.88±10.05	25.88±6.30	32.79±8.36	33.05±9.30	33.83±11.40	2.759	**0.031****
Interpersonal relationship	37.88±7.89	30.83±8.83	37.44±8.46	35.67±9.56	35.12±11.22	1.557	0191

Dimension	Area of living		F value	P value
	Rural (60) Mean± SD	Urban (60) Mean ±SD		
Satisfaction	37.35±8.38	33.90±9.61	0.959	**0.038****
Efficiency	37.16±9.46	33.90±10.54	1.110	0.077
Sociability	36.65±8.69	32.00±8.95	0.121	**0.005****
Mental Health	34.80±10.05	29.76±8.26	1.909	**0.003****
Interpersonal relationship	36.43±9.16	34.43±9.10	0.389	0.253

** **Significant at 0.05 per cent and 0.01 per cent level, NS: Not Significant, SD: Standard Deviation**

T-test and ANOVA was used to check whether there was any significant difference among mothers in dimensions of psychological well-being based on selected socio-demographic variables. The data presented in table-3 shows that there was a significant difference observed among the mothers in the mental health dimensions (*P* 0.048<0.05) and interpersonal relationships (*P* 0.021<0.05) based on the number of children. Mothers who have one child were found to have higher mean value as compared to mothers of two children in both the dimensions of psychological well-being. There was no significant difference observed in the dimensions of satisfaction, efficiency, and sociability based on the number of children.

Regarding mother's educational qualification, a significant difference (*P* 0.031<0.05) was observed among the mothers in the dimension of mental health based on their educational qualification. Illiterate mothers were found to have the highest level of mental health, followed by post-graduate mothers and the result shows that mothers whose educational qualification was 10^{th} passed scored the least. There was no significant difference observed in the dimensions of satisfaction, efficiency, sociability and interpersonal relationships based on the educational qualification of mothers.

It is observed from table-3 that there was a significant difference (*P* 0.05) found among the mothers in the dimension of sociability based on their area of living, rural mothers have higher mean value compared to urban mothers. Again, a significant result was observed (*P* 0.003<0.05) in the dimension of mental health among the mothers based on their area of living. Rural mothers scored higher than urban mothers. The finding also shows a significant difference (*P* 0.038<0.05) in the dimension of satisfaction based on their area of living. The mean value for rural mothers was greater than the mean value for urban mothers. There was no significant difference observed in the dimension of efficiency and interpersonal relationships.

Discussion:

Not all women experience the COVID-19 pandemic's stress and worry in the same way. The psychological status of mothers may vary due to independent factors such as educational level, area of living, number of children, and many more.

Discussion on the socio demographic profile of the respondents

The majority (60.0%) of the respondents have one child and the rest have two children. The researcher excluded mothers who have more than two children as the number was very negligible compared to the other two above mentioned groups of mothers. Considering educational qualifications, the majority of the respondents (33.3%) were graduates as per the male and female population (Census, 2011).

Discussion on psychological well-being of mothers based on educational qualification, number of children and living area (Table 2, Table 3)

The findings of this study reveal that mothers who have one child have a higher level of psychological well-being than mothers who have two children. This may be because mothers, who have two children have more parenting stress and responsibilities, fear of contamination and financial burden amidst lockdown (Quian *et al.,* 2021). The balance between work from home and children and family care without any social support is more in the case of mothers who have two children. The single child mothers were also found to have better mental health as compared to mothers of two children in the dimension of mental health. Again, the mothers of single child found to have better interpersonal relationships. This is because high levels of stress during COVID were associated with relationship decline (Goodwin *et al.,* 2020). When assessing psychological well-being and its dimensions based on educational qualification, illiterate mothers were found to have the highest level of mental health as compared to other counterparts. This is due to the fact that very few uneducated mothers have lower workload since they are seen as less likely to be involved in employment. Many educated mothers who were working as a frontline workers, nurses, or other medical stuff, police, emergency services, were working and they had a continuous fear of contamination for their children, ageing parents and other family members, which was absent in the case of uneducated mothers.

Rural women were found to have better psychological well-being during COVID compared to mothers living in urban areas. The reason for higher stress might be the rapid spread of the virus and more confirmed positive cases due to high density and crowding in urban areas (Souch and Cossman, 2021). Considering the dimensions, rural mothers came out to be more satisfied compared to urban mothers. This may be because of rural people live simple, more relaxed and stable life and they have fewer expectations towards life compared to urban mothers. This finding is supported by a study done by John et al; they also said that individuals living in rural areas are more satisfied with life than their urban counterparts (John *et al.,* 2021). Again, the result indicates that rural mothers have better sociability compared to urban mothers because they live in a conducive environment to socialize, they live in shared familiar communities, which makes them supportive and concerned to their neighbours. Again, rural mothers have better mental health as compared to their urban counterparts. This finding is supported by a research done by Zhang et al. And they found more severe anxiety and stress among urban people than rural residents during the COVID-19 pandemic (Zhang *et al.,* 2021).

Conclusion:

This study is one of the very few research conducted on mother's psychological well-being during the COVID-19 pandemic. A mother can take care of her family and children when she is able to take care of herself during a pandemic. It is very crucial for a mother to have good psychological health to create a supportive and positive environment for her children. Having regard to this, the present study concludes that mothers of single child had a better level of psychological well-being than mothers of two children during pandemic. The mothers of single child also had better level of mental health and interpersonal relationships than mothers of two children. It is also revealed that mothers who were illiterate had highest level of psychological well-being than other counterparts. In case of dimensions of psychological well-being; the mothers who were illiterate had the highest level of mental health than their counterparts during the COVID -19 pandemic. In comparison to rural and urban mothers, rural mothers were found to have better level of psychological well-being during the COVID-19 pandemic. In the dimension of psychological well-being during the pandemic, rural mothers also had better levels of satisfaction, sociability, and mental health compared to urban mothers.

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A HISTORICAL SURVEY OF BRAZILIAN LITERATURE

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History of Brazil and its literary achievement:

Brazilian literature was born of the meeting of some factors like politicians, ideological and historical. So that Brazilian literature if firmed occurred a paradigm in addition. The letter of pero vaz de caminha represented a landmark in the literature made in brazil. Through this letter they had had the first impressions on the country. Up to 1627 literature was called literature of information. In this type of literature it had the description of the life of the Indians and its customs. The tonic of informative literature was the found concern with the gold and precious rocks in the country. The literature made for the jesuits also was significance. He used in its workmanships the Portuguese and tupi. Already we see in the literary career of Gil Vicente the first document of the Portuguese theater. The files of legal documents in Brazil showed of alegórica and historical form the Brazilian scenes here. In 17th century it had a growth of the historiografia in brazil appearing studious poets and on geographic areas of the country. It still had thus a valuation of the informative and referential character if basing on the presence of the European culture in brazil.

Etymologically the word Brazil comes from Brazil wood a tree that once grew plentifully along the Brazilian coase. Through the 16th century, massive amounts of brazilwood were harvested by indigenous peoples (mostly tupi) along the brazilian coast, who sold the timber to European traders (mostly Portuguese, but also french) in return for asinsorted European consumer goods.The official name of the land was the "land of the holy cross" but European sailors and merchants commonly called it simply the "land of brazil" (terra do brasil) on account of the brazilwood trade. In the Guarani Language, an official language of paraguay, brazil is called "pindorama". This was the name the natives gave to the region, meaning "land of the palm trees". Portuguese colonization period the first Christian mass was in 1500 on the arrival of the Portuguese fleet commanded by Pedro Alvares Cabral. The Portuguese encountered stone age natives divided into several tribes most spoke languages of the tupi Guaraní family. In 1534, when King Domjoão Iii of portugal divided the territory into twelve hereditary captaincies, but this arrangement proved problematic and in 1549 the king assigned a governor-general to administer the entire colony. The portuguese assimilated some of the native tribes while others were enslaved or exterminated in long wars or by European diseases to which they had no immunity. In 1808, the Portuguese royal family and the majority of the Portuguese nobility, fleeing the troops of the french Emperor I that were invading portugal and most of central europe, established themselves in the city of Rio De Janeiro, which thus became the seat of the entire portuguese empire. In 1815 Dom João Vi, then regent on behalf of his incapacitated mother elevated brazil from colony to sovereign kingdom united with portugal.Independence and empire of brazil by the later emperor Dom Pedro I On 1822 . It is the world fifth largest country both by the geographical and population.it is the largest protuguese speaking country in the world. It is bordered on the north by venezuela, guyana, suriname and the french overseas region of french guiana; on the northwest by colombia; on the west by bolivia and peru; on the southwest by argentina and paraguay and on the south by uruguay. It borders all other south american cories except ecuador and chile. Brazil was a colony of portugal from the landing of pedro álvares cabral in 1500 until 1815, when it was elevated to the rank of kingdom and the united kingdom of portugal, brazil and the algarves was formed. Independence was achieved in 1822 with the formation of the empire of brazil. The country became a presidential republic in 1889.

Brazilian’s literature refers to literature written in the portuguese languages by Brazilians or in brazil, even if previous to brazil's independence from portugal, in 1822. Throughout the 20th century brazilian literature progressively changed. In colonial period literature of brazil began in the 16th century, the first document that might be considered Brazilian literature is the Carta De Pero Vaz De Caminha (pero vaz de caminha's letter), which illustrate the wonders of the new land. The next two centuries the literary creation was controlled by journals of travelers and descriptive treatises on “portuguese america”. Literary example was José Basilio Da Gama´s, who wrote epic poem commemorating the conquest of the missions by the portuguese. In the late 17th century, the first native Brazilian writer appeared Gregório De Matos Guerra, who created a considerable amount of satirical, religious or secular poetry-18th century, neoclassicism was extensive. The literature was often created by associates of temporary or semi-permanent academies and most of the content was in the pastoral genre. The most significant poets Were Cláudio Manoel Da Costa, Tomás Antônio Gonzaga, Inácio José De Alvarenga Peixoto And Manuel Inácio Da Silva Alvarenga, all them implicated in an insurrection against the colonialpower.

Romanticism rises in Brazilian poetry on a great range, in 1836, predominantly through the efforts of the expatriate poet domingos José Gonçalves De Magalhães.This first romantic generation was characterized by its exaggerated affect, nationalism, celebration of nature and the first introduction of colloquial language. In this period the Brazilian literature created some of the initial standard works. Some novelists like Joaquim Manuel De Macedo, Manuel Antônio De Almeida and José De Alencar published their productions the newschapters and became national celebrities. The romantic genre soon became very popular. The second romantic generation, started around 1850, and was centered in morbidity and death. The two movements coincided in one of the most significant achievements of the romantic period: the establishment of a Brazilian national identity founded on indian ancestry and the wealthy nature of the country. The two main Brazilian romantic poets were Antônio Gonçalves Dias, who exalted the native people and the native soil, and antônio de castro alves, an organizer in the fight for the abolition of slavery. He initiated a new dimension into the emerging Brazilians.

Realism: In the middle of the 19th century, a new type of prose writing appeared with a series of social transformations including analysis of the native people and narrative of the environment, in the authors such as Franklin Távora And João Simões Lopes Neto., but it took on unusual significance because of Machado De Assis and Euclides Da Cunha.

Pre-modernism: The Period Between 1895 an 1922, there is no clear dominance of any style; there are some early demonstrations of modernism. Some authors of show a distinctly modern nature. contemporary Brazilian literature is centered on city life and all its features: loneliness, hostility, political problems and media control. Some writers such as Rubem Fonseca, Sérgio Sant'anna have written significant books with these subjects in the 70s, breaking new land in Brazilian literature, up until then generally having dealt with rural life. Some poets such as Ferreira Gullar and Manoel De Barros are the most celebrated in brazil; the former had been nominated for the Nobel prize. Other writer is paulo coelho, he is the all time the best-selling Portuguese language author. Another author of importance is Joyce Cavalcante, who appeared in the 1990s as a writer able to communicate the experience of women in modern brazil as well as the enduring social problems of the north east.

Introduction of Brazil literature

Brazil has a rich literature tradition stretching from Machado De Assis, Clarice Lispector and Jorge Amado To The Modern Day Writers Paulo Coelho, and Chico Buarque And Luiz Alfredo Garcia-Roza. Brazilian literature encompasses of types of fiction from the vivid, lyrical and colourful stories of Jorge Amado to the magical realism and mysticism of paulo coelho to the "female kafka" clarice lispector. Brazilian literature is written in the portuguese language by brazilian or brazil its independence from protugal in 1822. It was shifted in different mode in 20th century. Brazilian literary use of the porguguese language. In colonial period the first extant document that might be considered brazilian literature is the Carta De Pero Vaz De Caminha (pero vaz de caminha's letter). It is written by Pero Vaz De Caminha To Manuel I Of Portugal, which contains a description of what brazil looked like in 1500.

The key features of the literature are exaggerated affect, nationalism, celebration of nature and the initial introduction of colloquial language. Romantic literature soon became very popular. Novelists like Joaquim Manuel De Macedo, Manuel Antônio De Almeida and José De Alencar published their works in serial form in the newschapters and became national celebrities.At the same time, poets such as Castro Alves, who wrote of the horrors of slavery (navio negreiro), began writing works with a specific progressive social agenda. The two trends coincided in one of the most important accomplishments of the romantic era the establishment of a Brazilian national identity based on Indian ancestry and the rich nature of the country. The consolidation of this sub-genre (indigenism) is found in two famous novels by José De Alencar:
Realism started in Brazil by the decline of romanticism along with a series of social transformation occurred in the middle of the 19th century. Prose form emerged authors such as Franklin Tavora and Joao Simoes Lopes Neto. Under the influence of naturalism and of writers like Emile Zola, Aludio Azevedo wrote about social classes. Machado de assis 1839-1908 the most important writer of Brazilian realism. In his early career he wrote several best selling novels including A Mao E A Luva and Resurreicao which despite their over zealous romanticism already show his vivacious humour and some of his pessimism toward the conventions of society.

The period between 1895 and 1922 is called pre-modernism by Brazilian scholars because, though there is no clear predominance of any style, there are some early manifestations of modernism. The pre-modern era is curious, as The French School of Symbolism did not catch on and most authors of realism still maintained their earlier styles and their reputations (including machado de assis and poet olavo bilac). Modernism began in brazil with the week of modern art, in 1922. Mário De Andrade, Oswald De Andrade, Manuel Bandeira, Cassiano Ricardo and others. Some new movements such as surrealism were already important in Europe, and began to take hold in brazil during this period.Mário de andrade: was born in são paulo. He researched brazilian folklore and folk music and used it in his books, avoiding the european style. His brazilian anti-hero is macunaíma, a product of ethnical and cultural mixture. Oswald de andrade: Oswald De Andrade, another participant in the week of modern art in 1922, worked as a journalist in são paulo. Born into a wealthy family, he travelled to europe several times. Of the generation of 1922, Oswald De Andrade best represents the rebellious characteristics of the modernist movement. He is the author of the manifesto antropófago (cannibal manifesto) (1927), in which he says it is necessary that Brazil, like a cannibal, eat foreign culture and, in digestion, create its own culture.

Post-modernism defined experimentalism in language and an enhanced social consciousness, or a mix between the two as was the case with osvald de andrade, who was briefly attracted towards the communist movement Brazilian Literature, both colonial and national, as it reflects the vast variety of ethnic backgrounds present in that nation, developing in tandem with other latin-american literatures to produce a body of work that reflects the diversity of its origins.

Literature of Brazil began with the development of a Brazilian national identity and culture. Brazilian literature can be divided into two major periods: colonial and national. Comprised of native Indians, white European settlers, and a large black population, mostly brought to brazil as slave labor, brazil provides a varied cultural background for its indigenous literature, which often reflects the ethnic background of its writers. Colonized by portugal in the mid-1500s, the country adopted Portuguese as the language of common discourse, and most colonial literature was composed in this language. Brazilian colonial literature largely focused on Historical and Geographical Issues, often telling stories of the portuguese conquest, the wars fought by various native peoples, and the explorations of the Brazilian interior in epic narratives. In addition to narratives of war and explorations, many jesuit missionaries also contributed to the body of Brazilian writing. Although colonial subjects continued to be a significant part of Brazilian literary activity in the eighteenth and nineteenth centuries, there was simultaneous development of writing that was concerned with more nationalistic subjects. In the late-nineteenth century, with the advent of such authors as Jorge De Lima, Carlos Drummond De Andrade, and Joaquim Maria Machado De Assis, Brazilian literature shifted focus, becoming more concerned with local and nationalist themes. With the works of novelist Mario De Andrade, Brazilian literature moved from the realm of romanticism and naturalism, with its focus on social and realistic themes, to experiments in language and folklore. In the twentieth century, authors such as Jorge Amado and Clarice Lispector, as well as a variety of others, continued the focus on brazilian history and culture in their works.

One of the most enduring themes of brazilian literature and most other latin american writing as well, has been the issue of national identity. Like many other south american nations, brazil's colonization and resulting oppression and inequities have had a deep impact on brazilian writing. After gaining independence from portugal in the early 1820s, brazil was governed by some form of monarchy until the 1930s, when a brazilian republic was established under the leadership of Getulio Vargas. The next major change in the brazilian literary scene occurred in the 1930s, following the brazilian revolution of 1930. Conflict between the country's colonial and european past, emerging sense of nationalism, the struggle between modernism and technology versus the traditionally powerful sectors of the country, and the imbalance of power between society and state, all affected the literature produced during this time. Modernist writing in brazil is characterized by a break from traditional forms of writing, and is reflective of the struggle between the cosmopolitanism of pre-revolutionary, culturally and nationally conscious brazil following the revolution. This tension is reflected in the works of such authors as Carlos Drummond De Andrade. The modernist movement was given even further impetus by president vargas's call to brazilian intellectuals to integrate and address issues of everyday reality in their works and thus participate actively in the act of nation-building.In the mid-1940s, brazilian modernism was being slowly replaced by a new generation of poets and writers known for their innovative poetry and prose, writers such as Amado, Lispector, De Lima, and De Melo Neto have brought new perspectives to brazilian literature. Influenced by experimental techniques in the works of many french and american novelists, brazilian writers have continued to merge a distinctly latin american point of view with issues that have universal appeal. Portuguese royal family has transferred to Brazil and it was with the spriti of the incipient european romantic movement. The writers of Brazil began to emphasize individual freedom, subjectivism and a concern for social issues. Brazil independence from portugal romantic literature expanded to exalt the uniqueness of brazil tropics and its indians concern for the african slaves and to description of urban activites. Some of the best known literature figures of the romantic period were poets, such as Castro Alves (1847-1871) who wrote about african slaves and Gonçalves Dias (1823-1864) who wrote about indians. Manuel Antônio De Almeida (1831-1861) is credited with initiating picaresque literature in brazil. José de alencar (1829-1877) wrote a number of popular novels including iracema aboutindians, o guarani, a historical novel, and novels on regional, social, and urban affairs.Machado de assis 1839-1908 greates brazilian writer of the nineteenth century because of its universality of his novels and essays .his works encompassed both the romantic style and realism as exemplified in europe by Emile Zola and the protuguese novelist.The prose of Eulides Da Dcunha1866-1908 was portrayed social realities. His famous work rebellion in the baclands about to revolt in the north east led by a religious fanatic was published in 1902.At the turn of the century the brazilian literary imagination was drawn to symbolism, represented by poets Cruz E Souza (1861-1893) And Alphonsus De Guimarães (1870-1921). The symbolists were interested in mysticism and used metaphor and allegory to express their ideas. In the 20 th centuries an innovative state of mind of brazilian artists celebration of modern art in sao Paulo.Oswald De Andrade (1890-1953) wrote a collection of poems entitled pau-brasil which evaluated brazilian culture, superstitions, and family life in simple language, economically, and, for the first time in brazilian poetry, with humor. The transition to a more spontaneous literary approach is represented by poets Carlos Drummond De Andrade (1902-1987), who used irony to dissect the customs of the time, Manuel Bandeira (1886-1968), who built language associations around proverbs and popular expressions. Bandeira wanted his last poem to be eternal, saying the simplest and least intentional things. The modern brazilian novel took on a new shape and social content after José Américo De Almeida (L887-L969) wrote a bagaceira, a pioneer story about the harsh conditions of life in the backward northeast. He was followed by Jorge Amado (1902-), Graciliano Ramos (1892-1953), José Lins Do Rêgo (1901-1957), And Rachel De Queiroz (1910-), all noted for the power of their images in evoking the problems and hard ships of life in the northeast region where they were born.

Jorge Amado's First Novels, translated into 33 languages, were heavily influenced by his belief in marxist ideas and concentrated on the sufferings of workers on the cocoa plantations of his homestate of bahia and on humble fishermen at seaside villages. In the 1950's he opted for a more jovial approach to the joys and sorrows of the middle classes of bahia, producing a succession of books which have received worldwide acclaim. There are many other noteworthy brazilian writers. Gilberto Freyre (1900-1987), a master of style and a pioneer of the new school of brazilian sociologists, is the author of casa grande andsenzala (the masters and the slaves) a perceptive study of brazilian society. His publication of Gabriela Cravo E Canela he leaves his political party and begins the practice of a literature. The bahian novelist introduced the socialist realism in brazilian literature also known as zdanovism, formula of literary confection to preach the communist ideal, conceived by the Russian writers Maksim Gorky. In the countries where he was translated, Amado is seen as a writer who does brazilian literature, but in reality, he was obeying an awkward formula, more propagandistic than aesthetic, produced by theorists from moscow. In a história da inteligência brasileira (history of the brazilian intelligence) wilson martins clearly translates the characteristics of the new genre. Wilson Martins continues in detail a listing of other stereotypes used in this kind of novel, among them the police, the notary public, the leaseholder, the governor, the plantation owner, the peasant.

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EXPLORING ACCESSIBILITY FEATURES AND BARRIER FREE EXPERIENCES IN THE DELHI METRO: A CASE STUDY

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Introduction:

Accessible transportation is a fundamental requirement to ensure equality of opportunity and overcome restrictions in mobility. It enables individuals to access education, healthcare, reach their workplace and engage in social activities. Accessible transportation helps to ensure inclusion, equality, and social justice, thereby playing a key role in ensuring physical and mental well being of all individuals by maintaining social connections.

Overview of Delhi metro - lifeline of Delhi-NCR:

The Delhi Metro is popularly also known as the 'Lifeline of Delhi' as it has eased traffic congestion and given the residents of Delhi-NCR a convenient, comfortable, accessible, and affordable mode of public transport (Sharma, 2017). Every morning, we can notice a huge crowd of officegoers, college and school students waiting for the metro to reach their destinations on time. The Delhi Metro is an extensive Mass Rapid Transit (MRT) which has been diligently serving Delhi and its satellite cities (Wikipedia, Delhi Metro) over the past two decades. It has made travelling very convenient by reducing the travel time. The moment one steps inside the cool and air-conditioned coaches of Delhi Metro, one feels great respite from the intense, scorching Delhi heat. The metro has helped to transform the landscape of Delhi into a World Class city, being preferred by members of both urban and semi-urban classes, due to its affordability and comfort (Randhawa, 2012).

Unique features of the Delhi metro:

During its conceptualization and planning in the mid-eighties (Sharma, 2017), the rail-based mass transit system was viewed as a favorable solution to overcome challenges imposed by rising private vehicle driven congestion and pollution. It was projected as a cheap mode of transport which would contribute towards reduction of traffic congestion, lowering of urban air pollution levels, increase social discipline by focusing on cleanliness and multifold development (Sreedharan, 2002). The Delhi metro is unique because of its accessible features which make it a 'disabled-friendly public transport system'. It is imperative to mention that accessibility has been the core motto since its inception and construction. *Samarthyam foundation* is associated with the Delhi metro Rail Corporation (DMRC) and supports in making the system user friendly and universally accessible. Implementation of the Universal Design features has made DMRC the "most accessible public transport system in India" (Access audits of Delhi Metro Infrastructure, Samarthyam).

Aims and objectives of the present study:

Major aim of the present study: The present study attempts to explore the accessibility features of Delhi Metro and document the barrier free travelling experiences of its '*divyang*' users through a case study approach. This aim is formulated into several objectives as mentioned below:

- **Objective-1:** To explore the accessibility features on Delhi Metro.
- **Objective-2:** To document the barrier free traveling experiences of Metro users having Disability (Sensory Impairments and Motor impairments).

To answer the Objective framed, the following research questions were framed:

- **Research Question-1:** What specific accessibility features does the Delhi Metro have that contribute to its status as a disabled-friendly public transport system?
- **Research Question-2:** What are the firsthand experiences shared by travelers with diverse needs that provide empirical evidence of the Delhi Metro's provision of a barrier-free environment?

Research methodology:

Research design: The research design chosen for the present study is the Case Study approach which focuses on the in-depth study of a case (group/organization/individual/event). It is a qualitative research design aimed at understanding and exploring the complex phenomenon of real-life situations. The present study attempts to explore the nature of accessibility provisions available in DMRC and document the experiences of travelers with disabilities which indicate its barrier free nature.

Research setting: The setting selected for the present study involves the Delhi Metro, running in Delhi-NCR. Four metro users who were Persons with Disabilities were conveniently selected for documenting their travelling experiences on the Delhi Metro. They were informed about the aims and objectives of the study and their consent towards willful participation was taken.

Findings:

Findings for Objective -1: The first objective aimed at exploring the accessibility features available on Delhi Metro which make it a disabled-friendly public transportation system. The accessibility features present in Delhi Metro which make it disabled friendly are as mentioned in the table below and they have been categorized into disability-wise categories.

Accessibility features in Delhi Metro - Locomotor Disability

- Hand rails and grab bars
- Designated Disabled friendly washrooms
- Elevators and Lifts
- Wide passages and corridors
- extra wide automatic flaps for entry/exit
- Availability of wheel chairs with helpers
- Presence of mirrors inside lifts
- Presence of ramps at etry/exit points

Figure 1: Accessibility features for Locomotor Disability on Delhi Metro

Accessibility features in Delhi Metro - Visual Imapirment

- Yellow striped tactile pathways
- Audio announcements at stations, inside coaches
- Audio announcements of train arrival
- Large, visual signages in contrast colours
- Lifts having braille prints on buttons and audio output
- Cordial Helpers and staff
- Handrails/grab-bars on stairs
- Auditory cues on closure of doors

Figure 2: Accessibility features for Visual Impairment on Delhi Metro

Accessibility features in Delhi Metro - Hearing Impairment

- Flashing Lights indicating closure and opening of doors
- Visual signages indicating elevators, lifts, washrooms
- Coloures stickers on floor guiding towards correct platform/metro line
- Visual indicators on Lifts
- Proper Lighting and ventilation

Figure 3: Accessibility features for Hearing Impairment on Delhi Metro

From figures 1, 2, 3 it is clearly understood that there are several accessibility features on the Delhi Metro. In fact, one can see lifts and elevators the moment one enters inside any metro station, yellow-colored markings and patterns on the floor along with audio inputs through speakers, wide corridors and passages, handrails and guard rails etc. make it accessible to users with disabilities.

Apart from the features mentioned above, it should also be noted that the presence of helpful and cordial metro staff members and Central Industrial Security Force (CISF) personnel who provide continuous support and personal guidance to passengers under all circumstances, making metro ride very safe and comfortable for all travelers, including those with special needs. There are designated spaces for parking wheelchairs for travelers with disabilities. Such designated spaces ensure that passengers using wheelchairs have sufficient room and accessibility to board, move around, and disembark from the train safely. Presence of reserved seats in all coaches for the elderly, and any person requiring support such as injured persons, pregnant women etc. ensure that individuals with mobility limitations or fatigue can easily access and utilize them, promoting inclusivity. The automatic doors on Metro detect obstructions and prevent closure in case of any obstruction. This feature minimizes the risk of injuries or accidents and ensures a safe environment for PWDs while boarding or alighting from the train.

Thus, it is clearly understood that Delhi Metro is recognized for its efforts in providing a disabled-friendly and inclusive public transport system through its specific accessibility features and supportive environment to accommodate the needs of diverse travelers, including Persons with Disabilities (PWDs), women, and the elderly.

Findings for Objective-2: The experiences of four passengers with disabilities, who were regular metro users, were selected conveniently and their statements are mentioned below:

Female Passenger A is 43 years old who travels from her home to her office via Metro. She has Locomotor Disability and finds travelling via Delhi Metro very easy, accessible and user-friendly. On being asked how she felt to travel in the metro, she replied: "*I like the Metro very much. It provides a sense of safety and comfort to all travelers especially women commuters like me. I have polio and use crutches for mobility, so I find it very difficult to travel in buses as they are often overcrowded and one often needs to run after them to catch it…Delhi metro is less crowded, the women compartment makes it easy for me to get in and out without worry and there are helpers at the station to escort and help me…*"

Female passenger B is a 19-year-old, visually impaired college girl who looks forward to her daily travel on the Delhi metro. She uses her white cane to travel within the metro stations, easily navigating curbs, stairs, and platforms. She mentioned: *"The metro has made my life easy and bearable; I can now go to my college and study without depending on my family to drop and pick me from my classes, this has reduced economic burden on my parents and also lessened my own guilt… I don't miss any class and I am able to go to my college daily for study…I love Metro*!"

Male passenger C is a 70-year-old, hearing impaired man who often depends on the Delhi metro to travel to his Bank for managing his pension. He used sign language to mention: "I find metro ride very convenient. It has elevators and ramps. I am old and cannot hear, so I depend on the visual cues in the metro stations and coaches to reach my destination. The flashing lights indicate the door closing and the coaches have digital display boards which mention the approaching station information. It is very safe and easy to navigate the metro. Hence, I prefer it compared to any other mode of transport."

Male passenger D is a 40-year-old banker who has low vision. He uses the Delhi metro to reach his office and prefers it more than buses and cabs. He stated: "*I like travelling on the Delhi Metro. It has elevators and lifts. I can see large signages and hear the audio outputs which clearly direct about the incoming trains and other crucial information like number of coaches available, station information etc. I also get help from the helpers and housekeeping staff in the metro if needed. I can reach my office on time, because of Delhi Metro."*

Such experiences shared by travelers with disabilities clearly indicate that the DMRC is committed towards creating barrier-free access to travelling and transportation. Thus, the Delhi Metro

Discussion and Conclusion:

Delhi Metro offers a range of accessibility features and supportive environment for creating an inclusive environment. The provision of helpful and cordial metro staff, reserved coaches, designated seats, wheelchair parking areas, automatic doors, ramps, lifts, visual and auditory indicators collectively contribute to an inclusive and barrier-free experience for diverse travelers. By implementing these measures, the Delhi Metro exemplifies its dedication to ensuring equal access and comfortable journeys for all passengers regardless of their individual needs or abilities. Thus it can be rightly concluded that 'Delhi Metro continues to serve the differently abled customers with passion' (DMRC Sustainability Report, 2015-16, p.05).

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WOMEN EMPLOYMENT IN ASSAM DURING THE TIME PERIOD OF 2012-2021

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Abstract:

This chapter makes analysis of some key gender statistics to have an idea about the domain with special reference to Assam. While recognising the importance of achieving gender equality in the nation's development, it has also been well realised that analysis of data regarding Gender plays a key role in promoting this equality and implement a gender mainstream approach. They provide the benchmarks against which progress are measured. They make the similarities and differences between women and men visible, by measuring them in numbers which are comparable and easily understandable. In this way, the comparative analysis of data related to the women participation in the economy have the potential to contribute significantly to the achievement of sustainable and inclusive economic growth and development of the country.

Introduction:

Women are themselves nation builders. Gender equality (AGENDA 5) is one of the core principles of the 2030 agenda for sustainable development goal, which establishes clear commitments towards the equality between the genders. Gender equality is not only a matter of economic development but also basic of human right. Gender inequality is harmful to other economic and social phenomenon.

Gender equality is highly recognized as the prerequisite for the human development. Improving the capabilities of the women is the area of the policy makers from all over the world. India has now become one of the fastest growing economies in the world in which women represent a significant portion of the untapped population. women are the most vulnerable population groups in the society. Equal opportunities would allow them to reach the platform for nation building. Though the legal provisions are there against any women violation but Government of India is also trying to provide equal opportunities across genders at all levels of governance starting from education to finance. Educating the girls is the most important aspect of women's empowerment. An educated woman will be fully empowered to take care of not only her requirements but of the entire family. The National Education Policy (NEP), 2020 prioritizes gender equity and envisions ensuring equitable access to quality education to all students with a special emphasis on socially and economically disadvantaged groups. The Samagra Shiksha launched from 2018-19 has now been aligned with the recommendations of NEP, 2020 to ensure that all children have access to quality education with an equitable and inclusive classroom environment which should take care of their diverse background, multilingual needs, different academic abilities and make them active participants in the learning process. In order to enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training Institutes, National Vocational Training Institutes and Regional Vocational Training Institutes. To ensure economic independence of women through skill development and vocational training, the Government has also introduced skill India Mission. The National Skill Development Policy focuses on inclusive skill development, with the objective of increased women participation for better economic productivity. Pradhan Mantri Kaushal Vikas Kendras lay emphasis on creating additional infrastructure both for training and apprenticeship for women; flexible training delivery mechanisms, flexible afternoon batches on local need-based training to accommodate women; and ensuring safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. There are schemes like Pradhan Mantri Mudra Yojana and Stand-Up India, Prime Minister’s Employment Generation Programme (PMEGP), for helping the women to set up their own enterprise. The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) mandates that at least one third of the jobs generated under the scheme (MGNREGS) should be given to women. Government has also made enabling provisions for allowing women’s participation in non-conventional sectors such as fighter pilots in Indian Air Force, Commandos, Central Police Forces, admissions in Sainik Schools, etc. The Startup India initiative has been launched by Hon’ble Prime Minister on 16th January, 2016. It, inter alia, assists in strengthening the women entrepreneurship ecosystem, through policies and initiatives, and creation of enabling networks. The Ministry of Women and Child Development (MWCD) has launched ‘Mission Shakti’, an umbrella scheme in mission mode which aims at strengthening interventions for women safety, security and empowerment. It seeks to realise the Government’s commitment for “women-led development” by addressing issues affecting women on a life-cycle continuum basis and by making them equal partners in nation-building through convergence and citizen-ownership.

Objective:

1. To make the comparative analysis of the participation in economic activities by male and female.
2. Is there any difference in the sector wise employment of female labour force?
3. Examine the trend of GDP per capita and female labour force participation.

Theoretical background:

Women plays a vital and significant role in our society as well as country. Women's primary obligation revolve around family and home. Their participation in economic activity is contingent upon certain factors, for example economic need, institutional restrictions on their employment and the kind of employment available (especially if it can be combined with their primary roles etc). Therefore, in most countries, work participation rates are lower among women then among men. The activity rates of women differ from country to country and between different regions of large countries. According to World Population Prospects 2019, in 2020, the percentage of female population is 48.04 percent compared to 51.96 percent male population in India. Conventional wisdom suggests that in a growing economy, as job opportunities increase and education levels rise, more women enter the paid workforce. The Indian experience, however, has been exactly the opposite. Since the liberalization (1991), Indian GDP has grown to about 6 or 7 % per year. However, women's labor force participation rate (LFPR) has fallen from 42.7% in 2004-05 to 23.3% in 2017-18. with their primary roles).

The quality of life and women's participation in workforce are likely to be directly connected. Women's participation in workforce improves the quality of life not for the participating women themselves only but for their families or the households also. This leads to the improvement in the standard of life in the society. But women's participation in workforce in the developing countries is controlled by several factors relating to gender and domestic relations, household circumstances, family resources and assets, and cultural expectations etc. It has been argued in several recent studies that there is a curvi-linear relationship (first negative and then positive) between women's employment and socio-economic class. Women's employment declines first with the increase in income upto a certain point beyond which it starts increasing with increase in income or a curvilinear. This simply implies that there is some sort of U-type of relation between women's employment and their economic class. Most of the women are mainly marginal workers and are concentrated in rural areas and in the private sector. Similarly, the social situation of women is not good. Women infant mortality rates are even now higher than the males. Their development in nutrition, health and education is less from the boys. Social development is the base to increase the status of women and giving her more shares of the development efforts. women work participation rate in most of states has been higher in rural areas and the disparities in women work participation rate have been higher in rural areas. The policy of liberalization and opening new type of employment opportunities has led to only marginal increase in women employment in non-agricultural occupations. With the beginning of 20th century, the women's movement in India had rapidly spread to every corner making definite efforts in the fields of education and health. Education can be used for empowering women. Now the literacy rate has also increased among women and the participation of women in economic activities, particularly outside the home has also increased. Women can become role model to their children but she can do so only if she has her own place and identity in the family and society.

Table 1: Female labor force participation rate in assam from 2012-2021

YEAR	TOTAL LABOR FORCE	NO. OF FEMALE WORK FORCE	% OF FEMALE LABOR FORCE
2012	1120484	370991	33.10988
2013	1138832	385407	33.8423
2014	1105995	383175	34.64527
2015	1166156	393786	33.76786
2016	1549352	409919	26.45744
2017	1115457	411377	36.87968
2018	1109727	406287	36.61143
2019	1108145	408918	36.90112
2020	1105401	394398	35.67917
2021	1100355	388568	35.312967

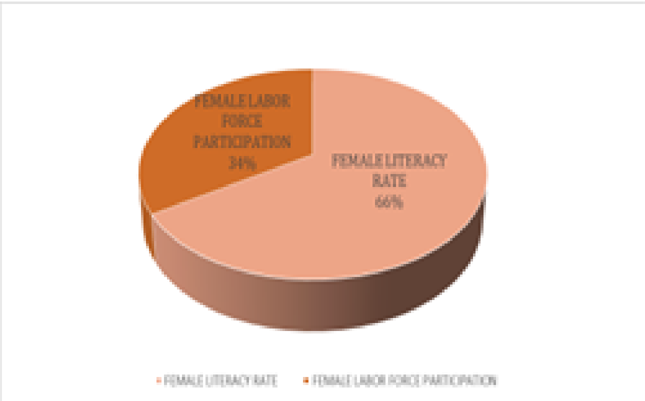

Figure 1: Comparison of female and male workforce

Interpretation:

India is a country with vast population but the number female workforce in the entire country is quite low. The table1 makes a comparison between the total labor force and the number of female work force in assam for the last 10 years (2012-2021). From the table, we can observe that the trend of female work force has increased over the decade. Earlier in 2012, it was 370991 as compared to that of 1120484 of total labor force while in gradually increased to

408918 in 2019 as compared to 1108145 of total labor force. However, it again substantially declined, maybe, due to the existing effects of the COVID-19 pandemic in 2020. The table also shows the percentage of female labor force to total labor force which has gradually increased from 33.10988 in 2012 to 35.3129 in 2021. Although, the rate of percentage increase is not high, it is expected that it will soon catch an acceleration due to recent organisation and introduction of various schemes and programmes especially for women.

Table 2: Comparison of female and male workforce

YEAR	NO. OF MALE WORK FORCE	NO, OF FEMALE WORKFORCE
2012	749493	370991
2013	753425	385407
2014	722820	383175
2015	772370	393786
2016	1139433	409919
2017	704080	411377
2018	703440	406287
2019	699227	408918
2020	711003	394398
2021	711787	388568

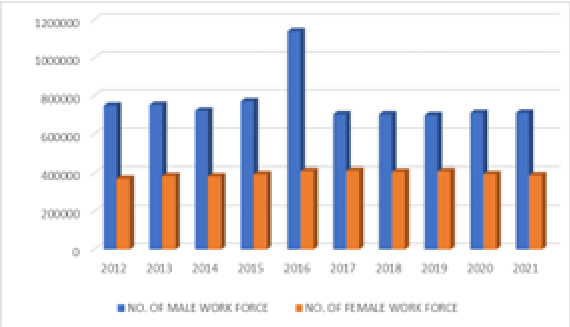

Figure 2: Female labor force participation (2012-2021) and percentage of youth female literacy rate in assam (census 2011)

Interpretation:

The table 2 shows a comparison between number of male work force and number of female work force in Assam from year 2012-2021. The share of women in the total workforce is seen to be quite low as compare to that of men. From the table we can estimate that the total number of female work force is half (1/2) of the total number of male work force. It was 370991 in 2012 which is approximately ½ of that of male (749493) in 2012. Again, the female workforce was 394398 in 2020 which ½ of 711003 of male work force. The figure 1 depicts the number of male work force and female work force in Assam from 2012 to 2021. From the figure, we can observe that the highest number of male work force was in 2016 which is approximately 3 times of women work force in the same year.

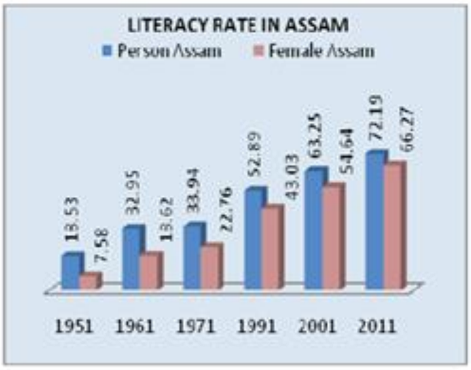

Figure 3: Literacy Rate in Assam among women in 1951-2011

Interpretation:

The figure 2 represents a pie diagram with the total of 66% of Female literacy rate in Assam according to the census of 2011. However, the female labor force stands at only 34% of the total labor force in between the years of 2012 to 2021. This shows that there is either unemployment among the women who have attained an educational level or the women does not get a chance of being employed due to various social and cultural stereotypes and normative canons. However, the literacy rate among female has been increasing since 1951 as can be seen from figure 3. Earlier, it was just 7.58% against the population of 13.53% in1951 while it gradually increased to 43.03 against 52.89 in 1991 and again rose to 66.27% in 2011.

Table 3: Sector wise female employment (Picture source: Economic Survey of Assam (2022-2023)

YEAR	PUBLIC SECTOR	PRIVATE SECTOR
2012	90487	280504
2013	90463	294944
2014	94368	288807
2015	-	-
2016	91004	318915
2017	91174	320203
2018	91492	314795
2019	90224	318694
2020	89407	304991
2021	89522	299046

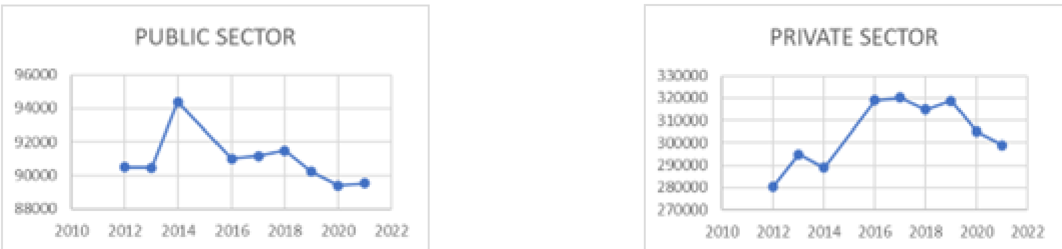

Figure 4: Female workforce in public and private sector

Interpretation:

Table 3 shows us about the dispersion of women work force in between public and private sectors in 2012-2021. From the table, we can observe that the number of females engaged in the private sector is comparatively higher than that in public sector. The figure 4 shows the graphical representation of the public and private sectors separately. In case of the graphical representation of the public sector, we can see that it has always been high except in 2014 where it exceptionally rose to 94368, but again it substantially declined and reached 89522 in 2021. On the other hand, the graphical representation of the private sector shows that the number of female work force engaged in it has been increasing over the years, but recently in 2021, it has shown a decline in its trend.

Table 4: Female worker population ratio (rural and urban) in Assam from 2017-18 To 2020-21 according to usual status (PS+SS) in percentage (Source: Economic Survey of Assam, 2022-23)

Year	Rural	Urban	Total
2017-18	10.6	15.4	11
2018-19	11.7	13.3	11.7
2019-20	14.1	18.5	14.2
2020-21	23.8	20	22.9

Interpretation:

The table 4 shows the number of females working force engaged in rural and urban sector separately and in total. It is observed that the growth rate in case of rural sector is different from the growth rate of female work force in urban sector in Assam. The table shows the various growth rates in both the sectors from the period of 2017-18 to 2020-21. In the rural areas, the female work force participation rate has increased by 13.2 points over the period considered while that in urban areas, the increase is only by 4.6.

Table 5: Relationship between female labor force from 2012-2021 participation and net state domestic product per capita at constant prices

YEAR	PER CAPITA NET STATE DOMESTIC PRODUCT (CONSTANT PRICES) [NSDP PER CAPITA]	LOG (NSDP PER CAPITA)	LOG (FEMALE LABOR FORCE PARTICIPATION RATE[LFPR])
2012	22910	4.36003	5.56936
2013	23448	4.37011	5.58592
2014	23968	4.37963	5.58339
2015	42399	4.62736	5.59526
2016	48556	4.68624	5.61269
2017	51040	4.70791	5.61424
2018	54122	4.73337	5.60883
2019	60721	4.78333	5.61164
2020	62796	4.79793	5.59593
2021	67661	4.83083	5.58947

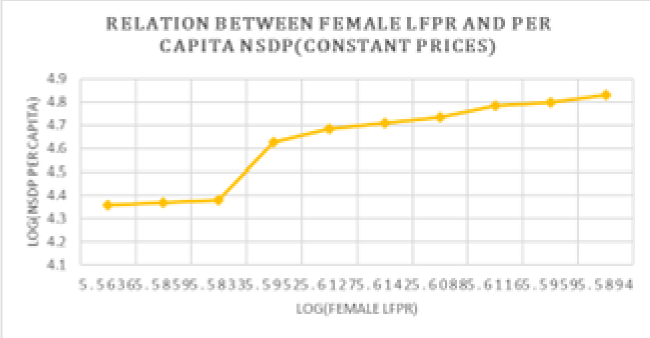

Figure 5: Graphical representation of the relationship between Female Labor Force Participation Rate (LFPR) and Per Capita Net State Domestic Product (NSDP) at constant prices (2012-2021)

Interpretation:

Figure 5 depicts the relation between the female work force and the net state domestic product of Assam and has shown the graphical representation of the logarithm value of both the variables. From the graphical representation, it is observed that there is a positive relation between these two variables and has successively increased over the years, which gives a positive overview that in coming years, with increase in the female work force, the state's economy will improve.

Suggestions:

Following suggestions are made based on our analysis,

1. It is always more important to focus on the better implementation of the policies out there at the very ground level.
2. To empower the Women, for providing a base for the Gender equality; we not only make our female population educated but also make the whole population educated because equal behaviour to each other by the humankind is the prime necessity in this case.
3. A better work environment for the women is also important.
4. From our analysis we have found that the increment in female labour force participation is marginal, hence we need to go far way in this domain.
5. It is also very important to improve the health facilities for women at their every stage of life.

There is also need to encourage entrepreneurship among the women for the Self Employment. There are untapped potential industries that can help in this like handloom, sericulture, horticulture, floriculture, bamboo, or any eco- friendly utensil industries etc.

Conclusion:

Though the numbers of women participating in the economy in Assam is increasing, but it is found very gradual in nature. Engagement in the private sector is greater than that of the public sector. Emphasis must not only be put on the aspect of employment number but also on the qualitative side so that they can influence the society they belong to. All the people must be empowered to give them the autonomy of decision-making power, enlighten their dignity as a creator of wellbeing. Economic and social empowerment puts women and girls in a stronger position and gives them the authority to make decisions that promote their own health and wellbeing, as well as that of their families. It is believed that social and economic empowerment is a key factor in improving sexual and reproductive health of women. It enhances their ability to have a voice in decision making processes, because Empowering women is a question of human development.

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MASTERING RESEARCH METHODOLOGY:
A COMPREHENSIVE GUIDE FOR SCHOLARS

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Book overview:

"Mastering Research Methodology" is a comprehensive guide designed to assist scholars and researchers in conducting rigorous and effective research across various disciplines. This book aims to provide a step-by-step approach to the research process, equipping readers with the necessary knowledge and skills to undertake high-quality research.

Key features:

1. Foundation of research:

- Introduction to the research process, its importance, and ethical considerations.
- Understanding different research paradigms and selecting the most appropriate one for your study. There are several key components that make up the foundation of research:
- Epistemology: Epistemology deals with the nature of knowledge and how it is acquired. It explores questions such as what constitutes valid knowledge, how knowledge is justified, and what the limits of knowledge are. Different research paradigms and methodologies are based on different epistemological assumptions.
- Research paradigms: Research paradigms are overarching frameworks or perspectives that shape how researchers approach their studies. The two major paradigms in social sciences are positivism and interpretivism. Positivism emphasizes objectivity, quantification, and cause-and-effect relationships, while interpretivism focuses on subjective understanding, meaning, and social context.
- Research design: Research design refers to the overall plan or strategy that guides the researcher in answering their research questions or hypotheses. It includes decisions about the research approach (e.g., qualitative, quantitative, mixed methods), data collection methods, sampling techniques, and data analysis procedures.
- Research ethics: Research ethics involves principles and guidelines that ensure the rights, well-being, and dignity of research participants are protected. Ethical considerations include informed consent, confidentiality, privacy, minimizing harm, and addressing

potential conflicts of interest. Ethical guidelines may vary across disciplines and countries.

- Validity and reliability: Validity refers to the extent to which a research study measures what it intends to measure, while reliability refers to the consistency and repeatability of research findings. Ensuring validity and reliability is crucial for establishing the credibility and trustworthiness of research outcomes.
- Data analysis: Data analysis involves the systematic organization, interpretation, and synthesis of data collected during the research process. Depending on the research design and data type, various qualitative and quantitative analysis techniques can be employed, such as content analysis, thematic analysis, statistical tests, or coding schemes.
- Dissemination: Dissemination of research findings involves sharing and communicating research outcomes to the scientific community and broader audiences. This can be done through academic journals, conferences, reports, presentations, or other forms of scholarly communication. Effective dissemination helps facilitate knowledge exchange, replication, and further advancement of research.

2. Formulating research questions and hypotheses.

- Research Design and Planning:
- In-depth exploration of research designs, including experimental, quasi-experimental, qualitative, and mixed methods approaches.
- Choosing appropriate sampling techniques and sample sizes.
- Developing a research plan, timeline, and budget.
- Formulating research questions and hypotheses is a crucial step in the research process as they provide a clear direction and focus for the study. Research questions and hypotheses guide the researcher in designing the study, selecting appropriate methods, and analyzing the data. Here are some details on how to formulate research questions and hypotheses:

Research questions:

- Identify the research topic: Start by identifying the broad area or topic of interest. It could be a specific problem, a gap in knowledge, or an area that requires further exploration.
- Conduct a literature review: Before formulating research questions, conduct a thorough review of existing literature to understand what is already known and what gaps exist. This helps to avoid duplicating previous work and ensures that the research questions address unanswered aspects.

- Narrow down the focus: Based on the literature review, narrow down the research focus to a specific aspect or question that requires investigation. The research question should be specific, clear, and concise.
- Use the PICO framework (if applicable): If your research involves clinical or healthcare-related questions, you can use the PICO framework. PICO stands for Population/Problem, Intervention, Comparison, and Outcome. This framework helps structure the research question by specifying the population, intervention or exposure, comparison group, and desired outcome.
- Ensure feasibility: Consider the available resources, time constraints, and ethical considerations when formulating research questions. Ensure that the research questions are feasible and achievable within the given constraints.
- Align with research objectives: The research questions should align with the overall research objectives and goals. They should contribute to addressing the research problem or advancing knowledge in the field.

Hypotheses:

- Understand the nature of hypotheses: Hypotheses are statements that make predictions or assumptions about the relationship between variables. They are testable and provide a specific direction for the research study.
- Determine the variables: Identify the variables that will be investigated in the study. Variables can be independent variables (the factors being manipulated or observed) and dependent variables (the outcomes or responses being measured).
- Identify the expected relationship: Based on existing theories, previous research, or logical reasoning, determine the expected relationship between the variables. It could be a directional relationship (e.g., "X positively influences Y") or a non-directional relationship (e.g., "There is a relationship between X and Y").
- Ensure testability: Hypotheses should be formulated in a way that allows for empirical testing. They should be specific and measurable, allowing for the collection of data that can either support or refute the hypotheses.
- Consider null and alternative hypotheses: In hypothesis testing, researchers typically formulate both null hypotheses (H0) and alternative hypotheses (H1 or Ha). The null hypothesis assumes no relationship or no effect, while the alternative hypothesis proposes a specific relationship or effect.

- Formulate hypotheses for different types of research: The formulation of hypotheses may vary depending on the research design. In quantitative studies, hypotheses are often formulated as statistical relationships between variables. In qualitative studies, hypotheses may be more exploratory or focused on understanding phenomena.

3. Data collection:

- Comprehensive coverage of various data collection methods, such as surveys, interviews, observations, and archival research.
- Techniques for designing reliable and valid measurement instruments.
- Strategies for enhancing response rates and minimizing biases.
- Data collection is the process of gathering relevant information or data to address the research questions or test the hypotheses of a study. It involves selecting appropriate methods, instruments, and techniques to collect data in a systematic and reliable manner. Here are some details on data collection:
- Determine the data collection methods: Depending on the research design, nature of the research questions, and available resources, different data collection methods can be employed. Common methods include surveys, interviews, observations, experiments, document analysis, and existing data analysis.
- Design data collection instruments: Develop or select the appropriate instruments or tools for data collection. This may include questionnaires, interview guides, observation checklists, rating scales, or data extraction forms. Ensure that the instruments are reliable, valid, and aligned with the research objectives.
- Pilot testing: Before implementing the data collection, conduct a pilot test of the instruments or methods to identify and address any potential issues or challenges. Pilot testing helps refine the instruments, clarify instructions, and ensure the data collection process is effective.
- Determine the sampling strategy: If applicable, decide on the sampling strategy to select participants or cases for data collection. Sampling methods may include random sampling, stratified sampling, purposive sampling, or snowball sampling. The choice of sampling strategy should align with the research objectives and the target population.
- Obtain necessary approvals: Ensure that any required ethical approvals, permissions, or consent forms are obtained before collecting data involving human subjects. Adhere to ethical guidelines and ensure the protection of participants' rights and confidentiality.

- Implement data collection: Carry out the planned data collection procedures, following the established protocols and guidelines. This may involve conducting surveys, administering interviews, making observations, or extracting data from existing sources. Take appropriate measures to maintain data quality, minimize bias, and ensure data integrity.
- Record and document data: Record the collected data in a systematic and organized manner. Use standardized formats or software tools for data entry and storage. Maintain accurate documentation, including information about the data collection process, any deviations or challenges encountered, and any relevant contextual details.
- Ensure data quality: Implement strategies to ensure data quality and reliability. This may include training data collectors, using standardized protocols, conducting quality checks, and addressing missing or erroneous data. Consider implementing data validation procedures to ensure accuracy.
- Data management and security: Establish procedures for data management and security. Safeguard data privacy and confidentiality, and implement measures to prevent unauthorized access or loss of data. Follow best practices for data storage, backup, and retention as per ethical and legal requirements.

4. Data analysis and interpretation:

- Introduction to statistical analysis techniques, both basic and advanced, including descriptive and inferential statistics.
- Qualitative data analysis methods, such as thematic analysis, content analysis, and grounded theory.
- Strategies for organizing, coding, and interpreting data effectively.

Data analysis and interpretation are essential steps in the research process that involve organizing, transforming, and making sense of the collected data. The goal is to derive meaningful insights, identify patterns or trends, and draw conclusions that address the research questions or test the hypotheses. Here are some details on data analysis and interpretation:

Data preparation: Before analysis, it is important to prepare the data for analysis. This involves organizing and cleaning the data, checking for missing values or outliers, and ensuring data integrity. Data cleaning may include data coding, data entry verification, and transformation of variables if necessary.

Select appropriate analytical techniques: Depending on the research design, data type, and research questions, select the appropriate analytical techniques. Common techniques include descriptive statistics, inferential statistics, content analysis, thematic analysis, regression analysis, factor analysis, or qualitative coding schemes. Use statistical software or qualitative analysis tools to facilitate the analysis.

Quantitative data analysis: If working with quantitative data, perform statistical analyses to explore relationships, test hypotheses, and determine the significance of findings. This may involve calculating measures of central tendency and variability, conducting correlation analyses, performing t-tests or chi-square tests, or running regression models. Choose the appropriate statistical tests based on the research questions and data characteristics.

Qualitative data analysis: If working with qualitative data, employ qualitative analysis techniques to identify themes, patterns, or meanings in the data. This may involve coding the data, creating categories or themes, and analyzing the relationships or connections between them. Techniques such as content analysis, grounded theory, or thematic analysis can be used to analyze qualitative data.

Interpretation of results: Once the data analysis is complete, interpret the results in relation to the research questions or hypotheses. Analyze the patterns, trends, or statistical significance observed and relate them to the existing literature or theoretical frameworks. Consider the limitations of the study and potential alternative explanations for the findings.

Visualization of data: Present the analyzed data visually using charts, graphs, or tables. Visual representations help communicate complex findings in a more accessible manner and enhance the understanding of the results. Choose appropriate visualization techniques based on the nature of the data and the key messages to be conveyed.

Cross-validation and triangulation: To enhance the validity and reliability of the findings, consider cross-validation or triangulation of results. This involves comparing findings from different data sources, methods, or perspectives to validate the conclusions drawn from the analysis. Triangulation strengthens the credibility and trustworthiness of the research outcomes.

Discuss implications and significance: Reflect on the implications of the findings and discuss their significance in relation to the research field, theory, practice, or policy. Consider how the results contribute to existing knowledge, address research gaps, or have practical implications. Discuss any recommendations for future research or areas for further exploration.

Report and communicate the results: Finally, document the data analysis process, findings, and interpretation in a comprehensive research report or manuscript. Present the results using clear and concise language, supported by appropriate visual aids. Communicate the findings to relevant stakeholders, such as academic communities, policymakers, or practitioners, through presentations, publications, or other channels.

5. Writing and presenting research:

- Guidelines for structuring research chapters, theses, and dissertations.
- Techniques for effective literature reviews and referencing.
- Presenting research findings through oral presentations and visual aids.
- Writing and presenting research findings are crucial steps in the research process, as they allow researchers to effectively communicate their work to the academic community, stakeholders, and the broader audience. Here are some detailed guidelines for writing and presenting research:
- Writing Research:

Structure your chapter:

- Start with a title that accurately reflects the content of your research.
- Include an abstract that provides a concise summary of the study's purpose, methods, results, and conclusions.
- Follow a clear and logical structure, including sections such as introduction, literature review, methodology, results, discussion, and conclusion.
- Use headings and subheadings to organize your content and guide the reader.

Introduction:

- Begin with an engaging opening that grabs the reader's attention and introduces the research problem or topic.
- Clearly state the research objectives or questions and explain their significance.
- Provide background information and a brief literature review to establish the context and justify the need for your study.
- End the introduction with a clear statement of the study's purpose and research hypothesis or research question.

Literature review:

- Summarize and synthesize relevant literature related to your research topic.

- Identify gaps, controversies, or limitations in the existing literature that your study aims to address.
- Provide citations for all sources used and critically evaluate the quality and relevance of the literature.

Methodology:

- Describe the research design, including the type of study (e.g., experimental, observational, qualitative), sampling methods, and data collection procedures.
- Explain how variables were measured or manipulated and discuss any ethical considerations.
- Provide sufficient detail to enable replication of the study by other researchers.

Results:

- Present your findings in a clear and organized manner.
- Use tables, graphs, or charts to illustrate numerical data.
- Include descriptive statistics and inferential statistics where appropriate.
- Avoid interpretation or discussion of the results in this section.

Discussion:

- Interpret the findings and relate them back to the research objectives or research questions.
- Compare your results with previous research and discuss any similarities, differences, or contradictions.
- Analyze the implications of your findings and explain their significance.
- Address the limitations of your study and suggest areas for future research.

Conclusion:

- Summarize the main findings of your study.
- Restate the significance of your research and its potential impact.
- Highlight the key contributions of your study.
- Provide a concise and meaningful conclusion.

Presenting Research:

Plan your presentation:

- Outline your presentation and determine the key points you want to convey.
- Consider the time allocated for your presentation and ensure your content fits within that timeframe.

- Determine the most effective presentation format (e.g., PowerPoint slides, poster presentation).

Engage the audience:

- Begin with a compelling introduction to capture the audience's attention.
- Clearly state the research problem, objectives, and the importance of your study.
- Use storytelling techniques or real-life examples to engage the audience and make your research relevant and relatable.

Structure your presentation:

- Divide your presentation into sections (e.g., introduction, methodology, results, discussion) and use clear transitions between them.
- Highlight the main points or key findings throughout your presentation to maintain the audience's focus.

Use visuals effectively:

- Create visually appealing slides or visuals that support and enhance your presentation.
- Use charts, graphs, or diagrams to present data or complex information clearly and succinctly.
- Limit the amount of text on each slide to avoid overwhelming the audience.

Communicate clearly:

- Speak clearly and at an appropriate pace.
- Use simple language and avoid

6. Ethical considerations and research integrity:

- Understanding ethical guidelines and obtaining necessary ethical approvals.
- Addressing potential ethical challenges during data collection and analysis.
- Ensuring research integrity and avoiding plagiarism.
- Throughout the book, practical examples, case studies, and exercises are provided to enhance understanding and application of the concepts. Additionally, the book emphasizes the importance of critical thinking, reflexivity, and the iterative nature of research.

7. Introduction to the research process:

The book begins by providing readers with an introduction to the research process. It explains the significance of research in advancing knowledge, addressing gaps in existing literature, and solving real-world problems. The readers gain an understanding of the purpose and goals of conducting research, such as generating new insights, validating existing theories, or contributing to practical applications.

Furthermore, the book emphasizes the importance of research ethics. It discusses the ethical considerations involved in research, including informed consent, privacy protection, and the responsible handling of data. Ethical guidelines and regulations are explored to ensure that researchers conduct their studies with integrity and respect for human subjects.

8. Understanding different research paradigms:

The book delves into the concept of research paradigms, which represent different theoretical frameworks and perspectives guiding the research process. It introduces readers to major paradigms such as positivism, interpretivism, and critical theory. Each paradigm is explained in terms of its ontological, epistemological, and methodological assumptions.

Readers learn about the strengths, limitations, and applicability of different paradigms in various research contexts. This understanding enables them to critically evaluate the compatibility of research paradigms with their research questions and objectives. They gain insights into selecting the most appropriate paradigm that aligns with their research goals and allows them to obtain meaningful and valid results.

9. Formulating research questions and hypotheses:

Formulating clear and focused research questions and hypotheses is crucial to conducting effective research. The book provides a systematic approach to developing research questions that are relevant, specific, and answerable. It guides readers through the process of identifying gaps in existing literature, identifying research variables, and refining their questions.

In addition, the book covers the formulation of research hypotheses, which are testable statements that predict the relationship between variables. It explains the role of hypotheses in quantitative research, where they serve as a basis for data analysis and statistical testing. Moreover, for qualitative research, the book highlights the importance of developing research objectives and exploring research questions without rigid hypotheses.

Throughout this section, the book provides practical examples and exercises to help readers apply the concepts and refine their own research questions and hypotheses.

By understanding the research process, research paradigms, and formulating research questions and hypotheses, readers are equipped with a strong foundation for conducting meaningful and well-designed research in their respective fields.

10. Comprehensive coverage of data collection methods:

The book provides comprehensive coverage of various data collection methods commonly used in research, including:

- **Surveys:** Readers are introduced to survey research and learn about designing questionnaires, selecting appropriate survey formats (e.g., online, chapter-based), and determining sample sizes. The book discusses strategies for constructing reliable and valid survey questions, utilizing different question types, and addressing common challenges in survey research.
- **Interviews:** Different types of interviews, such as structured, semi-structured, and unstructured interviews, are explored. Readers gain insights into conducting effective interviews, preparing interview protocols, establishing rapport with participants, and documenting interview data. The book covers techniques for recording and transcribing interviews accurately and maintaining ethical considerations during the interview process.
- **Observations:** The book explains the fundamentals of observational research, including participant observation and non-participant observation. Readers learn about observational study design, selecting observation sites, and developing observation protocols. They gain an understanding of the role of field notes, coding, and interpretation in observational research.
- **Archival research:** This section explores the use of existing records and archival sources as a method of data collection. It covers strategies for accessing and evaluating archival materials, organizing and analyzing data from archives, and maintaining ethical considerations when working with sensitive or confidential data.
- **Techniques for designing reliable and valid measurement instruments:**

Accurate and reliable measurement instruments are essential for gathering high-quality data. The book provides techniques and guidelines for designing measurement instruments that are reliable (consistent) and valid (measuring what they intend to measure). It covers concepts such as construct validity, content validity, and criterion validity.

Readers learn about the process of developing scales, questionnaires, or other measurement tools, including item selection, scale development, and piloting. The book discusses strategies for pretesting and refining measurement instruments to enhance their reliability and validity.

- **Strategies for enhancing response rates and minimizing biases:**
  To improve the response rates and minimize biases in data collection, the book offers various strategies, including:
  Designing clear and concise survey questions or interview protocols to reduce respondent burden and increase participation.
  Implementing random sampling techniques to ensure representative samples and reduce selection biases.
  Addressing non-response biases through follow-up techniques, reminders, and incentives to encourage participation.
  Discussing potential biases and sources of error in data collection and providing strategies to minimize them.
  Exploring techniques for handling missing data and ensuring data quality control.
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Readers learn about the process of developing scales, questionnaires, or other measurement tools, including item selection, scale development, and piloting. The book discusses strategies for pretesting and refining measurement instruments to enhance their reliability and validity.

- **Guidelines for structuring research chapters, theses, and dissertations:**

  The book provides guidelines for structuring research chapters, theses, and dissertations, ensuring that they are well-organized and effectively communicate research findings. Some key aspects covered include:

- **Introduction:** The book emphasizes the importance of a strong introduction that clearly presents the research problem, research questions or objectives, and the significance of the study. It provides guidance on crafting an engaging introduction that captures readers' attention and sets the context for the research.
- **Literature review:** Readers learn techniques for conducting thorough and systematic literature reviews. The book guides them through the process of identifying relevant sources, critically analyzing existing literature, and synthesizing key findings. It also provides strategies for organizing the literature review section to effectively support the research objectives.
- **Methodology:** The book covers the methodology section, explaining the importance of clearly describing the research design, data collection methods, and data analysis techniques employed. It provides guidance on structuring this section to ensure that other researchers can replicate the study and evaluate its validity.
- **Results and Discussion:** Readers learn how to effectively present research findings and analyze the results in the context of the research questions or hypotheses. The book provides techniques for organizing and presenting data, using tables, graphs, and visualizations to enhance clarity. It also guides readers on how to interpret the findings and discuss their implications.

- **Techniques for effective literature reviews and referencing:**
  The book provides techniques for conducting effective literature reviews and ensuring accurate referencing:
- **Literature review strategies:** Readers learn how to systematically search for relevant literature using databases, academic journals, and other sources. The book covers techniques for evaluating the credibility and relevance of sources, organizing the literature review, and identifying key themes or research gaps.
- **Referencing and Citations:** The book guides readers on the appropriate use of referencing styles (e.g., APA, MLA) for citing sources in their research chapters. It provides guidance on creating in-text citations, compiling reference lists or bibliographies, and avoiding plagiarism. Readers learn techniques for effectively integrating and citing sources to support their arguments and demonstrate a strong scholarly foundation.
- **Presenting research findings through oral presentations and visual aids:**
  The book offers guidance on presenting research findings effectively through oral presentations and visual aids:
- **Oral presentations:** Readers learn techniques for structuring and delivering engaging oral presentations. The book covers strategies for preparing effective slides, using visual aids appropriately, and delivering a clear and coherent presentation. It provides tips on engaging the audience, maintaining eye contact, and effectively communicating complex information.
- **Visual aids:** The book explores techniques for creating and using visual aids, such as slides, charts, graphs, and diagrams, to enhance the clarity and impact of research presentations. Readers learn how to design visually appealing and informative slides, select appropriate visuals for different types of data, and effectively communicate key findings using visual aids.

Audience engagement:

The book emphasizes the importance of engaging the audience during research presentations. Readers learn techniques for using storytelling, interactive elements, and effective communication strategies to capture and maintain the attention of the audience. The book also covers strategies for handling questions and engaging in discussions during presentations.

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AN EMPIRICAL STUDY ON THE USAGE OF MOBILE WALLETS

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Abstract:

In the present hi-tech era, smartphones are an integral part of people's daily lives. Smartphones are now gadgets where mobile users can conduct financial transactions or make payments using a phone-installed application, thanks to technical improvements. A mobile wallet is a virtual container or application that allows consumers to securely keep different forms of payment information on their mobile devices. It enables users to conduct electronic transactions, including payments for products and services, using smartphones or other mobile devices.

This abstract will provide a brief description of mobile wallets, including their features. It will also emphasize some of the most popular mobile wallet systems and services. Apart from this, the objectives of conducting research are:

1. To study the demographic profile of Mobile wallet users in Ludhiana district of Punjab.
2. A comparison was conducted among students and working-class persons regarding the usage of mobile wallets
3. To find out the respondents' motivations for utilizing mobile wallets.
4. The problems being faced by the respondents while using mobile wallets.

The research was primary in nature, and according to its findings, individuals have been dramatically increasing their use of mobile wallets since 2020 and will continue to do so in the future.

The findings clearly revealed that mobile wallet usage will continue to rise even after the COVID-19 epidemic, albeit new approaches will need to be developed and implemented to keep this boom going.

Keywords: Hi-Tech, Smart Phones, Financial Transactions, Phone Installed Applications, Virtual Containers.

Introduction:

Over the last decade, both the pace and array of technology-enabled breakthroughs have been increasing. The beneficial effects of environmentally friendly technologies for accomplishing ecological purposes are important when speaking of permanence. Conventional checkout payment techniques, such as cash and magnetic debit or credit cards, produce 3.78 g of carbon dioxide (CO_2) each time[2]. As an aspect of the European Green Deal, the commission recommended[9] that decreasing greenhouse gas emissions by at least 55% by 2030 in contrast with 1990 is essential for stability.

In context with this, a system capable of offering a card-less, accessible and green payment method is critical for long-term viability. Fin-tech, a newly developed technology, is described as a technology-enabled revolution in finance. A flurry of innovations in technology in recent years has paved the way for companies to react to client demands for simple-to-use, efficient resources, speedier, and more safe financial solutions. *Digital India, the Jan Dhan Yojna, the data protection bill, demonetization,* and other initiatives by the government have helped move the country's economy towards electronic payment systems[4]. The flagship program, *Digital India,* initiated by the Government of India, aims to turn India into a technologically advanced community and a knowledge-based sector. As an aspect of the campaign to transform India into a less cash based society, numerous digital payment methods are accessible. Mobile wallets are one of them.

Van Hove (2004)[8] defines a mobile wallet as "an electronic financial instrument that is capable of handling small transactions cost-effectively for individuals and businesses."

During the pandemic, there was a digital disruption in the financial sector, and companies that provide mobile wallets extended their services. A mobile wallet has evolved into a centralized hub for digital payments, financial transfers, mobile commerce, payments for bills, recharges, and other services, with the added bonus of significant rewards and special promotions. Mobile wallet companies have additionally integrated a payment facility based on the universal payment interface (UPI) within their mobile applications, allowing customers to instantly transfer funds from their bank accounts. A number of features like accessibility, simplicity of use, partner integration, biometric lock for security, additional one-time password verification for better security, etc. have made them a unique product offering.

Types of mobile wallets

Mobile – wallet in India

India is quickly developing into a credit only economy. We're moving towards a high-tech era as we transition from those bulky real-world wallets to digital wallets. The idea of monetary transactions via mobile devices seemed strange and amusing thirty years ago. Today, however, the scenario has entirely altered and is contrary to our perceptions. The development of telephone applications and mobile wallets definitely contributes to financial development and credit only exchanges. Digital wallets surpass cash as India currently leads in retail location installment strategies. These can hold reward cards, clinical records, credit and check cards, and individual things. Reward focuses are helpful on the grounds that they will increment brand faithfulness and make it incredibly basic for clients to manage exchanges with a particular organization through their cell phone.

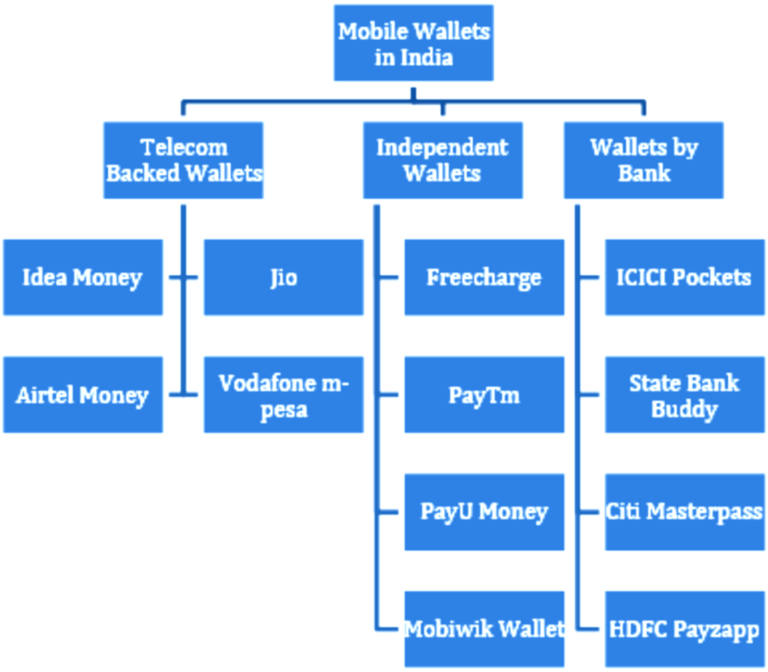

Figure 1: Types of Mobile Wallets in India

Mobile Wallet provides services in following transactions:

1. Transfer funds to another mobile wallet holder
2. Book flight and rail tickets
3. Payment for taxi fare
4. Payment of utility bills
5. Recharging of the phone
6. Can be utilized for both in store and online purchases
7. Payment for petrol at a fuel station.

Indian mobile wallet market – scenario

As per the statistics in figure 2 it clearly shows that there is a rise in the number of the transactions of mobile wallets since 2018 and tremendous increase during pandemic era.

Further, figure 3 demonstrates that payments made via UPI increased by 80% from the previous fiscal year. UPI contributed more than 75% of the total number of transactions of India's retail electronic payment systems in February (2023)[10]. By FY 2026–2027, according to PwC's estimates, UPI is expected to record 1 billion transactions daily. The usual ticket size has decreased as customers choose UPI for smaller transactions more frequently. It is anticipated that P2M activities will overtake P2P transactions by the end of FY 2022–2023, which constitutes 52% of all UPI transactions during that period.

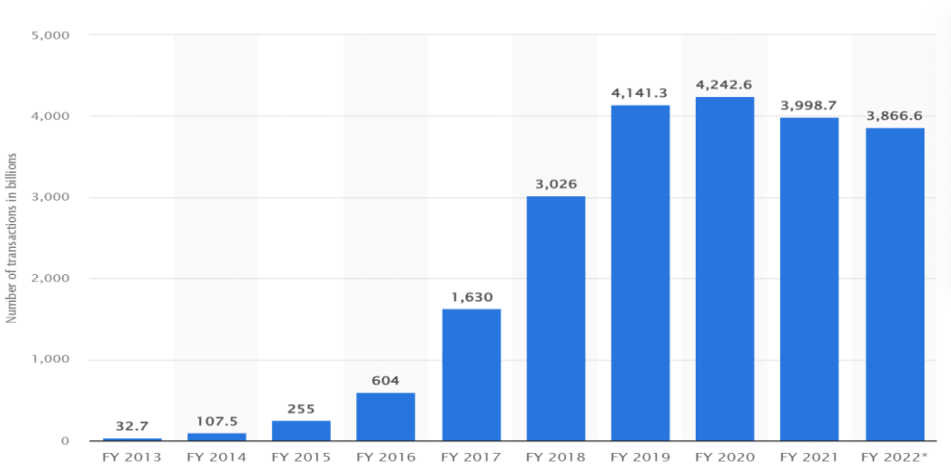

Figure 2: Number of mobile wallet transactions across India from financial year 2013 to 2022 (Source: Statista 2023)

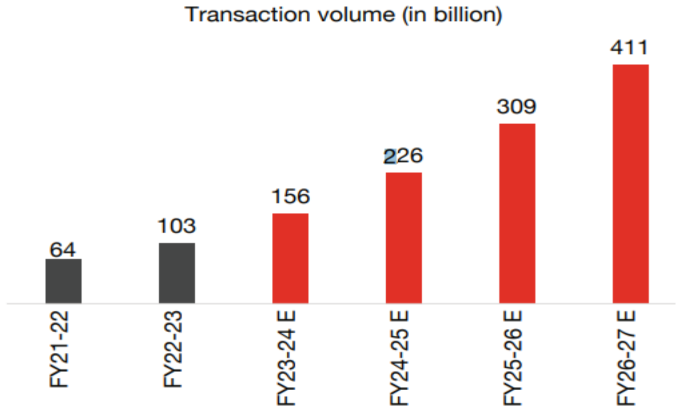

Figure 3: Overall Digital Payment Market (Source: Indian Payment handbook 2022-27)

Review of literature

According to an analysis of the available literature, there are numerous conceptual frameworks relating to the implementation of mobile wallets.

- **Gagandeep S. Salhan, Ramandeep K. Chahal (2023)[6]** in their chapter analyzes the post Coronavirus pandemic impact on using the m - wallet and the adjustment of instalment designs because of the pandemic using m- wallets. According to the information gathered from 150 respondents through the questionnaire, the study discovered that a pandemic has positive effects on the usage of m - wallets. The conclusion was that users like to pay carefully using m - wallets as they accept that this is more secure, quicker, and simpler to use for doing exchanges.

- **Navita Roy and J. K. Tandon** (2022)[5] makes an attempt to explore the factors impacting consumer opinions and plans to adopt mobile payments. The study examined the findings of a web-based survey of 254 respondents of Indian origin and found that all indicated drivers—namely, "expected usefulness," "perceived simplicity of usage," "security concerns," etc.—have an impact on consumers' perceptions and intentions. It can be stated that the mentioned drivers have a substantial beneficial impact on customer beliefs and intentions towards the utilisation and acceptance of m-wallet services based on the statistical results of this study, which extend and reinforce the existing literature on the acceptability and adoption of m-payment technologies.
- **Nidhi Singh and Neena Sinha** (2020)[7] conducted the research and evaluated the moderating effects of innovation, concern for use, and social influence with a view to identifying behavioural determinants in the adoption and recommendations of services for mobile wallets in India. 206 responses from an online and manual survey in India were incorporated into the study. It was concluded that the customer's intentions were significantly impacted by simplicity of use, effectiveness, risk perceptions, mind-set, and other factors. This in turn affected the user's perception of pleasure and recommendations for using mobile wallet products.

Statement of problem

Mobile wallets are transforming conventional methods of transferring and sending money, shopping, making payments, and other financial transactions. Students are members of Generation F, who prefer fast food, fast transportation, and Facebook. This generation was raised in a technologically advanced society where they used smartphones and tablets to access social media networks. Additionally, there is another group of persons who work or are employed today who are involved in some sort of digital transaction. Even though a lot of research has been done on the use of mobile wallets, very little of it has been done using students as the respondents and comparing them to members of the working class. The current project is a modest attempt to learn more about students' preferences for mobile wallets and how they compare to those of the service class.

Objective of the study

After going through the literature and the current scenario the research was undertaken with the following objectives in mind.

1. To study the demographic profile of Mobile wallet users in Ludhiana district of Punjab.
2. A comparison was conducted among students and working-class persons regarding the usage of mobile wallets
3. To find out the respondents' motivations for utilizing mobile wallets.

4. The problems being faced by the respondents while using mobile wallets.

Method

Participants

The sample comprises 110 respondents, 55 each from the working class and students. The requirement for participation in the research project was to have those involved be active users of mobile wallets. Gender was not taken into account in the current study while analysing any kind of result.

Measures

Questionnaire was used to gather the primary data from the sample.

Procedure

The respondents received comprehensive clarification of the study's objectives as well as thorough information on the statements in the survey questionnaire. The respondents' privacy was properly protected.

Data analysis and interpretation

The three factors of gender, educational background, and occupation are explained in the table. 34 men and 76 women out of the total responders are female. Out of the female respondents, 34 are employed; and 42 are students. And out of the 21 male respondents, 21 are employed; and 13 are students. Among female students 16.67% are matric clear, 40.5% are post graduates and graduates respectively, and only 2.3% have done their senior secondary while approx. 15% , 41% and 44% are matric, postgraduates and graduates in case of male students. Approx. in male employees 38%, 9%, 5%, 48% are matriculated, senior secondary, graduation and post-graduation respectively employees, and in case of male students 62% are matric clear and 28% are undergraduates.

The preference of respondents for mobile wallet is explained in the table. The majority of workers prefer to use Google Pay, which is followed by PayTm, Phonepay, BHIM, and Whatsapp. Students are following the same pattern. Thus, it may be stated that most respondents like Google Pay as their preferred mode of making payment.

Figure indicates unequivocally that most respondents use mobile wallets because they find them simple to use. Additionally, they believe that digital payment methods are more practical than old ones. Also, they receive discounts, premiums, and cash back when using such wallets.

Educational Qualification * Occupation* Gender Cross-tabulation

Table 1: Cross-tabulation between Educational qualification, Occupation and Gender

Gender				Occupation: Employee	Occupation: Student	Total
Female	Educational Qualification	Matriculation	Count	5	7	12
			% within Educational Qualification	41.7%	58.3%	100.0%
		Post graduate	Count	14	17	31
			% within Educational Qualification	45.2%	54.8%	100.0%
		Senior Secondary	Count	0	1	1
			% within Educational Qualification	0.0%	100.0%	100.0%
		Undergraduate	Count	15	17	32
			% within Educational Qualification	46.9%	53.1%	100.0%
	Total		Count	34	42	76
			% within Educational Qualification	44.7%	55.3%	100.0%
Male	Educational Qualification	Post Graduate	Count	1	0	1
			% within Educational Qualification	100.0%	0.0%	100.0%
		Matriculation	Count	8	8	16
			% within Educational Qualification	50.0%	50.0%	100.0%
		Senior Secondary	Count	2	0	2
			% within Educational Qualification	100.0%	0.0%	100.0%
		Undergraduate	Count	10	5	15
			% within Educational Qualification	66.7%	33.3%	100.0%
	Total		Count	21	13	34
			% within Educational Qualification	61.8%	38.2%	100.0%

Table 2: Cross-tabulation between Kinds of Mobile Wallet and Occupation

			Occupation		Total
			Employee	**Student**	
Preference of Mobile Wallet	BHIM	Count	6	5	11
		% within Preference of Mobile Wallet	54.5%	45.5%	100.0%
	Google Pay	Count	23	22	45
		% within Preference of Mobile Wallet	51.1%	48.9%	100.0%
	Paytm	Count	14	16	30
		% within Preference of Mobile Wallet	46.7%	53.3%	100.0%
	Phonepe	Count	9	9	18
		% within Preference of Mobile Wallet	50.0%	50.0%	100.0%
	Whatsapp	Count	3	3	6
		% within Preference of Mobile Wallet	50.0%	50.0%	100.0%
Total		Count	55	55	110
		% within Preference of Mobile Wallet	50.0%	50.0%	100.0%

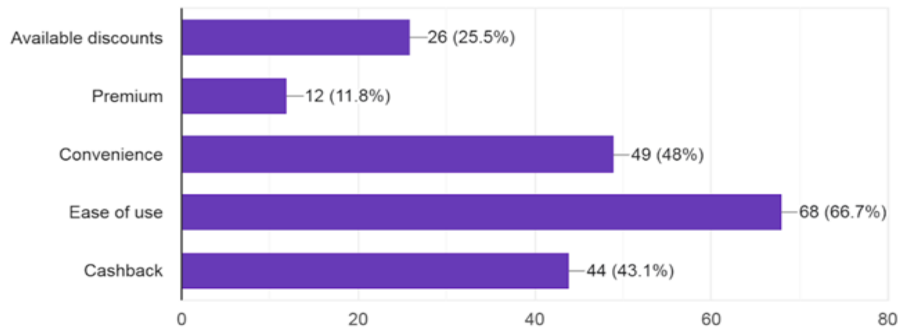

Figure 3: Motivating factors for using mobile wallets

Problems and suggestions

Problems

Mobile wallets are used in the contemporary environment without a doubt; however, everything has a flip side. If the customer receives benefits from these kinds of amenities, they may also have certain drawbacks. According to the information gathered from the respondents, the primary obstacles to utilising mobile wallets are:

- The recurrent occurrence of financial fraud.
- Users' lack of faith in digital wallets.
- Incompatibility issues
- Network restriction Privacy issue
- Technical problems
- Technology reliance.

Suggestions

The suggestions for using a mobile wallet to get over the aforementioned issues are as follows:

- Mobile wallet app providers should set up specific campaigns to raise public awareness of the features offered by the numerous mobile wallets already available in the nation.
- Mobile wallets and payment apps are widespread. Apps for mobile wallets should only be used with reputable gateways.
- Selection of app after carefully examining the information
- Encryption of sensitive data.
- Appropriate education to customers.

Conclusion:

In the end, it is concluded that mobile wallets have completely changed how we handle our money and make transactions. They offer a practical, secure, and effective way for us to use our cell phones for transactions. Mobile wallets give customers the ability to make contactless payments in real-world places, make online purchases, send money to others, and manage loyalty programmes and incentives by storing payment information and interacting with other payment systems.

For a few years now, electronic money transfers have been available, and the nation has profited enormously from this development in technology. The government is supporting the continued growth of electronic payment systems as usage and comfort are becoming more and more widespread daily. Such systems have made life easier for people because they can now make payments online.

We may anticipate more developments and breakthroughs in the area as mobile wallet technology progresses, resulting in even more frictionless and customised payment experiences. Unquestionably, mobile wallets have revolutionised the way we conduct business by providing a practical and secure option in an increasingly digital world.

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HOW FAR CAN THE APPLE FALL FROM THE TREE? REDEFINING THE CONTOURS OF DIASPORA

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Abstract:

In an era of global cultural convergence, it has become essential to rethink the trope of Indian diaspora and its implications to the world. There is a tendency to homogenise the contours of diasporic identity along racial and ethnic paradigms. This chapter interrogates the need felt by social theorists and scholars on diaspora to define diaspora in terms of narrow pedagogical parameters and highlights the aberration in deploying diaspora as an ontological determinate. The chapter will contest the desire to view both diasporic identity and Indian diasporic literature as monolithic and suggest a postmodern approach in situating diaspora.

Introduction:

The burgeoning economic crisis felt by the reeling after-effects of the Covid-19 pandemic has signalled stricter policing and unwritten policies of hiring native citizens for jobs world over. The precarious positioning of Indian immigrants abroad has drawn attention to questions of what constitutes diaspora, the identity of the diasporic subject and the definition of diaspora. This chapter interrogates the need felt by social theorists and scholars on diaspora to define diaspora in terms of narrow pedagogical parameters and highlights the aberration in deploying diaspora as an ontological determinate. To this end, the chapter will attempt to explore firstly, what constitutes the diasporic subjectivity and secondly, what constitutes diasporic literature. The chapter will contest the desire to apply a unifying, straightjacket-formula to the concept and emphasize the merits of a postmodern approach to the complex machinations around situating diaspora.

The ontological dilemma around the term 'diaspora' while agonising over its episteme, the curse to occupy the Trishanku Swarga, seems to be a state that both Indian diaspora and the scholars debating on it seem to occupy. Several theorists have classified diaspora into different categories and segments based on their location and understanding. There are many typologies to describe the diasporas. Robin Cohen, for instance, constructs five different forms of diasporic community including Victim Diasporas, Labour Diasporas, Trade Diasporas, Imperial Diasporas and Cultural Diasporas. Alain Medam has proposed the concept of "crystallised" and "fluid" diasporas. Khachig Tololyan, the strongest proponent of terminological correctness, has made a distinction between “emic” diaspora and “etic” diaspora. Both Vijay Mishra and Gayatri Spivak insist on the need to distinguish between what they term as ‘old’ and ‘new’ diasporas. All these definitions seem to be geared towards unearthing the identity of the diasporic subject or the construction of the diasporic subjectivity as a sort of collective with a shared history and culture This is not true, as such populations are not homogeneous. The definition assumes that there is a shared Indian culture, a Yeatsian spiritus mundi, a primordial cultural truth, that forms the basis of identity understood to be “Indian”. In a postmodern world, it would be ludicrous to assign a transcendental meaning to the diasporic experience or to deploy an ontological centre to which all meanings of diasporic identity and subjectivity can be traced.

Hence, as Hall puts it, the diasporic identity is “not an essence but a positioning” (226) and so there is always a politics of identity and position which does not concur with the unproblematic, transcendental definition of origin. While there has been attempts to essentialise the diasporic subjecthood as a unified, coherent Self there is a need to understand the postmodern diasporic subject as decentred, unstable and fluid. The postmodern version of diaspora does not assume the term to be descriptive of a group but symptomatic of a condition. This condition is put into play through the experience of being from one place and of belonging to another, and it is identified with the idea of particular sentiments towards the homeland, whilst being formed by those of the place of settlement.

There may be disagreements in terms of the loose constitution of this postmodern condition as when Bhabha points out the “shiftiness of the prefix ‘post’ postmodernism, post colonialism, post-feminism…” (1). This instability of the term is echoed by another critic who feels that by treating the diasporic process as a postmodern condition, the “social unities around nation become destabilised.” (Anthias, 565). But it is precisely this heuristic sublime of the postmodern condition that situates diaspora as an enriching, relativist concept and not as a category deployed in terms of racial or ethnic paradigms. The schizophrenic location(s) of the Self seems to be commensurate with the geographical location(s) of the diasporic subject. The concept of diaspora, as a postmodern heuristic means, helps to focus on the difference and sameness of the connective culture across different Indian diasporic groups.

The questions on the position of the diasporic subject are analogous to situating diasporic literature. This has an ironical corollary in when Makarand Paranjape bemoans that the Indian Literature syllabi in universities abroad constitute largely of diasporic writers, who the students seem to recognise, and not enough native Indian writers. He goes on to emphasize the need to highlight native Indian writers as he perceives the threat of diasporic creativity engulfing native creativity. He fears that the diaspora has become a substitute for the homeland.

The irony presented here pertains to location as yearning for 'home' is best brought out in the writings of diasporic Indian writers whose perception of homeland though is widely divergent. ‘Home’ often takes on ambiguous, often metaphoric connotations which probably cannot be understood within the rigidly drawn boundaries of a nation state. Besides novelists from the Indian diaspora, the angst over ‘home’ has also been written about by sociologists like Avtar Brah who points out its qualitative connotation “in the form of a simultaneously floating and rooted signifier” (Brah 3). Paranjape’s definition and parameters of a diasporic text is clearly a problematic one. The trope of location and relocation is what is now being questioned in the postmodern world. What is the structure of the experience of dislocation, if we consider it as the defining element in a diasporic text? Is not a traumatic experience dislocating? The location of borderlines and boundaries, it can safely be said, have still not been resolved.

If moving from one culture to another constitutes diaspora, then, as K Satchidanandan points out, the concept of the 'diaspora' must be extended at least in relative, linguistic and regional-cultural terms, within the country. In fact, the diaspora-within can be both in geographical terms of states within the nation or in psychological terms of ways of internalising the diasporic experience.

Addressing the question “What are the characteristics of a diasporic text?” (2005), Paranjape suggests that one way of establishing the merits of a diasporic text is by “con-textual” reading which he interprets as contrary reading of texts. He suggests that one way to establish Rushdie’s merits as a diasporic writer would be to read him alongside a native Indian writer like R K Narayan. The second context he offers is that of the vernacular writer and suggests reading Salman Rushdie’s *Midnight’s Children* along with *The Legends of Khasak by* O.V. Vijayan. Both the locational and vernacular contexts that Paranjape offers as touchstone to diasporic text is highly problematic.

Khasakkinte Ithihasam is a Malayalam novel written by novelist, O. V. Vijayan. The novel has been reprinted more than fifty times, making it one of the best-selling novels in South Asia and has been translated into French and German. It was translated into English by Vijayan himself and published in 1994 as *The Legends of Khasak*. The translation differed considerably from the original in its sensibilities and hence can be read as an independent novel in English.

A superficial analysis will situate *The Legends of Khasak* directly in contrast to Salman Rushdie’s *Midnight’s Children*. It is written by a vernacular writer and it revolves around the inhabitants of an imaginary hamlet, Khasak, in the Palakkad district of Kerala. But if, as Paranjape posits, a diasporic text involves the structure of location, dislocation and relocation, nowhere is it truer than in *The Legends of Khasak*. The storyline may not leap across continents and ages, as Rushdie's work does, but it involves dislocation and an existential quest for identity. Ravi, the brooding protagonist of the novel, is on an existential quest of Self. He is an honours student at the Tambaram College who leaves town on the eve of his final exams, traumatised by his incestuous relationship with his step-mother and ravaged by existential angst. He reaches Khasak and starts teaching at a single-teacher school.

The novel does not contain a single narrative plot nor is it unnecessarily preoccupied with Ravi's storyline. Khasak is populated by Hindus and Muslims living peacefully with many local customs and traditions in common. There are an extraordinary set of villagers, each with their own peculiarity. It recounts the lives of several beings in Khasak, their convictions, histories, myths and superstitions that constitute the fabric of Khasak. It recounts the numerous encounters of Khasak from a spiritual and philosophical frame of mind. Vijayan's narrative is replete with images that invoke a vast ecosystem of interconnectedness across the living and the non-living which challenges the modernist paradigm of the grand narrative.

The novel contains elements magical realism, an essential component in Rushdie's diasporic texts. Vijayan evokes the superstitions and myths that surround this sleepy hamlet through magic realism thus defying the hegemony of social realism. The work is a postmodern text that not only questions rationality of modernism but also addresses the spiritual quest of "Why I am What I am". Again, if Rushdie's *Midnight's Children* brought us the delightful chutnification of English, a feature associated with diasporic postcolonial writing, Vijayan's *The Legends of Khasak* introduced a new poetic style of prose, combining Tamil, the Palakkad dialect and a sanskritized Malayalam. Through the nuanced rendering of the spoken language, Vijayan defies the hegemony of social realism.

The intention here is not to establish the credentials of Vijayan as an exemplary writer (that would be both presumptuous and unnecessary) or to establish *The Legends of Khasak* in lieu of *Midnight's Children*, but to expose the perils of compartmentalising works and writers into monolithic categories. Vijayan's novel checks all parameters of diasporic writing extended by Paranjape. It revolves around the physical and metaphorical journey of Ravi to the village of Khasak. It locates Ravi outside of Khasak, his trauma borne out of his illicit affair with his step-mother leading to his dislocation and spiritual journey to Khasak and his eventual attempt to leave Khasak. The novel enunciates the alienation of the individual in the society, the individual's quest for identity, his existential dilemmas and questions the concept of the homogenising modern state.

On the other end of this spectrum, we have Kiran Desai whose name lists among the first of new Indian diasporic writers. Her work is considered to be 'new age diaspora' and her first novel, *Hullabaloo in the Guava Orchard*, published in 1998 won the BT Prize. The work has been appreciated for Desai's take on India as a second-generation diaspora. Critics have not always been kind to her, with Desai being accused of resorting to exotic fiction, i.e. recreating India in her works in the interpretative shades of western writers, exoticizing and selling it to western readers.

Hullabaloo in the Guava Orchard is located in the remote imaginary town of Shahkot, in northern India. The novel presents a kaleidoscopic picture of Indian culture, tradition and ethos which down the ages have attracted the attention of the West. Desai's construction of the novel, apparently written with an eye to fascinate the western reader, seems to be the only diasporic characterisation of *Hullabaloo in the Guava Orchard* because it definitely does not fit into the structure of location, dislocation and relocation. The protagonist of the novel, Sampath, unlike Ravi, does not even move out physically from within the geographical boundary of the imaginary town of Shahkot. The only movement that the undergoes is from his home in Shahkot to the top of a guava tree in an orchard in Shahkot.

Desai's novel is considered to be a diasporic text though it lacks the longstanding elements of diaspora fiction like dispersion or discrimination. The substantiation of Desai's novel as a diasporic text is done it terms of extrapolation and is said to fall into the "complex category of internal exile as a work in diasporic writings." The protagonist, Sampath, does not move from Shahkot externally on a terrestrial plane but rather on a psychological plane in existential terms. The dislocation that Paranjape demands is manifested entirely internally in *Hullabaloo in the Guava Orchard*. With the characterisation of Sampath, Desai is said to enter the zone of New Age diasporic distress, where the subjects feel alienated in their own homelands, within their own ethnic communities and travel to different destinations not on different locations of the globe but on different planes of the human mind.

If the movement across intrinsic realms of the mind makes Kiran Desai's *Hullabaloo in the Guava Orchard* a diasporic text, then O V Vijayan's *Khasakinde Ithihasam* is a diasporic text for the geographical and psychological dislocation that it presents. It would then obviously be injudicious to merely deploy the trope of location as a source of origin for diasporic literature as it involves identity politics of location and mobile allegiances. Similarly, ethnic, racial or nationalistic parameters do not function as unifying categories.

Perhaps then what we need to do, instead of splitting the proverbial diasporic hair, is to embrace a broadened conceptualisation of diaspora or at least problematise the concept of diaspora. This is not to deny its authenticity as a state of experience but to qualify, complexify and interrogate it in order to understand it better. Regional diasporas can probably occupy a 'third' space of diaspora, psychological dislocations can probably constitute an important part of the diasporic experience and it is possibly alright to locate diaspora under the American Literature syllabus. What will not do, is for diaspora to transform into another canonical category that will not allow the scope of conflict. This problematization will ensure that diaspora is not relegated to isolationist centres or essentialist packages neatly defined and tucked away in a corner. Working towards an assimilative and heterogenous polemics would keep the discourse around diaspora alive and polyphonic.

The need of the times then is to relinquish the search for a "unifying" category to define diasporic subjectivities or diasporic literature, in favour of a postmodern polyphonic approach. In a globalised world, where the paradigms are constantly shifting, a monolithic approach to read diaspora, theorise diaspora or situate diasporic writing will simply not work. A prescriptive approach as against a descriptive one will only serve to alienate diaspora. The focus then (in keeping with the multicultural, no-nostalgia world) needs to shift to a postmodern plurality rather than assigning a prescriptive definition or attempting to find newer constraining definitions to straight-jacket diaspora. Diaspora is not a homogenous community; diasporic experience cannot be a reifying construct; and, diasporic literature cannot be a monolithic structure.

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CROWDFUNDING IN INDIA: AN ALTERNATIVE VEHICLE FOR DEVELOPMENT OF WOMEN ENTREPRENEURS

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Abstract:

Today, in India the women participation in work force is very low as compared to other developed nations, but the Indian government is trying hard to increase and promote the women participation in economic activities for achieving its very ambitious objective of USD 5 trillion economy. Women participation in workforce is less due to various factors i.e education, social strata, religion etc, but the most important factor is lacking funds.

Crowdfunding is an alternative finance solution that attempts to fill the gap left by traditional financing sources. Crowd funding is process of collecting fund from the crowd or people. Crowd funding especially relates to small and medium enterprises (SME) financing needs. It is a new paradigm for the young individuals to start up a business. It provides new investment avenues and provides a new product for portfolio diversification to investors. The chapter will contribute to the existing literature by synthesizing key findings, identifying gaps, and offering practical implications for campaign creators, platform operators, and policymakers in the crowdfunding ecosystem.

Keywords: Crowd funding, Portfolio diversification, Crowdfunding types, accredited investors, High net worth individuals, Systematic risk.

Introduction:

Today, in India the women participation in work force is very low as compared to other developed nations, but the Indian government is trying hard to increase and promote the women participation in economic activities for achieving its very ambitious objective of USD 5 trillion economies.

Crowdfunding is an alternative finance solution that attempts to fill the gap left by traditional financing sources, especially as it relates to small and medium enterprises (SME) financing needs. Crowd funding is process of collecting fund from the crowd or people who like yours business. It is a new paradigm for the young individuals to start up a business. It provides new investment avenues and provides a new product for portfolio diversification of investors.

Despite the fast growth, the crowdfunding market is still in a nascent stage of development, where future policies and regulations will be shaped by the behavior and experiences of funders and entrepreneurs. Like any new market, it will be prone to distortions caused by the behavior of market participants that expose funders – or in the case of equity crowdfunding - investors to risk. This is why equitybased crowdfunding has, until recently, been the domain of accredited investors (individuals with a large net worth, who can presumably "afford" potential losses).

Objectives of study:

The study aims to:

i) To study the information available regarding crowdfunding in India;
ii) To study the information available regarding women entrepreneurship in India.
iii) To study the information available regarding the existing policies for crowdfunding in India.
iv) To study any additional information available regarding to women entrepreneurs seeking to raise capital through crowdfunding.
v) To study the information available regarding promotion and support of women entrepreneurs.
vi) To study the information available regarding existing theoretical and empirical literature related to women entrepreneurs and crowdfunding in India.

Research methodology:

A systematic search and selection process are adopted to identify relevant academic journals, research chapters, and industry reports from reputable databases. The selected sources undergo critical analysis and synthesis to provide a comprehensive overview of the existing literature on role of crowdfunding as a source of fund raising for women entrepreneurs. This methodology allows for an in-depth examination of the research landscape, facilitates the identification of gaps, inconsistencies, and trends, and generates valuable insights to inform future research, practice, and policy development

Women entrepreneurship:

Women Entrepreneurship is one of the emerging issues of research in commerce, economics and management which deals with women empowerment, gender equality, women participation in governance, enhanced social cohesion and the economic development of the country. Now a day, Women has come out of their traditional role and actively contributing into varied kinds of businesses and professions. The concealed potentials of women as entrepreneurs are gradually changing with the changing role and status of women in society; they are emerging as a smart and dynamic entrepreneur. Women entrepreneurship is one of the emerging parts in the economic development of the country to promote socio-economic development.

Women Entrepreneurs means the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others.

Women entrepreneur is an innovator or a creator who introduces something new to the firm or economy. It can be a new method of production, a new product, a new source of material, a new market or any other similar innovation.

The Government of India has defined women enterprise as an "enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated to women."

Many researchers stated that women possess certain specific characteristics that promote their creativity and generate new ideas and ways of doing things. Women today have high self-confidence, self-motivation and self-direction. They possess all required skills like leadership, managerial and team building which are essential for an entrepreneur. Thus, women constitute a critical force – with possibilities and challenges – for entrepreneurial development.

Women entrepreneurship and financial limitations:

Entrepreneurship plays an important role in the process of economic development of a nation whereas women entrepreneurship plays key role in the process of all round development like social, political and economical ect. The review of literature reveals that the financing of the project is one of the most important challenges for all entrepreneurs who are running their business as small and medium size enterprise. Today, financing constraint is one of the biggest concerns which impacting potential entrepreneurs in developing countries like India. This limitation becomes much bigger in case of women entrepreneurs. The financial constraint remains with all the small and medium size enterprise throughout the life cycle. The researchers also highlight the financing constraints is one of the important areas for future policy and research in context on small and medium size enterprise. The researchers also highlights that most of the women entrepreneurs are low wealth background and not able to provide any collateral for raising funds for meeting the requirement of their projects. The researchers also conclude that the small firms are facing relatively more constraints than the larger firms. The main obstacles are finance, relatively high interest rates and high collateral requirements for the operations and the growth of small firms.

There are various factors responsible for this challenge, the policymakers must take note of this issue and try to resolve as soon as possible by making appropriate changes in the existing financial and legal framework.

Meaning of crowdfunding:

Crowdfunding in its simplest means refers to process of collecting the funds from large number of persons or from the crowd. Crowdfunding is also defined as a pool of resources by a group of persons who have common goals. Crowdfunding helps the entrepreneurs to raise the required funds from the common person for execution of their plans. In brief, crowdfunding is a practice of funding a project by raising funds from a large number of persons via social media or internet.

Advantages of crowdfunding:

Crowdfunding is a new way of fund raising. It is very popular these days specifically among the women entrepreneurs and gaining momentum in India due to numerous advantages. Some important advantages of crowdfunding in comparison to other alternative sources of fund raising for small and medium size enterprises are as below:

- It is a very simple and cost effective way of fund raising and specially suits to women entrepreneurs.
- Entrepreneurs have the freedom to innovate naturally in a domain of their choice.
- No Change in equity capital composition.
- Detailed project proposal is not required for fund raising.
- Attract a wide range of investors.
- No minimum fundraise requirement.
- Progress of a fund raising campaign can be easily tracked.

Crowdfunding as an alternative source of financing:

Crowdfunding has emerged as an alternative source of financing that has revolutionized the entrepreneurial finance landscape. Crowdfunding is a decentralized funding mechanism that utilizes online platforms to connect project creators with potential investors, enabling them to raise funds directly from a large pool of individuals. Unlike traditional financing methods which rely on banks or venture capitalists, crowdfunding allows entrepreneurs and innovators to access capital from a diverse range of backers, including individual investors, consumers, and supporters of various causes. There are several distinct models of crowdfunding, each offering its own value proposition and investment dynamics. The details of these models are as below:

- **Reward-based crowdfunding:** In this model, project creators offer non-financial rewards or pre-sales of their product or service in exchange for financial contributions. Platforms like Kickstarter and Indiegogo have gained prominence in this space, facilitating the funding of creative projects, innovative products, and artistic endeavors.

  For example, the Pebble Time smartwatch campaign on Kickstarter raised over $20 million by offering backers the opportunity to pre-order the watch at a discounted price, along with exclusive accessories and early delivery.
- **Equity-based crowdfunding:** Equity crowdfunding enables investors to acquire equity or shares in a company in exchange for their financial contributions. This model allows individuals to invest in early-stage startups and small businesses, potentially gaining financial returns if the ventures succeed. Platforms like SeedInvest and Crowdcube have emerged as leading players in equity crowdfunding.

  A notable example is the Oculus VR campaign on Kickstarter, which raised funds for virtual reality technology and later attracted substantial equity investments, ultimately leading to its acquisition by Facebook.
- **Donation-based crowdfunding:** Donation-based crowdfunding involves individuals making voluntary contributions to support social causes, charitable projects, or personal endeavors. Platforms like GoFundMe and JustGiving have become popular destinations for donation-based crowdfunding.

  One notable industry example is the ALS Ice Bucket Challenge, which went viral on social media and raised millions of dollars for amyotrophic lateral sclerosis (ALS) research and awareness.
- **Lending-based crowdfunding:** Also known as peer-to-peer lending or crowdfunding lending, this model connects borrowers with individuals willing to lend money. It offers an alternative to traditional lending institutions, allowing borrowers to access funding at potentially lower interest rates, while providing lenders with opportunities for investment. LendingClub and Funding Circle are prominent platforms in this space.

Top crowdfunding platforms in india:

There are number of crowdfunding platforms available, some of the most important crowdfunding platforms in India are as below:

- **Milaap.org:** Milaap was found in 2010 by Jayesh Parekh, Vijay Sharma, and Rajiv Madhok. These three founding members shared a common vision to change people’s concept of giving. The platform enables borrowers to raise funds for education, healthcare, disaster relief, sports, and other such causes.

- **Ketto.org:** Launched in 2012, Ketto is a brainchild of Kunal Kapoor, Varun Sheth, and Zaheer Adenwala. It provides a platform to raise funds for important issues. Established with the idea to bring a change into society, Ketto's partners include CAP India, KWAN, Google Grants, and DASRA Social Impacts.
- **Rangde.org:** Rang De was established in the year 2008. The main inspiration behind starting Rang De was to make the peer-to-peer lending model lower cost micro-credit. It is a non-profit organization that earns a commission on the loan repayment.

Literature review:

The details of the literature considered for review for this purpose is as below:

- **Belleflamme, P., Lambert, T., and Schwienbacher, A. (2014):** This chapter provides an in-depth analysis of crowdfunding and explores the factors that influence campaign success. The authors highlight the importance of signaling, social networks, and campaign characteristics in attracting backers. They emphasize the need to tap into the right crowd, which includes individuals who possess domain-specific knowledge and are motivated to contribute.
- **Colombo, M. G., Franzoni, C., and Rossi-Lamastra, C. (2015):** The study focuses on the role of internal social capital in attracting early contributions in crowdfunding campaigns. It highlights that entrepreneurs with strong social networks and prior relationships with potential investors are more likely to receive early support. The findings emphasize the significance of social connections and social capital in crowdfunding success.
- **Gerber, E. M., Hui, J. S., and Kuo, P. Y. (2012):** This study explores the motivations behind posting and funding projects on crowdfunding platforms. It identifies various motivations such as altruism, social recognition, and personal interests. The authors highlight that individuals are motivated to participate in crowdfunding to be part of a community, contribute to causes they care about, and gain personal benefits.
- **Greenberg, D. N., Mollick, E. R., and Tinsley, C. H. (2016):** The chapter examines how venture capitalists mitigate uncertainty in early-stage investments through signals across multiple networks. It highlights the importance of signals such as endorsements, previous successful ventures, and network centrality in reducing investor uncertainty and increasing the likelihood of investment in crowdfunding campaigns.

- **Herzenstein, M., Dholakia, U. M., and Andrews, R. L. (2011):** This study investigates the herding behavior of investors in peer-to-peer loan auctions. The findings suggest that investors are influenced by the investment decisions of others, leading to herding effects. The study highlights the impact of social influence and the tendency of investors to follow the crowd in crowdfunding contexts.
- **Mollick, E. R. (2014):** The research provides insights into the dynamics of crowdfunding by examining factors such as project characteristics, social networks, and geographical distance. The findings suggest that social networks play a significant role in attracting funding, and projects with a higher number of backers tend to gain more attention and funding success.
- **Ordanini, A., Miceli, L., Pizzetti, M., and Parasuraman, A. (2011):** The study explores the transformation of customers into investors through crowdfunding platforms. It emphasizes the importance of service quality, trust, and value proposition in engaging customers and converting them into active investors. The findings highlight the role of platform design and customer experience in fostering investor participation.
- **Rossi, A., and Ahmed, S. (2016):** This chapter examines equity crowdfunding as a new model for financing entrepreneurship. It highlights the challenges and opportunities associated with equity-based crowdfunding and explores the factors that influence investor participation. The study underscores the potential of equity crowdfunding to provide access to capital for early-stage ventures.
- **Zhang, W., and Liu, Q. (2017):** The research investigates crowdfunding investment behavior by applying a sequential logit model. The findings reveal the presence of herd behavior in crowdfunding, indicating that the number of backers influences subsequent investor participation. The study emphasizes the impact of social influence and herding effects on investment choices in crowdfunding campaigns.
- **Xu, K., Wang, S., and Zhang, S. (2018):** This comprehensive literature review examines various aspects of crowdfunding research, including investor behavior. It highlights the importance of understanding psychological factors, social influence, and investor decision-making in crowdfunding campaigns. The review provides insights into the current state of research and identifies gaps and future directions for investigation.

Overall, these chapters shed light on the factors that influence investor behavior in crowdfunding, including signaling, social networks, motivations, herding behavior, and the impact of crowdfunding models. The findings contribute to a deeper understanding of the psychological dynamics at play and provide valuable insights for entrepreneurs, platform operators, and policymakers in the crowdfunding ecosystem.

Theoretical frameworks regarding crowdfunding

Understanding the theoretical frameworks that explain relationship between investor behavior and crowdfunding is very crucial for gaining insights into the decision-making processes involved. The key theories which plays very important roles in crowdfunding are as below:

- **Prospect theory:** Prospect Theory, developed by Daniel Kahneman and Amos Tversky, offers insights into decision-making under uncertainty. According to this theory, individuals' decisions are influenced by their subjective evaluation of gains and losses, rather than objective outcomes. In crowdfunding, investors assess potential returns and risks associated with their investment choices. For example, an investor may perceive a higher probability of success and potential gains when investing in a campaign for a technological innovation with proven market demand. Conversely, they may exhibit loss aversion and be hesitant to invest in a campaign with a higher perceived risk of failure, even if the potential returns are substantial.
- **Information asymmetry and signaling theory:** Information asymmetry refers to situations where one party possesses more information than the other, creating a power imbalance. In crowdfunding, information asymmetry between project creators and investors can influence investor decision-making. Signaling Theory suggests that project creators use signals or credible indicators to overcome information asymmetry and communicate project quality to potential investors. For instance, a project creator with a proven track record of successfully delivering previous projects may signal competence and reliability to potential investors, increasing their confidence in the campaign and encouraging investment.
- **Social identity theory:** Social Identity Theory points that individuals derive their self-concept and sense of identity from the social groups they belong to. In crowdfunding, investors may identify with specific communities or causes associated with a campaign. Their social identity can influence investor behavior and choices as they seek to maintain a positive image and affiliation with their social groups. For example, investors who strongly identify with environmental causes may be more inclined to support a crowdfunding campaign that aims to develop sustainable technologies or mitigate climate

change. Their investment aligns with their social identity and reflects their values and beliefs.

- **Diffusion of innovation theory:** Diffusion of Innovation Theory, developed by Everett Rogers, explains the spread and adoption of innovations within a social system. In crowdfunding, this theory helps understand how campaigns gain traction and attract investors over time. The theory emphasizes the role of early adopters, opinion leaders, and the diffusion process in shaping investor behavior. For example, a campaign for a cutting-edge technology product may initially attract tech enthusiasts and early adopters who are eager to support novel innovations. As these early adopters endorse the project and share their positive experiences, a wider audience becomes aware of the campaign, leading to increased investor participation.
- **Agency theory:** Agency Theory explores the principal-agent relationship and the conflicts of interest that arise between the two parties. In crowdfunding, agency theory helps analyze the relationship between project creators (agents) and investors (principals). Investors entrust their capital to project creators, who act as agents responsible for delivering the promised outcomes. The theory examines how investors mitigate agency problems by evaluating the competence, alignment of interests, and commitment of project creators. For instance, investors may assess the project creators' expertise, past performance, and transparency in project updates to determine if their interests align. Additionally, governance mechanisms such as disclosure requirements and contractual agreements can help align the interests of both parties and reduce information asymmetry.

Gaps and limitations in the existing literature:

The existing literature on crowdfunding as an alternative vehicle has made significant contributions; there are still gaps and limitations that warrant further examination. These gaps help to identify areas where future research can contribute to a more comprehensive understanding of crowdfunding as an alternative vehicle for women entrepreneurs. The following are some key gaps and limitations in the existing literature:

- **Limited focus on contextual factors:** Many studies in the literature have predominantly focused on relationship of crowdfunding and entrepreneurship in general. However, there is a need to explore the influence of contextual factors, such as campaign characteristics, platform features, and market conditions, on fund raising by women entrepreneurship through crowdfunding.

- **Lack of longitudinal studies:** Most existing studies in the literature have employed cross-sectional designs, examining crowdfuning at a specific point in time. Longitudinal studies tracking crowdfunding by women entrepreneurs over time can provide insights into the dynamic nature of decision-making in crowdfunding.
- **Limited diversity in sample composition:** The majority of empirical studies in the literature have focused on campaigns from popular crowdfunding platforms, which may limit the generalizability of the findings. There is a need for studies that encompass a broader range of platforms, geographic regions, and campaign categories to capture the diversity of investor behavior in crowdfunding. Additionally, more research is needed to examine the impact of cultural and demographic factors on investor decision-making in different crowdfunding contexts.
- **Mixed findings and inconsistent methodologies:** While there has been considerable research on crowdfunding as an alternative vehicle, some findings are inconsistent across studies. This may be attributed to variations in research methodologies, sample sizes, and measurement approaches. Establishing standardized methodologies and measurement instruments can enhance the comparability of findings and improve the overall understanding of crowdfunding and women entrepreneurship.
- **Ethical and regulatory considerations:** The crowdfunding continues to evolve, ethical and regulatory considerations become increasingly important. The existing literature has yet to comprehensively address the ethical implications of crowdfunding and women entrepreneurship. Future research should explore the potential ethical challenges and provide guidance for platform operators, campaign creators, and investors to ensure transparency, fairness, and accountability in the crowdfunding ecosystem.

Addressing these gaps and limitations in future research will enhance the understanding of psychological factors and investor decision-making in crowdfunding. By incorporating diverse samples, adopting longitudinal designs, considering contextual factors, and exploring ethical considerations, researchers can advance knowledge in this field and provide valuable insights to inform practice, policy, and platform design in the rapidly evolving crowdfunding landscape.

Social proof and its influence on fund raising by women entrepreneurs:

Social proof refers to individuals' tendency to rely on the actions and choices of others as a form of validation or guidance in decision-making. In the context of crowdfunding, social proof plays a crucial role in shaping investor choices and perceptions. Social proof indicators in crowdfunding campaigns include the number of backers, comments, endorsements, social media shares, and media coverage. These indicators serve as signals that influence potential investors' attitudes and decisions. They provide social validation, credibility, and perceived popularity, contributing to the formation of positive perceptions about a campaign.

Research suggests that social proof influences investor choices in several ways:

- **Perceived project quality:** A high number of backers or positive comments can create the perception of project quality. Potential investors may interpret the presence of many backers as a vote of confidence, signaling that others have conducted due diligence and found the project worthy of support. This perception enhances investor confidence and increases the likelihood of participation.
- **Social validation:** Social proof indicators act as social validation for potential investors. When they observe a campaign with numerous backers or endorsements from influential individuals or organizations, it reinforces the notion that the project is credible and trustworthy. Investors tend to rely on the actions of others as evidence that the project has passed scrutiny and is deserving of their investment.
- **Bandwagon effect:** The presence of social proof indicators can trigger the bandwagon effect, wherein individuals are more likely to join a campaign if they see others doing so. People tend to follow the crowd, assuming that the collective judgment of others is more reliable. As the number of backers increases, the bandwagon effect intensifies, leading to further participation from potential investors.
- **Network effects:** Social proof and social influence play a role in network effects, wherein a campaign attracts more attention, backers, and media coverage as the network of investors expands. A larger network creates a positive feedback loop, increasing the perceived value and attractiveness of the campaign, further attracting investors.

Understanding the influence of social proof is crucial for campaign creators and platform operators. By leveraging social proof indicators effectively, creators can enhance their campaigns' appeal, credibility, and trustworthiness, attracting a larger pool of investors. Platform operators can optimize platform design and functionalities to highlight social proof, fostering a positive environment that facilitates investor engagement and participation.

Findings and Analysis:

The reviewed literature on crowdfunding and women entrepreneurship provides valuable insights into the psychological factors influencing investment decisions. The analysis of the literature revealed several key findings, which are as below:

- **Motivations for investment:** One consistent finding across the literature is the variety of motivations that drive individuals to invest in crowdfunding campaigns. Motivations include financial return, social impact, personal interest, supporting innovation, and being part of a community. Understanding these motivations is crucial for campaign creators and platform operators to effectively engage potential investors.
- **Role of social influence:** Social influence plays a significant role in investor decision-making in crowdfunding. Studies consistently highlight the impact of social proof, herding behavior, and social networks on investment choices.
- **Information asymmetry and signaling:** Information asymmetry between project creators and investors is a crucial factor influencing investment decisions in crowdfunding. Signaling theory suggests that project creators use signals to overcome this information asymmetry and communicate project quality.
- **Cognitive biases:** Cognitive biases, such as loss aversion, framing effects, and overconfidence, impact investor decision-making in crowdfunding. Prospect Theory suggests that individuals are more sensitive to potential losses than gains, leading to risk aversion.
- **Platform design and trust:** The design of crowdfunding platforms and the establishment of trust are critical in influencing investor behavior. The platform's features, user interface, transparency, and reputation systems contribute to building trust and confidence among investors.
- **Contextual factors:** The literature recognizes the influence of contextual factors on investor behavior in crowdfunding. The contextual factors must be kept in mind while taking decisions regarding crowdfunding

Implications and Recommendations:

The research on crowdfunding as an alternative source of fund raising for women entrepreneurs has several practical implications for campaign creators. By understanding and leveraging these implications, campaign creators can enhance their strategies to attract and engage investors effectively. The following are key practical implications derived from the findings of the chapter:

- **Building social proof:** Campaign creators should focus on building social proof to enhance investor confidence and attract more backers. Highlighting the number of backers and displaying endorsements or testimonials from trusted sources can serve as strong social proof indicators. Leveraging the power of social media engagement, such as likes, shares, and comments, can also contribute to building social proof. By actively seeking endorsements, engaging with influencers, and cultivating positive social media interactions, campaign creators can increase their social proof and create a sense of credibility and popularity.

- **Engaging influencers:** Collaborating with influential individuals or experts in the relevant field can significantly impact investor decision-making. Expert endorsements and testimonials provide additional validation and increase trust in the campaign. Campaign creators should identify and engage with influencers who align with their project's goals and values. By leveraging the influence and credibility of these individuals, campaign creators can attract more attention from potential investors and increase their chances of success.
- **Communicating project viability:** Clear and transparent communication about project viability is crucial for attracting investors. Campaign creators should provide detailed information about the project, its objectives, and the value proposition it offers. By demonstrating a clear plan, feasibility, and market potential, campaign creators can address investor concerns and mitigate information asymmetry. Transparency in terms of project updates, progress, and potential risks can further build trust and instill confidence in potential backers.
- **Addressing investor motivations:** Understanding the motivations of potential investors is vital for campaign creators. By aligning their messaging and value proposition with investor motivations, campaign creators can effectively engage their target audience. For example, if social impact is a key motivator for potential investors, campaign creators can emphasize the positive societal outcomes of their project. By tailoring their communication and value proposition to address investor motivations, campaign creators can increase the appeal and resonance of their campaigns.
- **Nurturing an engaged community:** Campaign creators should focus on nurturing an engaged community around their project. Building a sense of belonging, participation, and shared purpose can create a loyal and supportive network of backers. Regularly updating backers on project progress, milestones, and achievements helps maintain their interest and involvement. Engaging with backers through social media, forums, and events can foster a sense of community and encourage continued support throughout the campaign and beyond.

- **Addressing psychological biases:** Campaign creators should be aware of the psychological biases that influence investor decision-making. By addressing cognitive biases such as loss aversion, framing effects, and overconfidence, campaign creators can provide a balanced and realistic perspective on the potential risks and rewards of investing in their project. Emphasizing risk mitigation strategies, providing transparent information, and presenting comparative analyses can help investors make more informed decisions.

In conclusion, campaign creators can implement these practical implications to enhance their crowdfunding strategies. By focusing on building social proof, engaging influencers, communicating project viability, addressing investor motivations, nurturing an engaged community, and addressing psychological biases, campaign creators can attract and retain investors more effectively. These practical implications provide actionable recommendations that can increase the likelihood of crowdfunding campaign success and maximize the potential for funding outcomes.

Strategies for platform operators to optimize investor engagement:

Platform operators play a crucial role in facilitating successful crowdfunding campaigns and maximizing investor engagement. Based on the findings of the research on women entrepreneurs and investor decision-making in crowdfunding, the following strategies are recommended for platform operators to optimize investor engagement:

- **Enhance user experience and interface:** Platform operators should focus on improving the user experience and interface to attract and retain investors. A user-friendly platform with intuitive navigation, clear project information, and easy investment processes can enhance investor engagement. For example, platforms like Kickstarter and Indiegogo have user-friendly interfaces that allow investors to browse campaigns, access project details, and make investments seamlessly. Platform operators should prioritize continuous improvement and innovation to provide a positive and hassle-free user experience.
- **Implement robust verification and quality control processes:** To enhance investor trust and confidence, platform operators should implement robust verification and quality control processes. This includes verifying the authenticity and credibility of campaign creators, ensuring compliance with regulations, and conducting due diligence on project feasibility. For instance, platforms like Seedrs and Crowdcube conduct thorough screening and due diligence on equity crowdfunding campaigns, providing investors with

a higher level of assurance. By maintaining high-quality standards, platform operators can enhance investor confidence and attract more participants.

- **Facilitate social interaction and engagement:** Platform operators should provide features and tools that facilitate social interaction and engagement among investors. Creating a sense of community within the platform can foster collaboration, knowledge sharing, and networking among investors. For example, platforms like Fundable and StartEngine offer discussion forums, chat features, and networking events where investors can connect with each other and share insights. Such features enhance investor engagement and provide opportunities for collaboration and learning.
- **Promote investor education and resources:** Platform operators should prioritize investor education and provide resources that empower investors to make informed decisions. Educational materials, webinars, and guides on crowdfunding investing can help investors understand the risks, rewards, and best practices. For instance, platforms like Fundrise and RealtyShares offer educational content on real estate crowdfunding, guiding investors on evaluating investment opportunities and understanding market trends. By providing educational resources, platform operators can empower investors and contribute to a more informed and confident investor community.
- **Foster transparency and disclosure:** Transparency and disclosure are essential for building investor trust in the crowdfunding ecosystem. Platform operators should enforce transparency requirements for campaign creators, including clear project descriptions, financial projections, risks, and updates. Platforms like GoFundMe and Kickstarter have guidelines and policies in place to ensure transparency and accountability. By fostering transparency and requiring regular updates from campaign creators, platform operators can enhance investor confidence and reduce information asymmetry.
- **Leverage data analytics and personalization:** Platform operators should leverage data analytics and personalization techniques to enhance investor engagement. Analyzing investor preferences, investment patterns, and behavior can help tailor recommendations and suggestions to individual investors. For example, platforms like CircleUp use data analytics to match investors with relevant investment opportunities based on their interests and previous investment history. By providing personalized recommendations, platform operators can increase investor engagement and improve the overall user experience.

Policy recommendations to foster a sustainable and transparent crowdfunding ecosystem for women entrepreneurs

To foster a sustainable and transparent crowdfunding ecosystem, policymakers can implement the following policy recommendations based on the findings of the research on psychological factors and investor decision-making in crowdfunding:

- **Regulatory framework:** Establish a regulatory framework specific to crowdfunding that balances investor protection with the promotion of innovation and entrepreneurship. The framework should address issues such as transparency requirements, disclosure standards, crowdfunding platforms' responsibilities, and investor eligibility criteria.
- **Investor education and protection:** Promote investor education and protection through educational campaigns, guidelines, and resources. Policymakers can collaborate with crowdfunding platforms, financial institutions, and investor associations to provide educational materials that explain the risks, rewards, and best practices of crowdfunding investing. Additionally, regulations can be implemented to protect investors from fraudulent activities, ensuring that campaign creators adhere to transparency standards, and enabling investors to make informed decisions.
- **Risk mitigation and due diligence:** Encourage crowdfunding platforms to implement risk mitigation measures and due diligence processes to enhance investor protection. Policymakers can work with industry stakeholders to develop standards for assessing project viability, evaluating campaign creators, and conducting background checks. By promoting due diligence and risk assessment, policymakers can foster a more trustworthy crowdfunding ecosystem and minimize the potential for investor losses.
- **Transparency and disclosure requirements:** Enforce transparency and disclosure requirements for crowdfunding campaigns. Policymakers can establish guidelines that mandate clear and comprehensive project descriptions, financial information, risk disclosures, and progress updates. Platforms should be responsible for ensuring campaign creators comply with these requirements and provide investors with accurate and up-to-date information. By promoting transparency, policymakers can reduce information asymmetry and increase investor confidence.
- **Cross-border crowdfunding:** Facilitate cross-border crowdfunding by harmonizing regulations and removing barriers. Policymakers can work towards standardizing crowdfunding regulations across different jurisdictions, enabling campaign creators and investors to participate in crowdfunding activities globally. International collaboration

and regulatory cooperation can foster a more connected and accessible crowdfunding ecosystem, opening up opportunities for diversification and cross-border investment.

Conclusion:

Today, crowdfunding is looked as an alternative way of raising funds for start ups and new businesses. Crowdfunding is gaining momentum especially among women entrepreneurs. The increasing importance of crowdfunding as an alternative vehicle demands for more concern of the policymaker in this regard, so that the interest of all the stakeholders can be protected. India may soon bring in the requisite laws to support this in a big way, as efficient crowd funding system can really play the role of catalyst in bringing the start up ideas into reality. Crowdfunding comes with many advantages compared to existing avenues available to start ups and SMEs. Capital raise under the Crowdfunding Platform not being a public offer and thus not triggering public offer related pre-conditions, and the related costs and compliances therein, is a good starting point for this platform available for such new generation companies. This will also enable the Eligible Entities to reach out to a wider section of investors and investor groups for raising capital. As there is an absence of track record requirement for the Eligible Entitles and such Eligible Entities can raise funds even before their venture actually becomes commercially viable, such capital investment through Crowd funding will be in the form of a risk capital. Thus, there is a greater need to have this space appropriately regulated rather than being over regulated.

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छात्रों के जीवन पर मोबाइल फोन का प्रभाव

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इसमें कोई संदेह नहीं है कि मोबाइल फोन एक मूल्यवान उपकरण है। यह सहकर्मियों, मित्रों और परिवार के सदस्यों के बीच संचार की सुविधा प्रदान करता है। ऐसे लाभ प्रदान करने वाली सभी प्रौद्योगिकियां कमियों के एक समूह के साथ आती हैं। मोबाइल फोन का छात्रों के जीवन पर बहुत प्रभाव पड़ता है। क्या आप सोच रहे हैं कि मोबाइल फोन का छात्र के जीवन पर क्या प्रभाव पड़ता है ? फिर हम आपको यहां एक संपूर्ण गाइड प्रदान करते हैं।

पिछले कुछ दशकों में मोबाइल फोन का तेजी से विकास हुआ है। मूल रूप से, उनका उपयोग केवल कॉल करने और प्राप्त करने के लिए किया जाता था। हालाँकि, दो दशक बाद, अब ऐसे मोबाइल उपकरण हैं जो न केवल आपको कॉल करने और प्राप्त करने की अनुमति देते हैं, बल्कि संगीत सुनने, फ़ोटो लेने, आपकी स्वास्थ्य जानकारी की जाँच करने आदि की भी अनुमति देते हैं। मोबाइल फोन अधिक उचित होने के कारण, आजकल हर कोई एक साथ रखता है या दो फोन हर समय।

वैश्विक महामारी के कारण स्कूल या कॉलेज के पाठ्यक्रम को ऑनलाइन वितरित किया जाना है, इसलिए छात्रों के पास मोबाइल होना आवश्यक है। हर किसी के पास लैपटॉप या कंप्यूटर खरीदने के लिए वित्तीय साधन नहीं होते हैं, इसलिए मोबाइल एक सस्ता विकल्प है और ऑनलाइन लेक्चर में कंप्यूटर का स्थान ले लेता है।

मोबाइल डिवाइस की सुविधा होने से छात्रों को बढ़त मिलती है। ऑनलाइन लेक्चर के अलावा, लोग इसका उपयोग मनोरंजन जैसे मूवी, गेम और सोशल मीडिया के लिए भी कर सकते हैं। अब हम एक ऐसी दुनिया में रहते हैं जो मोबाइल फोन की वजह से छोटी और पहले से कहीं ज्यादा जुड़ी हुई है। 95þ से अधिक छात्रों के पास स्मार्टफोन है, और उनमें से 75þ के पास इंटरनेट एक्सेस और ऐप्स हैं।

छात्र अब एक दूसरे के साथ संवाद करने और हमेशा बदलते शैक्षिक संसाधनों तक ऑनलाइन पहुंचने के लिए मोबाइल फोन पर निर्भर हैं। मोबाइल फोन छात्रों को विभिन्न प्रकार के लाभ और चुनौतियां प्रदान करते हैं। स्कूल के नियमों के आधार पर, स्मार्टफोन या तो एक उपयोगी शैक्षणिक उपकरण या व्याकुलता के रूप में काम कर सकते हैं।

कई स्कूलों में, कक्षाओं में लैपटॉप की अनुमति नहीं है। मुफ्त शैक्षिक और सूचना संसाधनों तक पहुंच प्रदान करने के मामले में मोबाइल फोन लैपटॉप की जगह ले सकते हैं। छात्रों को सामग्री को अधिक आसानी से याद रखने में मदद करने के लिए मोबाइल फोन का उपयोग चित्रों और वीडियो को कैप्चर करने के लिए किया जा सकता है।

युवा पीढ़ी के लिए वरदान और अभिशाप होने के अलावा, इनमें से कई फोन शिक्षा और मनोरंजन के लिए भी उपयोग किए जाते हैं, जो ब्लैकमेल, पोर्नोग्राफी देखने और साइबर अपराध को बढ़ाने जैसी बुरी आदतों को जन्म देते हैं।

छात्रों पर मोबाइल फोन के सकारात्मक प्रभाव

1. सुविधा

छात्र दशकों पहले अपना गृहकार्य करने के लिए पुस्तकालय में डेस्कटॉप कंप्यूटर पर निर्भर थे क्योंकि स्मार्ट मोबाइल फोन आज की तरह आसान नहीं थे। परिणाम कक्षा में अनुसंधान की धीमी गति थी। आज के मोबाइल फोन में सभी प्रकार की आधुनिक तकनीक शामिल है, जिससे उन्हें इधर-उधर ले जाना आसान हो जाता है।

2. सूचना और प्रौद्योगिकी तक पहुंच

कक्षा के बाद, सीखना जारी है। जैसा कि वे अपने शैक्षणिक जीवन के बारे में जाते हैं, छात्रों के पास वास्तविक समय की जानकारी तक पहुंच होती है। पुराने तरीके के तरीकों के बजाय प्रौद्योगिकी-संचालित उपकरणों का उपयोग करने पर छात्रों को आकर्षित करना बढ़ जाता है। वर्तमान प्रौद्योगिकी युग के साथ चलने के लिए लगभग सभी आधुनिक तकनीक नवीन हैं। यह छात्रों के जीवन में मोबाइल फोन के सबसे अच्छे सकारात्मक प्रभावों में से एक है।

3. संचार और सुरक्षा में सुधार

मोबाइल उपकरणों का उपयोग छात्रों द्वारा अपने माता-पिता और अभिभावकों को सूचित करने के लिए किया जा सकता है कि वे किसी भी समय कहां हैं। अपने बच्चों के स्थान की निगरानी करके, माता-पिता प्रशासनिक कर्मचारियों के कार्यभार को कम कर सकते हैं, जिन्हें आम तौर पर माता-पिता और उनके बच्चों के बीच संदेशों को स्थानांतरित करने के लिए कहा जाता है।

4. सामाजिक मनोरंजन

इन मोबाइल उपकरणों द्वारा छात्रों का मनोरंजन किया जाता है। जब वे अच्छी फिल्मों या संगीत के साथ आराम करते हैं, तो वे अपने सभी शैक्षणिक कार्यों से छुट्टी ले लेते हैं। वे गेम भी खेल सकते हैं या उस पर इंटरनेट सर्फ कर सकते हैं।

5. स्मृति

ये स्मार्टफोन क्लासवर्क के दौरान कठिन आरेखों की तस्वीरें लेने, शिक्षक के स्पष्टीकरण की लाइव रिकॉर्डिंग आदि के लिए उपयोगी होते हैं। इस प्रकार, छात्र जरूरत पड़ने पर संग्रहीत डेटा का उल्लेख कर सकते हैं। मोबाइल फोन के बिना यह संभव नहीं होता।

6. एक आधुनिक दुनिया के लिए अनुकूलन

इस उपकरण का उपयोग करने से छात्रों को आधुनिक कौशल से परिचित होने में मदद मिलती है। मोबाइल फोन वाले छात्रों को नौकरी के बाजार में एक फायदा दिया जाता है क्योंकि मोबाइल फोन कई करियर में महत्वपूर्ण भूमिका निभाते हैं।

7. अपने आप को व्यवस्थित करें

यह छात्रों पर फोन के सकारात्मक प्रभावों में से एक है । अलार्म, शब्दकोश, कैलेंडर, विश्वकोश, नोट्स और घड़ियाँ जैसे उपकरण इसे संभव बनाते हैं। यह सीखने को आसान बनाता है।

छात्रों पर मोबाइल फोन का नकारात्मक प्रभाव

1. व्याकुलता

हालांकि फोन बहुत उपयोगी होते हैं, वे ध्यान भटकाने वाले भी हो सकते हैं। कुछ छात्र इन फोन का उपयोग पूरी कक्षा या अध्ययन के घंटों के दौरान करते हैं, इसलिए पढ़ने का समय नहीं होता है। ध्यान भंग करने वालों में संगीत, इंटरनेट, फिल्में, इंस्टाग्राम, स्नैपचैट आदि हैं।

2. स्वास्थ्य के लिए जोखिम

हाल के अध्ययनों से पता चला है कि डिवाइस से निकलने वाला विकिरण कैंसर और ब्रेन ट्यूमर जैसी पुरानी स्वास्थ्य स्थितियों से जुड़ा हुआ है। नींद की कमी के कारण भी तनाव होता है, जिसका असर आपके स्वास्थ्य पर पड़ता है।

3. साइबरबुली

वेब पर, आप अभी भी गाली-गलौज, धमकियाँ, और शरीर को शर्मसार करने वाला पा सकते हैं। यह कुछ ऐसा है जिससे छात्र अवगत होते हैं, और इसका उन पर नकारात्मक प्रभाव पड़ सकता है।

4. कदाचार की जांच की

छात्र अपने फोन का उपयोग उन सवालों के जवाब देने के लिए कर सकते हैं जिनका जवाब सीधे उनके दिमाग से दिया जाना चाहिए। कदाचार करने वाले छात्र को स्कूल से निकाला जा सकता है, इसलिए बच्चे की शिक्षा प्रभावित होती है।

5. गलत शैक्षिक संसाधन

इस तथ्य के कारण कि इंटरनेट सभी के लिए निःशुल्क है, यह सुनिश्चित करना असंभव है कि ऑनलाइन उपलब्ध सभी शैक्षिक संसाधन वैध हैं। यह छात्रों को जानकारी के कई झूठे और भ्रामक स्रोतों से अवगत कराता है।

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व्यवहारिक जीवन में योग का महत्त्व

नीतू शर्मा[1] और मंजू तिवारी[2]

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[2]कमला शिक्षक प्रशिक्षण महाविद्यालय, धौलपुर, राजस्थान

सारांश:

योग शब्द संस्कृत व्याकरण के 'युज' धातु से बना है। जिसका अर्थ है जुड़ना। जुडना एक ऐसी विद्या से जिससे की मनुष्य जीवन का सर्वागीण विकास हो, तथा वह ब्रहम विद्या की प्राप्ति या समाधि की प्राप्ति के लिए अग्रसारित हो सके। योग को महर्षि पतंजलि ने परिभाषित किया है। चित्त वृत्ति निरोध के रुप में चित्त वृत्ति के सर्वथा अभाव की स्थिति ही कैवल्य की स्थिति है। वेदो में पुराणों में योग की महिमा का गुणगान किया है। वही श्रीकृष्ण ने श्रीमद ्भगवद् गीता में कर्मो की कुशलता के रुप में परिभाषित किया है। इस प्रकार यह योग विद्या प्राचीन ग्रन्थो में महत्वपूर्ण अंग माना गया है।

प्रस्तावना:

वर्तमान समय में हम सभी ''योग'' शब्द से भली भॉति परिचित हैं। चाहे बच्चा हो, जवान हो, वृद्ध हो, स्त्री हो, पुरूष हो, हर उम्र का व्यक्ति अपने अनुसार योग शब्द से कुछ ना कुछ अर्थ ग्रहण करता है। क्यांेकि योग के महत्व इसके उपयोग से किसी ना किसी रूप में इन्कार नहीं किया जा सकता है, योग को हम सच्चे अर्थो में अपने जीवन में ग्रहण कर व्यावहारिक दृष्टि से इसे अपने लिए उपयोगी बना सके। इसके लिए बहुत ही आवश्यक है कि इसके सही अर्थ को जाने समझें। इसके बिना हम योग के उद्देश्य को पूरा नहीं कर सकते।

यदि हम योग शब्द को गहराई से जानने समझने, अनुभव करने का प्रयत्न करें तो हम पायेंगे कि कोई व्यक्ति अपने प्रति पूरी तरह सजग होकर अपने चित्त में संचित जन्म जन्मान्तर के जो कर्म संस्कार अर्थात् पाप - पुण्य के रुप में अब तक के जन्मों में जो भी कर्म हुए है, उन सभी कर्मों का क्षय करके, भोग करके जब अपने आत्म स्वरुप में स्थिर हो जाता है, अर्थात् उसे यह बोध हो जाता है कि मैं पंचमहाभूतों से बना नश्वर शरीर नहीं हूॅ, अपितु परमात्मा का अभिन्न अंश आत्मा हूॅ। इसे ही सच्चे अर्थों में योग कहा जाता है।

योग का अर्थ

योग शब्द संस्कृत के 'युज' धातु से बना है, जिसका अर्थ होता है, जोड़ना अर्थात् किसी भी वस्तु से अपने को जोड़ना या किसी कार्य में स्वयं को लगाना। पाणिनिगण पाठ का विस्तृत अध्ययन करें तो उसमें तीन 'यूज्' धातु हैं।

(क) युज समाधौ-दिवादिगणीय,

(ख) युजिर योगे-रुधादिगणीय,

(ग) युजसंयमने-चुरादिगणीय,

उद्देष्य

- योग के अर्थ को भली भॉति स्पष्ट कर सकेगे।

- योग विद्या के उद्धेश्य को स्पष्ट कर सकेगे।
- योग की विभिन्न परिभाषाओं का विश्लेषण कर सकेगे।
- व्यावहारिक जीवन में योग का क्या महत्व है ।

योग का महत्वः

योग मनुष्य के जीवन में काफी महत्वपूर्ण होता है। योग मनुष्य को स्वस्थ बनाए रखने का कार्य करता है। जो लोग योग करते है, वें मानसिक व शारीरिक दोनों रूप से स्वस्थ रहते है। योग से मन को शांति मिलती है।

वर्तमान समय में जिस स्तर से रोग बढ़ रहे है, उसमें योग और भी अधिक महत्वपूर्ण हो गया है। योग करने से आप इन सभी बीमारियों से आसानी से लड़ सकते है।

शारीरिक स्वास्थ्य में योग की भूमिका

आजकल लोग कई प्रकार के दर्द से पीड़ित हैं। वे पैर की उंगलियों को छूने या नीचे की ओर झुकने के दौरान कठिनाइयों का सामना करते हैं। योग का नियमित अभ्यास सभी प्रकार के दर्द से राहत प्रदान करता है। रक्त प्रवाह बढ़ाकर योग आपके हृदय को स्वस्थ बनाने में मदद करता है और यह आपके शरीर और नसों में रक्त के प्रवाह को बढ़ाता है। यह आपके शरीर को ऑक्सीजन युक्त रखने में मदद करता है।

मानसिक स्वास्थ्य में योग की भूमिका

आंतरिक शांति प्राप्त करने और तनाव के खिलाफ लड़ाई में मदद करता है। योग एक व्यक्ति में शांति के स्तर को बढ़ाता है और उसके आत्मविश्वास को और अधिक बढ़ाने तथा उसे खुश रहने में मदद करता है। ध्यान केंद्रित करने की शक्ति प्राप्त होती है। योग आपके शरीर को शांत करने और आराम करने में मदद करता है जिसका मतलब तनाव का कम होना है और आप अपने काम पर ध्यान केंद्रित कर सकते है। यही कारण है कि बच्चों और किशोरों को योग करने के लिए प्रोत्साहित किया जाता है क्योंकि यह उनकी पढ़ाई में बेहतर तरीके से ध्यान केंद्रित करने में मदद करता है।

योग का आध्यात्मिक महत्त्व

योग के अभ्यास से व्यक्ति को मन, शरीर और आत्मा को नियंत्रित करने में मदद मिलती है। यह भौतिक और मानसिक संतुलन द्वारा शांत मन और संतुलित शरीर की प्राप्ति कराता है

योग का सामाजिक महत्त्व

स्वस्थ एवं सुसंस्कारित परिवार से ही एक आदर्श समाज की स्थापना होती है। इस आदर्श समाज की स्थापना में योग की भूमिका महत्वपूर्ण है। योग मनुष्य को शारीरिक व मानसिक रूप से स्वस्थ बनाता है, और एक स्वस्थ व्यक्ति ही स्वस्थ समाज का निर्माण कर सकता है।

योग का आर्थिक महत्त्व

एक कर्मयोगी मनुष्य अपने व्यवसाय को विस्तृत कर आय अधिक उपार्जित कर सकता है। यौगिक अभ्यास से कार्यक्षमता विकसित कर बड़े -बड़े उद्योगो के अन्तर्गत कार्यकरने वाले श्रमिको कर्मचारियो में कार्यकुशलता व कार्यक्षमता को बड़ाया जा सकता है, जिससे आर्थिक क्षेत्र में लाभ व उत्पादकता में वृद्धि की जा सकती है।

योग का शैक्षणिक महत्त्व

योग के नियमित अभ्यास से मस्तिष्क शक्तिशाली एवं संतुलित बना रहता है. बिना विचलित हुए आप शांत मन से संसार के दुःख, चिंताओं एवं समस्याओं का सामना कर सकेंगे। योग से मानसिक स्वास्थ्य ठीक रहता है जिससे शैक्षिक विकास सम्भव है। योग का अभ्यास व्यक्ति के सुप्त शक्तियों को जागृत करता है और उनमें आत्मविश्वास भरता है

निष्कर्ष:

योग मनुष्य के जीवन को स्वस्थ्य बनाये रखने में बहुत महत्त्वपूर्ण है। योग से ही व्यक्ति का शरीर और मन स्वस्थ रहता है और एक स्वस्थ्य शरीर में ही स्वस्थ्य मस्तिष्क निवास करता है। योग के नियमित अभ्यास से सभी शारीरिक कष्टो से छुटकारा पाया जा सकता है। योग से शारीरिक, मानसिक, आध्यात्मिक, सामाजिक और आर्थिक विकास होता है।

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ROLE OF CONSUMER CLUB IN PROMOTING CONSUMER AWARENESS AND KNOWLEDGE AMONG BOYS AND GIRLS

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Abstract:

The presence study was in realized the study on 'Assessing consumer awareness and knowledge among boys and girls. In this study, an organized Hausians consumer club, under the consumer club got the activity done. The major findings of personal profile of respondents revealed that 84.0 Percent of the respondents were found to be the age group of 18-20 years. Education status of respondents depict that (33.33%) equal percent of respondents were from B.Sc. 1st year, 2nd year and 3rd year and more than half of the respondents were girls (53.3%) and 46.7 percent were boys. The existing level of consumer awareness and knowledge was ($\bar{x}$ =10.7±0.8) and ($\bar{x}$ =8.8±1.5) respectively. Findings of existing level of consumer awareness and knowledge as per gender, girls were found to be having more consumer awareness and knowledge ($\bar{x}$ =10.8±0.8 and 9.2±4) than boys ($\bar{x}$ =10.6±0.8 and 8.9±5.9). A consumer club was established in Department of Family Resource Management on 17-01-2023. A training (15 days) programme was organized under which experts delivered lecture on consumer awareness and knowledge. A handbook manual on A way to green consumer was prepared. Regarding level of consumer awareness and knowledge as per gender was ($\bar{x}$ =10.6±0.8 and $\bar{x}$ =10.8±0.8, $\bar{x}$ =8.9±5.9 and $\bar{x}$ =9.2±4.6) at pre and ($\bar{x}$ =12.6±2.6 and $\bar{x}$ =16.0±2.5, $\bar{x}$ =10.9±8.5 and $\bar{x}$ =11.4±7.1) post stage which depict that enhance the level of awareness and knowledge after training among boys and girls. Age was found to be having significantly correlated with (r=0.4) consumer problem. Further education was found to be significantly correlated with consumer protection act (r=0.5), redressal mechanism (r=0.4) and consumer organization (r=0.4).

Introduction:

In an effort to bring insight into the current state of consumerism in India, Indiabizclub (2022) made a statement that the country's early stages of consumer awareness were greatly impacted by poverty, illiteracy, and lack of education. According to Pathi (2011), in order to meet the challenges of the modern world, consumer protection through consumer awareness requires a more adaptable approach. Exploitation of consumers can be prevented by raising awareness among them with the help of various agencies. The success of consumerism and consumer protection depends in large part on educational institutions, which are among all other institutions (Kumar, 2012). Children also lack the ability to assess advertising promises. They are likely to take an advertiser's message to be accurate, impartial, and truthful. When this happens, it becomes vital for parents, society, and our policymakers to teach our kids about consumer protection (Pathania, 2010). At college-level consumer education is a crucial step in developing young people's capacity to assume responsibility for their own lives, those of their families, social obligations, and environmental responsibilities. Students that receive consumer education are better prepared to participate in society as responsible citizens. There is also a chance and a way for teachers to teach pupils to increase public awareness of consumption if we don't halt the merchants' illicit trade practices (Nedumaran and Mehala, 2019).

It is critical and ever more important to inform and inspire consumers about consumer awareness. In other words, the customer needs to be empowered with regard to his rights. In order to be able to defend himself from any wrongdoing consumer needs be given the tools necessary to be watchful and have discriminating vision (Nair, 2012).

Objectives

1. To evaluate boys and girls about their existing level of consumer awareness and knowledge
2. To establish the consumer club to enrich the awareness and knowledge among boys and girls
3. To assess the post facto level of boys and girls awareness and knowledge

Methodology

The study was conducted in three phases

Phase I: To evaluate boys and girls about their existing level of consumer awareness and knowledge

Locale of study

The campus of CCSHAU, Hisar was selected purposively for the study to find out the consumer awareness and knowledge level among boys and girls. Present study was conducted on 45 Under Graduated boys and girls randomly selected from CCSHAU, Hisar.

Sampling procedure

For present study students from the class of B. Sc. 1st year, 2nd year, 3rd year were taken as respondents. Total 15 students i.e, 7 boys and 8 girls were taken from each class.

Variables and their measurements

For the presence study, independent and dependent variable as were taken age, education, gender, marital status, family types, family size, family occupation, land size and use of mass media as independent variables and level of consumer awareness and knowledge as dependent variables.

Tools and techniques for data collection

A questionnaire was developed and data was collected through personal interview schedule.

Phase II: To establish the consumer club to enrich the awareness and knowledge among boys and girls

Phase-II, was undertaken under three subheads:

Subhead I: A consumer club was established in department of Family Resource Management on 17-01-2023. Proper procedure was followed for developing consumer club by finalizing objective, membership, logo, registration and function of the club.

Subhead II: Further awareness and knowledge among students was imparted through lectures. A series of lecture were organized under Hausians consumer club i.e. introductory class, pre-data collection, consumer education, logo and slogan making competition, poster making competition and post data collection etc. All the lectures were delivered by expert (Faculty of C.R. law college).

Subhead III: A package of information was prepared in form of manual on a way to green consumer.

Phase-III: To assess the post facto level of boys and girls awareness and knowledge

To assess the impact of training on the awareness and knowledge level of boys and girls pre developed questionnaire was used and data was collected through personal interview schedule

Analysis of data:

The collected data was suitably coded, tabulated and statistically analyzed using frequency, percentage, means score. To study the difference between pre and post 't' test was used.

Result:

Study conducted in three phases:

Phase I: To evaluate boys and girls about their existing level of consumer awareness and knowledge

Personal profile of the respondents

The data reported in Table 1 indicates that 84 percent of the respondents were found to be the age group of 18-20 years followed by 8.8 percent having age between 20- 22 years and few were (6.6%) having 22-24 year of age. Then education status of respondents depict that equal percent of respondents (33.3%) were belongs to each class i.e B.Sc. 1st year, 2nd year and 3rd year. Majority of the respondents were found to be female (53.4%) and other of them (46.7%) were male. As per use of mass media more than forty percent (46.7%) respondents were found to be using social networking sites for mass media exposure followed by television (28.9%), newspaper (20.0%) and hoardings and banners (4.4%).

Table 1: Personal profile of the respondents

Variables	Category	B.Sc			Total f(%) (N=45)
		1st yr f(%) (n=15)	2nd yr f(%) (n=15)	3rd yr f(%) (n=15)	
Age (years)	18-20	15(100.0)	11(73.3)	12(80.0)	38(84.4)
	20-22	-	4(26.7)	-	4(8.9)
	22-24	-	-	3(20.0)	3(6.7)
Education	B. Sc. 1styr	15(100.0)	-	-	15(33.4)
	B. Sc. 2ndyr	-	15(100.0)	-	15(33.3)
	B. Sc. 3rdyr	-	-	15(100.0)	15(33.3)
Gender	Male	7(46.7)	7(46.7)	7(46.7)	21(46.7)
	Female	8(53.3)	8(53.3)	8(53.3)	24(53.3)
Use of mass media	Newspaper	3(20.0)	-	6(40.0)	9(20.0)
	T.V.	4(26.7)	4(26.7)	5(33.3)	13(28.9)
	Social Networking Site	8(53.3)	9(60.0)	4(26.7)	21(46.7)
	Hoarding & banners	-	2(13.33)	-	2(4.4)

Existing level of consumer awareness among students as per gender

Results in Table 2, revealed that existing level of consumer awareness among students as per gender. Regarding consumer education, rights and responsibility and consumer information, awareness level of boys ($\bar{x}$ =4.0±0, $\bar{x}$ =7.0±0 and $\bar{x}$ =7.0±0) and girls ($\bar{x}$ =4.0±0, $\bar{x}$ =7.0±0 and $\bar{x}$ =7.0±0) was found to be similar. The overall results regarding consumer awareness show that the girls students ($\bar{x}$ =10.8±0.8) were found to be having high level awareness than boys ($\bar{x}$ =10.6±0.8).

Table 2: Existing level of consumer awareness among students as per gender (N=45)

Sr. no	Variables	Boys (n=21)	Girls (n=24)	df	't' value
1	Consumer education	4.0±0	4.0±0	0	-
2	Consumer protection act	17.4±1.7	18.9±2.5	1.5	2.1*
3	Redressal mechanism	6.7±1.0	7.0±0.9	0.3	1.0
4	Rights and responsibility	7.0±0	7.0±0	0	-
5	Legislation	7.6±1.0	8.4±1.1	0.8	2.1*
6	Consumer information	7.0±0	7.0±0	0	-
7	Standardization marks	13.6±1.0	14.3±1.6	0.7	1.6
8	Consumer problem	37.5±4.3	37.8±3.6	0.3	0.2
9	Consumer and environment	8.2±0.8	8.6±1.3	0.4	1.0
10	Consumer organization	16.1±2.0	17.9±1.8	1.8	3.0**
Consumer awareness		10.6±0.8	10.8±0.8	0.2	1.0

Existing level of consumer knowledge among students as per gender

Results in table 3, depict that existing level of consumer knowledge among students as per gender. Finding of consumer education and consumer protection act shows that boys ($\bar{x}$ =2.4±0.5 and $\bar{x}$ =17.9±1.1) students were found to be having significantly (t=1.6,0.9) more knowledge than girls ($\bar{x}$ =2.2±0.3 and $\bar{x}$ =17.5±1.3). The result regarding of overall consumer knowledge among students shows that the girls ($\bar{x}$ =9.2±4.6) were found to be having significantly (t=1.5) high level of consumer knowledge than boys ($\bar{x}$ =8.9±5.9).

Table 3: Existing level of consumer knowledge among students as per gender (N=45)

Sr.no.	Variables	Boys (n=21)	Girls (n=24)	df	't' value
1	Consumer education	2.4±0.5	2.1±0.3	0.3	1.6
2	Consumer protection act	17.9±1.1	17.5±1.3	0.4	0.9
3	Redressal mechanism	8.23±0.83	8.28±0.85	0.1	0.1
4	Rights and responsibility	5.8±0.8	5.7±0.8	0.1	0.2
5	Legislation	6.0±0.9	5.7±0.9	0.3	0.8
6	Consumer information	10.9±1.5	10.5±1.4	0.4	0.9
7	Standardization marks	18.8±1.8	18.2±2.5	0.6	0.9
8	Consumer problem	9.4±1.2	9.1±1.1	0.3	0.8
9	Consumer and environment	4.8±0.95	4.9±0.93	0.1	0.3
10	Consumer organization	6.4±1.1	6.1±1.2	0.3	0.8
Consumer knowledge		8.9±3.9	9.2±3.6	2.4	1.5

Phase III: To assess the post facto level of boys and girls on consumer awareness and knowledge

Consumer awareness among students at pre and post exposure stage as per gender

Results in Table 4, revealed the consumer awareness among students at pre and post exposure stage as per gender. Further, the overall result of consumer awareness of boys was $\bar{x}$ =10.6±0.8 at pre stage and $\bar{x}$ =12.6±2.6 post and for girls $\bar{x}$ =10.8±0.8 at pre and $\bar{x}$ =16.0±2.5at post which depict the significant (t=8.0,t=3.9) increased in level of consumer awareness among boys and girls.

Table 4: Consumer awareness among students at pre and post exposure stage as per gender (N=45)

Sr. no	Variables	Pre (Boys)	Post (Boys)	df	't' value	Pre (Girls)	Post (Girls)	df	't' value
1	Consumer education	4.0±0	4.0±0.2	0	0.3	4.0±0	4.8±0.7	0.8	0.4
2	Consumer protection act	17.4±1.7	22.2±3.6	4.8	6.4**	18.9±2.5	25.9±3.6	7	6.3**
3	Redressal mechanism	6.75±1.0	8.7±2.3	2	9.2**	7.0±0.9	11.1±1.5	4.1	4.0**
4	Rights & responsibility	7.0±0	7.5±1.0	0.5	4.5**	7.0±0	10.1±2.8	3.1	2.6**
5	Legislation	7.67±1.09	10.1±2.9	2.4	6.3**	8.4±1.1	12.5±2.4	4.1	4.0**
6	Consumer information	7.0±0	7.7±1.1	0.7	5.0**	7.0±0	7.8±1.2	0.8	3.3**
7	Standardization marks	13.6±1.06	16.7±4.0	3.1	2.6*	14.3±1.6	19.7±4.1	5.4	4.0**
8	Consumer problem	37.5±4.3	42.4±6.3	4.9	1.5	37.8±3.6	41.7±5.0	3.9	3.4**
9	Consumer & environment	8.2±0.8	9.3±1.7	1.1	6.3**	8.6±1.3	9.5±2.1	0.9	3.0**
10	Consumer organization	16.1±2.0	21.6±3.8	5.5	11.0**	17.9±1.8	22.9±2.7	5	6.6**
11	Consumer awareness	10.6±0.8	12.6±2.6	2	8.0**	10.8±0.8	16.0±2.5	5.2	3.9**

Consumer knowledge among students at pre and post exposure stage as per gender

Findings of Table 5, shows that consumer knowledge among students at pre and post exposure stage as per gender. Regarding consumer education 't' values 0.3 and 2.7 for boys and girls depict that both were significantly gain in knowledge after training. Regarding gain in knowledge of consumer information 't' value 7.2 and 5.3 of boys and girls depict that both were significantly gain in high knowledge after training.

Table 5: Consumer knowledge among students at pre and post exposure stage as per gender

Sr. no	Variables	Pre (Boys)	Post (Boys)	df	't' value	Pre (Girls)	Post (Girls)	df	't' value
1	Consumer education	2.41±0.50	2.47±0.51	0.06	0.3	2.1±0.3	2.5±0.5	0.4	2.7**
2	Consumer protection act	17.9±1.1	21.5±2.2	3.6	5.8**	17.5±1.3	28 2±1.6	10.7	8.1**
3	Redressal mechanism	8.2±0.8	10.6±1.3	2.4	6.2**	8.2±0.8	10.4±1.4	2.2	6.6**
4	Rights and responsibility	5.8±0.8	6.7±1.0	0.9	2.8**	5.7±0.88	6.6±0.86	0.9	3.9**
5	Legislation	6.0±0.9	7.4±1.1	1.4	3.8**	5.7±0.9	6.9±1.1	1.2	4.3**
6	Consumer information	10.9±1.5	14.8±1.5	3.9	7.2**	10.5±1.4	12.5±1.5	2	5.3**
7	Standardization Marks	18.8±1.8	23.2±3.7	4.4	4.3**	18.2±2.5	21.7±3.7	3.5	4.1**
8	Consumer Problem	9.4±1.2	11.0±1.4	1.6	3.2**	9.1±1.1	11.6 ±1.5	2.5	6.9**
9	Consumer and environment	4.8±0.9	6.0±1.0	1.2	3.5**	4.9±0.9	6.1±1.1	1.2	4.4**
10	Consumer organization	6.4±1.1	9.0±1.1	2.6	6.5**	6.1±1.2	8.0±1.7	1.9	4.5**
11	Consumer knowledge	8.9 ±3.9	10.9±3.5	2	9.9**	9.2±3.6	11.4±7.1	2.2	11.0**

Conclusion:

The major findings of personal profile of respondents revealed that 84.0% of the respondents were found to be the age group of 18-20 years, education status of respondents depict that equal percent of respondents (33.33%) were found to B.Sc. 1st year, 2nd year and 3rd year. More than half of the respondents were found to be female (53.3%) Result showed that more than thirty percent (31.1%) respondents were found to be using social networking sites for mass media exposure.

Findings of existing level of consumer awareness among students as per gender, revealed that awareness level of girls ($\bar{x}$ =10.8±0.8) was found to be higher awareness than boys ($\bar{x}$ =10.6±0.8). Existing knowledge of girls ($\bar{x}$ =9.2±4) were having significantly more knowledge than boys ($\bar{x}$ =8.9±5.9) with difference 2.4. Age was found to be significantly correlated with awareness level of legislation(r=0.3), etc. Education was found highly significantly correlated with awareness level of consumer protection act(r=0.6), etc. Gender was found to be significantly correlated with awareness level of consumer education (r=0.6), etc.Consumer awareness of boys and girls was at pre ($\bar{x}$ =10.6±0.8 and $\bar{x}$ =10.8±0.8) and post stage ($\bar{x}$ =12.6±2.6 and $\bar{x}$ =16.0±2.5) shows the significant increase in level of consumer awareness after training.

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RIGHT TO INFORMATION, SIGNIFICANCE, ISSUES AND CHALLENGES IN INDIA

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Abstract:

The main focus of this article is to highlight the importance and significance of the "Right to Information Act" in which it has defined that the framework helps people to protect their right of accessing to important government information. The article has also outlined the evolution of the RTI framework in the world and even in India in where it has focused that the act has enormous importance in India in protecting the fundamental rights of its people. The challenges associated with and the ongoing debates about the RTI Act in India have also been depicted in this article.

Introduction:

Right to information is a revolutionary step to make citizen informed about the activities and some other information of government or public institutions to ensure transparency, accountability in governance. Corruption is a big issue in administrative systems, speacially in developing countries. If common people don't have access to information than its not possible to ensure these democratic administrative values. This article deals with the ongoing issues and challenges regarding the "Right to Information" in the context of India. Therefore, the main purpose of the present study is outlined to evaluate the significance and current debates on "Right to Information" in terms of making the article credible.

About the Right to Information

Citizens in each country are seen to have the right to get access to relevant information which is conducted by different public institutions and the government. The regulatory "Right to Information (RTI)" has been marked as a legal framework that helps the common public to get this right (Rti.gov.in, 2023). It gives citizens of a nation the capability of asking for and receiving information on policies, activities, and choices developed by the national government. By allowing citizens to develop informed decisions and make government organisations and officials accountable for encouraging transparency and accountability and enables citizen participation in developing a democratic process. The RTI Act has been marked as a fundamental right that helps common people to get relevant information and know about the government's moves and decisions to achieve stronger accountability and transparency in the governing system of a nation (Trevino & Nelson, 2021).

The framework of RTI involves a number of features that have made the framework a relevant regulation for everyone. It can be seen to involve the feature of access to information which provides the flexibility to citizens to ask for credible information. Along with this, it improves the contexts of accountability and transparency of government officials in terms of sharing relevant information with the citizens so that they can be aware of their rights (Freeman, 2022). On the other hand, RTI has also provided specific exemptions in terms of protecting sensitive data and information that are associated with sectors related to commercial trade, national security, law enforcement and the personal privacy of officials. The regulations under RTI have enabled a number of countries and their governments to increase their awareness regarding their rights to get information. In that context, it can be outlined that the "Right to Information" has been defined as a regulatory tool that enables citizens to hold their governments responsible and accountable, contributing to the transparency of the nation (rti.gov.in, 2023). Therefore, the framework of RTI is seen to be crucial in terms of maintaining transparency between the government and the citizens.

Significance

The significance of the "Right to Information" (RTI) is of immense importance, as it serves as a powerful tool for empowering citizens and ensuring transparency and accountability in government affairs. At its core, the RTI is designed to grant citizens access to crucial information held by the government, and its significance can be broken down into several key aspects:

- **Empowerment of citizens:** The RTI empowers citizens by granting them the fundamental right to access information held by public institutions. This empowerment is essential for a democracy, as it ensures that individuals are well-informed about government actions and policies.
- **Fostering accountability and transparency:** The RTI Act promotes accountability among government officials and institutions. When citizens have the means to request and receive information, it creates a system of checks and balances. Officials are more likely to act transparently when they know their decisions can be scrutinized.
- **Informed decision-making:** Access to information allows citizens to make informed decisions about their own well-being and the affairs of their community, state, or nation. Informed citizens are better equipped to participate actively in the democratic process.
- **Reduction of corruption:** One of the most significant benefits of the RTI is its potential to reduce corruption. When government actions and decisions are subject to public scrutiny, it becomes more challenging for corrupt practices to go unnoticed. This can lead to a cleaner

and more accountable government.

- **Effective oversight:** The RTI enables citizens to effectively oversee government operations. It ensures that government officials are answerable to the public, promoting good governance and preventing abuse of power.
- **Public scrutiny:** By allowing citizens to request information, the RTI Act promotes public scrutiny of government activities. This scrutiny serves as a deterrent against unethical or illegal practices within the government.
- **Checks on arbitrary power:** It acts as a check on the arbitrary exercise of power by government officials. When individuals have the right to access information, it becomes more difficult for officials to misuse their authority without accountability.
- **Improving decision-making quality:** Lastly, the RTI can contribute to the improvement of decision-making by public institutions. When government decisions and policies are subject to public scrutiny, they are more likely to be well-considered and of higher quality.

In summary, the "Right to Information" is not just a legal framework; it is a cornerstone of a functioning democracy. Its significance lies in its capacity to empower citizens, hold government accountable, reduce corruption, and promote transparency. It ensures that individuals can actively participate in their democracy by making informed and credible decisions while overseeing government operations effectively. Ultimately, it strengthens the democratic principles that underpin a just and equitable society.

Evolution in the World

The evolution of the “Right to Information” has a long and relevant historical journey that can have effective significance. It has a strong global progression which specifically started with the “Freedom of the Press Act” in 1766 through which the nation developed the first aspect of getting access to information (Freiheit.org, 2021). Sweden is considered as the first country to introduced Right to information. In 1789 France developed the “Declaration of the Human Civic Rights” under part of the constitution of France which outlines that citizens have the right to get information regarding taxes and other aspects by the representatives. After this, the United

Nations (UN) Assembly passed its resolution regarding the “Freedom of Information” in 1946 in which the UN claimed that freedom of accessing information is defined as a fundamental rightfor every citizen (Unesco, 2023). After that, the USA can be outlined to adopt the regulations by developing the “Right to Information Act” in 1966 with the name of *“Freedom of Information Act” (FOIA).*

The evolution of RTI in the world is gradual in which every nation and international organisation eventually took part and developed their own RTI regulations and laws in terms of safeguarding the rights of their citizens. The Council of Europe in 1981 also developed the RTI recommendations for its state countries. It can be outlined that the 20th century provided a strength and momentum to RTI and its regulations in terms of safeguarding the rights of citizens for which most nations considered this framework (Unesco, 2023). However, India developed its own "Right to Information Act" in 2005 which has been considered as a comprehensive model for safeguarding the rights of people and has influenced a number of nations to develop their RTI regulations following the Indian RTI Act (Indiacode.nic.in, 2023).

Right to information in India

The framework of RTI has been seen to have a strong importance in the Indian constitution as it has been marked to be a fundamental aspect of the nation. In late 1990s, movement for RTI gained momentum. Civil society organizations, activists and some public spirited individuals advocated for Right to Information in India. India developed its "Right to Information Act" in 2005 and made the right a fundamental right for each citizen of India guaranteed by the Indian constitution under "Article 19(1)(a) under which "freedom of speech and expression" has been ensured (Indiacode.nic.in, 2023). This act has helped the citizens of India to become empowered with the legal rights for accessing important government information. The main features of the Indian RTI Act involve the scope of covering all state, central and local government authorities, request process fled by citizens for accessing specific information, exemptions of maintaining confidentiality of information for national security, and promotion of accountability and transparency for developing good governance (Rti.gov.in, 2023). In 2019, some amendments made to Right to Informatiion act. Additionally, the Act has helped in developing an Information Commission in each Union Territory and state for the promotion of transparency and accountability.

Challenges or issues

The Right to Information (RTI) framework is indeed a powerful tool for enhancing transparency and accountability in government operations. However, several challenges and issues persist, hindering its effectiveness. Let's elaborate on the key points and modify the provided information:

- **Lack of awareness and access to information:** One significant challenge within the RTI framework is the limited awareness among citizens about how to effectively utilize the RTI Act to access information. As a result, many individuals are unable to exercise their right to obtain relevant information (Timesofindia, 2023). To address this issue, there is a pressing need for comprehensive awareness campaigns and educational programs to empower citizens with the knowledge and skills required to make effective use of the RTI mechanism.
- **Government officials' reluctance to share information:** Some government officials may resist sharing information, fearing exposure of wrongdoing or misconduct. This reluctance

can undermine the purpose of the RTI Act, as it is meant to ensure transparency and accountability in government actions. Stricter enforcement of penalties for non-compliance and a culture of openness within government departments can help mitigate this issue.

- **Misuse of RTI:** Another challenge is the potential misuse of the RTI framework by individuals who exploit it for personal gain. Some self-proclaimed RTI activists may use the Act as a tool for blackmail or extortion, tarnishing the reputation of genuine activists and undermining the system's integrity. To address this, the RTI Act should include provisions to deter and penalize misuse, while also ensuring safeguards to protect the rights of legitimate information seekers.
- **Whistleblower protection:** Indeed, the safety and protection of whistleblowers under the Right to Information (RTI) framework is a significant concern. Whistleblowers play a crucial role in exposing corruption, wrongdoing, and misconduct in government and public institutions. However, they often face various threats and challenges, which need to be addressed to ensure their safety and encourage them to come forward with valuable information.
- **Effective implementation and enforcement:** One of the critical issues is the inconsistent implementation and enforcement of the RTI Act across different regions and government agencies. Standardized procedures and greater oversight are required to ensure uniform compliance and effectiveness.

While the RTI framework is a vital tool for enhancing accountability and transparency in government, addressing the mentioned challenges is crucial for its continued success. Stricter enforcement, awareness campaigns, and a commitment to balancing transparency with privacy are essential steps towards ensuring that the RTI Act fulfills its intended purpose and benefits both citizens and the government.

Ongoing debates on the Right to Information in India

Ongoing debates surrounding the Right to Information (RTI) Act in India reflect its dynamic and evolving nature, with several crucial concerns at the forefront:

- **Amendments and weakening of RTI:** One of the most significant ongoing debates pertains to fears that recent amendments to the RTI Act may compromise its core features and effectiveness. These amendments, particularly those related to the terms and conditions of appointment of the Chief Information Commissioner (CIC) and Information Commissioners at the state level, have sparked concerns about the independence of these officials. Critics argue that changes in appointment criteria may lead to political interference, potentially undermining the impartiality and autonomy of information commissioners.
- **Privacy concerns:** Another crucial debate revolves around the need to strike a balance

between the right to information and the protection of private data. As more personal information becomes accessible through RTI requests, concerns have arisen regarding the privacy of individuals. It is essential to establish safeguards and guidelines to ensure that sensitive personal data is not unduly exposed while upholding the principles of transparency.

- **Exemption of political parties:** The issue of political parties being exempt from the provisions of the RTI Act remains a contentious topic. Advocates for transparency argue that political parties, as key players in the democratic process, should be subject to the same transparency standards as other institutions. This debate revolves around the accountability and transparency of political organizations.
- **Whistleblower protection:** Ensuring adequate safeguards for whistleblowers is an ongoing debate within the RTI framework. Critics argue that the existing framework does not provide sufficient protection for individuals who intend to expose wrongdoings or corruption. Strengthening whistleblower protection mechanisms is essential to encourage individuals to come forward with vital information without fear of retaliation.

These debates underscore the critical role of the RTI Act in India's democracy while highlighting the challenges and complexities that arise as society evolves and new issues emerge. Finding the right balance between transparency, accountability, privacy, and protection remains an ongoing endeavor to ensure that the RTI Act continues to serve as a powerful tool for citizens to access information and hold institutions accountable.

Conclusion:

In conclusion, this article has provided a comprehensive examination of the "Right to Information" framework, shedding light on its crucial role in safeguarding the rights of common people to access vital information from government authorities. It has underscored the immense significance of this right in promoting accountability and transparency in governance, thereby empowering citizens to make informed decisions. The global evolution of the RTI framework has been traced, highlighting its historical journey and the growing recognition of access to information as a fundamental right. India's own journey in this regard, culminating in the enactment of the "Right to Information Act" in 2005, has been particularly influential and instrumental in shaping similar legislation in other nations. However, this article has also delved into the challenges and issues associated with the RTI Act. These include a lack of awareness among citizens about effectively utilizing their RTI rights, resistance from government officials to share information, and the potential for misuse or abuse of the RTI process. Furthermore, ongoing debates surrounding the RTI Act in India have been examined. These debates encompass concerns about recent amendments that may compromise the Act's core principles, privacy issues regarding personal data, the exemption of political parties from RTI provisions, and the need for robust whistleblower protection.

In essence, the Right to Information Act remains a dynamic and vital component of India's democracy. Balancing transparency, accountability, privacy, and protection is an ongoing endeavor. It is imperative that these debates continue to inform and shape the Act's implementation, ensuring that it continues to empower citizens, hold institutions accountable, and serve as a potent tool for an informed and participatory democracy. This article contributes to the broader discourse on the RTI framework and its evolving role in the Indian context, with the aim of fostering a more transparent and accountable governance system.

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EMPLOYEE ENGAGEMENT: BOOSTING PRODUCTIVITY IN TURBULENT TIMES

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Abstract:

In turbulent times, characterized by economic uncertainty, rapid technological changes, and shifting market demands, maintaining high levels of employee engagement becomes crucial for sustaining productivity and organizational resilience. This chapter explores the relationship between employee engagement and productivity, emphasizing strategies to enhance engagement during periods of instability. It examines the role of leadership, communication, and organizational culture in fostering a motivated and committed workforce. By analyzing case studies and recent research, the paper identifies key practices such as transparent communication, opportunities for professional development, and recognition programs that significantly impact employee morale and productivity. The findings suggest that investing in employee engagement not only improves performance but also equips organizations to better navigate challenges and emerge stronger. The chapter concludes with practical recommendations for leaders to cultivate an engaged workforce and drive sustained success in uncertain environments.

Keywords: Employee Engagement; Turbulent Times; Leadership; Communication

Introduction:

The relationship between employee engagement and productivity is crucial, especially during periods of instability marked by economic downturns, organizational change, or external crises. This paper explores how heightened employee engagement can lead to improved productivity, focusing on strategies to bolster engagement when faced with uncertainty.

Employee engagement, defined as the emotional commitment employees have towards their organization, significantly influences productivity levels. Engaged employees are more likely to be motivated, innovative, and dedicated, leading to higher performance and better organizational outcomes. However, maintaining this engagement during turbulent times can be challenging.

Review of literature:

Much of the academic research on engagement has been inspired by the definition proposed by Kahn in 1990 (eg Rothbard, 2001). Kahn (1990) defined engagement in terms of a psychological state as 'the harnessing of organisation members′ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances. In his qualitative study of summer camp counsellors and architects, Kahn explored the workplace conditions in which people engage with or disengage from their organisation. He found that engaged individuals express and fully involve their sense of self in their role with no sacrifice of one for the other. Kahn proposed that engaged individuals are prepared to invest significant personal resources, in the form of time and effort, to the successful completion of their task, and that engagement is at its greatest when an individual is driving 'personal energies into physical, cognitive and emotional labours.

This 'self-employment', as Kahn refers to it, resembles what other researchers have termed 'effort, involvement, flow, mindfulness and intrinsic motivation' (Deci, 1975; Hackman & Oldham, 1980; Langer, 1989; Lawler & Hall, 1970; all cited in Kahn, 1990; Csikszentmihalyi, 1982). For instance, Kahn's definition resembles the flow- like experience proposed by Csikszentmihalyi (1982), which implies being 'psychologically present', where an employee is so mentally, physically and emotionally involved in their work that they are unaware of the passage of time at work. This concept was also referred to in the NHS definition of engagement.

Similar to Kahn's definition, Maslach, Schaufeli and Leiter (2001) also refer to engagement as a psychological and emotional state, a 'persistent, positive affective-motivational state of fulfilment' and Hallberg and Schaufeli (2006) define it as 'being charged with energy and fully dedicated to one's work'. Rothbard (2001) supports and expands Kahn's definition to suggest that engagement also reflects being absorbed and intensely focused in one's work. This is consistent with Schaufeli *et al.* (2002, cited in Sonnentag, 2003) definition which reports vigour, dedication and absorption as being the core dimensions of engagement.

The strategies to enhance employee engagement

1. Effective communication: Transparent and frequent communication helps reduce uncertainty and build trust. Leaders should provide regular updates on organizational changes and address employee concerns openly.
2. Supportive leadership: Leaders play a critical role in maintaining engagement by demonstrating empathy, providing direction, and offering support. Encouraging open dialogue and being responsive to employee needs can strengthen commitment.
3. Opportunities for development: Investing in professional growth through training and development programs can keep employees motivated and enhance their skills, which in turn boosts productivity.
4. Recognition and rewards: Recognizing and rewarding employees' efforts can reinforce their value to the organization and encourage continued high performance, even in challenging times.

5. Employee well-being: Addressing the well-being of employees, including mental health support and work-life balance initiatives, helps maintain high engagement levels and prevents burnout.

The three types of employees

1. **Engaged** employees work with passion and feel a profound connection to their company. They drive innovation and move the organization forward
2. **Not-engaged** employees are essentially ‘checked out’. They’re sleepwalking through their workday, putting time – but not energy orpassion – into their work
3. **Actively disengaged** employees aren’t just unhappy at work; they’re busy acting out their unhappiness. Every day, these workers undermine what their engaged co-workers accomplish

The role of leadership, communication, and organizational culture in fostering a motivated and committed workforce

Leadership is a cornerstone of employee engagement. Effective leaders inspire and guide their teams, setting a clear vision and creating a supportive environment. Leaders who demonstrate empathy, integrity, and competence foster trust and respect, which are essential for employee motivation. Leadership styles that emphasize participative decision-making and recognition of individual contributions can significantly enhance employee commitment and performance.

Communication is equally critical in building a motivated workforce. Open, transparent, and frequent communication helps to clarify expectations, reduce uncertainty, and align employees with organizational goals. Effective communication involves not only delivering information but also actively listening to employee feedback and addressing their concerns. This two-way dialogue strengthens the sense of belonging and engagement among employees.

Organizational culture plays a fundamental role in shaping employee attitudes and behaviors. A positive culture that promotes values such as respect, collaboration, and innovation creates an environment where employees feel valued and engaged. Cultures that encourage autonomy, provide opportunities for growth, and recognize achievements contribute to higher levels of motivation and commitment.

Practical recommendations for leaders to cultivate an engaged workforce and drive sustained success in uncertain environments

Foster transparent communication:

- **Regular updates:** Keep employees informed about organizational changes, goals, and challenges. Regular communication helps reduce uncertainty and build trust.
- **Active listening:** Create channels for employees to voice their concerns and suggestions. Actively listening to feedback and addressing it can enhance engagement and morale.

Demonstrate empathetic leadership:

- **Support and understanding:** Show empathy towards employees' personal and professional challenges. Understanding their needs and providing support can strengthen commitment.
- **Recognition and appreciation:** Regularly recognize and reward employees' efforts and achievements. Appreciation can boost motivation and reinforce a positive work environment.

Promote professional development:

- **Training opportunities:** Offer continuous learning and development opportunities to help employees grow and adapt. Investing in their skills can enhance job satisfaction and productivity.
- **Career pathing:** Provide clear career progression paths and mentorship programs to align employees' personal goals with organizational objectives.

Cultivate a positive organizational culture:

- **Encourage collaboration:** Foster a culture of teamwork and collaboration, where employees feel valued and included. A supportive culture can enhance engagement and collective performance.
- **Promote work-life balance:** Implement policies that support work-life balance, such as flexible working arrangements. A balanced approach helps prevent burnout and maintains high engagement levels.

Build resilience and adaptability:

- **Change management:** Equip employees with the skills and mindset to navigate change effectively. Training in change management and resilience can help them adapt to new challenges.
- **Empower decision-making:** Involve employees in decision-making processes where possible. Empowering them to take ownership of their work can boost engagement and innovation.

Align values and goals:

- **Communicate vision and values:** Ensure that organizational goals and values are clearly communicated and aligned with employees' personal values. A shared sense of purpose enhances commitment and engagement.
- **Set clear objectives:** Establish clear, achievable goals and regularly review progress. Transparent goal setting helps employees understand their role in the organization's success.

Conclusion:

In turbulent times, characterized by volatility, uncertainty, and rapid change, employee engagement emerges as a crucial lever for boosting productivity and ensuring organizational resilience. The relationship between employee engagement and productivity is profoundly interconnected; engaged employees are more committed, motivated, and innovative, driving higher performance and better outcomes for the organization.

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EXPLORING THE RELATIONSHIP BETWEEN HRM AND FIRM PERFORMANCE

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Abstract:

Human Resource Management (HRM) plays a critical role in influencing firm performance through various mechanisms that enhance organizational effectiveness and competitive advantage. This chapter explores the relationship between HRM practices and firm performance by analyzing how different HRM strategies impact various performance metrics such as productivity, profitability, and employee satisfaction. We investigate key HRM practices, including recruitment and selection, training and development, performance management, and compensation strategies, and their direct and indirect effects on firm performance. By synthesizing insights from empirical research and case studies, we demonstrate that effective HRM practices contribute to improved firm performance by fostering a skilled and motivated workforce, enhancing organizational culture, and promoting alignment between employee goals and organizational objectives. This chapter highlight the importance of integrating strategic HRM practices with overall business strategies to achieve sustainable competitive advantage and long-term success in today's dynamic business environment.

Keywords: Human Resource Management; Strategies; Productivity; Profitability; Firm

Introduction:

HRM encompasses a broad range of practices aimed at optimizing the effectiveness of an organization's workforce. These practices include recruitment and selection, training and development, performance management, compensation and rewards, and employee relations. Each of these areas plays a vital role in shaping employee behavior, motivation, and overall organizational performance.

Understanding how HRM practices influence firm performance requires a multifaceted approach. On one hand, effective HRM practices are expected to improve individual and collective employee performance, leading to enhanced productivity and profitability. On the other hand, HRM also impacts organizational culture and employee engagement, which in turn can affect customer satisfaction, innovation, and market positioning.

Review of literature

The evidence-based approach has its origins in medicine and is now the essential paradigm for decision-making in medical care (e.g., Claridge and Fabian 2005). It is based on the principle that medical decisions should be made using the best avail- able evidence on efficacy, side effects, and cost-effectiveness (Guyatt *et al.*, 1992). As early advocates, Sackett and Rosenberg (1995) pointed out that physicians' individual habits, experiences, and intuitions tend to be biased. Conversely, an empirically-based approach to decision-making more objectively incorporates the current evidence on the effectiveness of certain interventions.

A few have compared the situation for doctors before the evolution of evidence-based practice to the actions of (HR-) managers today (e.g., Rousseau and McCarthy 2007). It has been supposed that HR managers rely on heuristics, expert opinions, and personal experiences to draw widespread conclusions (e.g., High- house 2008). Indeed, empirical studies suggest that HR practitioners consider the subjective judgment of experts to be more effective in predicting job performance than standardized tests (e.g., Lievens *et al.*, 2005).

As companies' HR departments have grown during the past decades, so has the scientific investigation of certain HR practices. Thus, the empirical evidence on the efficacy of HR practices has increasingly matured. Meaningful and robust study results can now be found for almost all HR-relevant topics, such as personnel selection (e.g., Sackett *et al.*, 2022), leadership development (e.g., Reyes *et al.*, 2019), or the effective composition of teams (e.g., Bell *et al.*, 2011), often even accumulated in meta-analyses. More than 20 years ago, however, academics and practitioners raised doubts about whether some of these evidence-based practices would be adopted by organizations (e.g., Pfeffer and Sutton 1999). Meanwhile, there are indications that unstructured interviews continue to be widely used in employee selection (e.g., Dana *et al.*, 2013; Kausel *et al.*, 2016), although evidence emphasizes the benefits of structured and behaviour-oriented interviews (Alonso *et al.*, 2017).

The relationship between HRM practices and firm performance

The relationship between Human Resource Management (HRM) practices and firm performance is a pivotal area of study in organizational behavior and strategic management. Effective HRM practices are crucial for enhancing various dimensions of firm performance, including productivity, profitability, employee satisfaction, and overall organizational effectiveness. This relationship can be understood through several key aspects:

HRM practices and employee performance

Recruitment and selection: Effective recruitment and selection processes ensure that organizations hire individuals who possess the right skills, competencies, and fit with the company culture. This alignment can lead to improved job performance, higher productivity, and reduced turnover.

Training and development: Investing in employee training and development enhances employees' skills and capabilities, which can result in better job performance, increased innovation, and improved problem-solving abilities. Continuous learning opportunities also contribute to employee satisfaction and retention.

Performance management: Structured performance management systems, including regular feedback and performance appraisals, help align individual performance with organizational goals. This alignment can boost motivation, clarify expectations, and improve overall performance outcomes.

Compensation and rewards: Competitive compensation packages and reward systems can motivate employees to perform at higher levels. Recognizing and rewarding high performance can lead to increased job satisfaction, higher morale, and enhanced organizational commitment.

HRM practices and organizational performance

Productivity: Effective HRM practices contribute to higher productivity by ensuring that employees are well-trained, motivated, and aligned with organizational goals. Improved productivity can lead to better financial performance and operational efficiency.

Profitability: Organizations that invest in HRM practices that enhance employee performance and engagement often experience higher profitability. This is achieved through improved efficiency, reduced turnover costs, and enhanced customer satisfaction.

Innovation: HRM practices that support a culture of continuous learning and development can foster innovation. By encouraging creativity and providing resources for skill development, organizations can enhance their ability to innovate and stay competitive.

Employee retention: Good HRM practices, such as career development opportunities and a positive work environment, contribute to higher employee retention rates. Retaining experienced and skilled employees reduces recruitment costs and maintains organizational knowledge.

Strategic alignment:

Alignment with business goals: HRM practices that are aligned with the organization's strategic objectives can significantly impact firm performance. Strategic HRM ensures that human resource policies and practices support the broader business strategy, thereby contributing to overall organizational success.

Cultural fit: HRM practices that align with and reinforce the organizational culture can enhance employee engagement and performance. A strong cultural fit between employees and the organization leads to better collaboration, commitment, and achievement of organizational goals.

Contextual factors:

Industry and market conditions: The effectiveness of HRM practices can vary based on industry characteristics and market conditions. For example, HRM practices that work well in high-tech industries may differ from those in manufacturing sectors.

Organizational size and structure: The impact of HRM practices on firm performance can also depend on the size and structure of the organization. Larger organizations may require more formalized HRM practices, while smaller organizations may benefit from more flexible and informal approaches.

The importance of integrating strategic HRM practices with overall business strategies

Alignment with organizational goals:

Strategic cohesion: Integrating HRM practices with business strategies ensures that human resource activities are aligned with the organization's strategic objectives. This alignment helps in clearly defining how HR initiatives contribute to achieving broader business goals, such as market expansion, innovation, or cost leadership.

goal setting and Execution: Strategic HRM practices facilitate the translation of business strategy into actionable HR initiatives. For example, if an organization aims to innovate, HRM can support this goal through targeted recruitment, training, and performance management systems designed to foster creativity and innovation.

Enhancing competitive advantage:

Talent management: Effective talent management practices, including recruitment, development, and retention strategies, ensure that the organization has the right people in place to execute its business strategy. This talent advantage can be a significant source of competitive differentiation.

Organizational culture and leadership: Strategic HRM practices help in cultivating an organizational culture that supports the business strategy. Strong leadership development programs can prepare leaders who are aligned with the strategic vision, further reinforcing competitive advantage.

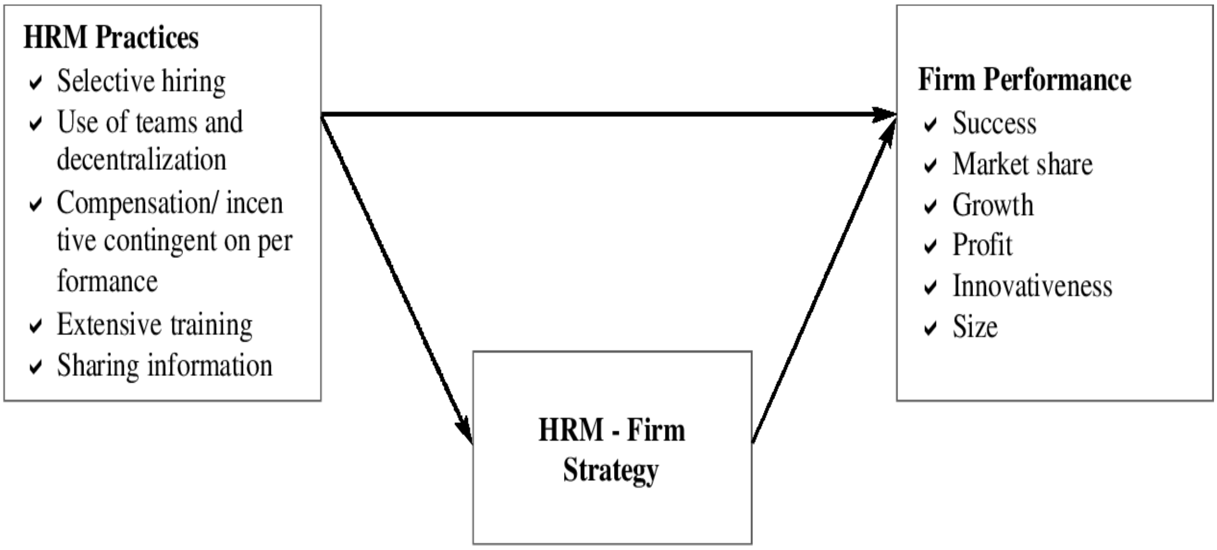

Fig. 1. Research model

Improving employee engagement and productivity

Motivation and performance: When HRM practices are aligned with business strategies, employees are more likely to understand how their roles contribute to organizational goals. This understanding enhances motivation and engagement, leading to higher productivity and better performance outcomes.

Skills and competencies: Targeted training and development programs aligned with strategic needs ensure that employees possess the necessary skills and competencies to drive strategic initiatives, improving overall efficiency and effectiveness.

Fostering innovation and agility

Adaptability: In a rapidly changing business environment, organizations need to be agile and responsive. Strategic HRM practices, such as flexible workforce planning and continuous learning opportunities, enable organizations to adapt quickly to changes in the market and seize new opportunities.

Encouraging innovation: HRM practices that support a culture of innovation, such as encouraging risk-taking and providing resources for creative thinking, align with business strategies aimed at market leadership through innovation.

Optimizing resource utilization

Efficient use of resources: Integrating HRM with business strategy ensures that human resources are allocated efficiently and effectively to support strategic priorities. This strategic allocation of resources minimizes wastage and maximizes the return on HR investments.

Measurement and evaluation: Strategic HRM involves setting up metrics and evaluation systems that measure the impact of HR initiatives on business outcomes. This alignment allows for continuous assessment and refinement of HR practices to ensure they contribute effectively to strategic goals.

Long-term sustainability:

Resilience: Organizations that integrate HRM with their business strategy build resilience by developing a workforce that is well-prepared to face future challenges. This strategic alignment helps in anticipating and addressing potential issues before they become significant problems.

Sustainable growth: By aligning HR practices with long-term strategic goals, organizations ensure that their growth is sustainable. This includes focusing on building a robust organizational culture, investing in employee development, and fostering strong internal relationships.

Conclusion:

To put it pointedly, one could assume that the HRM research-practice divide itself is not yet sufficiently evidence-based. Of course, this assumption is only partially accurate. There are valuable and substantial contributions to the field at various levels of scientific support. However, if rigorous standards were set in the sense of cumulative evidence, it would hardly be possible to make uniform statements due to the diverse nature of the research activity. Some articles contained more anecdotal evidence on the phenomenon, as noted by Reay *et al.*, (2009) for evidence-based management in general. This is interesting because an overarching criticism is that HR practitioners too often rely on this kind of knowledge in their day-to-day decisions

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HR APPROACHES TO TALENT MANAGEMENT

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Abstract:

Talent management is a business strategy that organizations believe will enable them to retain their top talented employees and improve organization's performance. This study investigates various HR approaches to talent management, focusing on how different strategies and practices contribute to the effective management of human capital within organizations. Talent management encompasses a range of activities including recruitment, development, performance management, and retention. This research examines contemporary HR approaches that integrate strategic planning with operational execution to optimize talent management processes. It highlights the role of proactive recruitment strategies, comprehensive employee development programs, performance management systems, and innovative retention techniques in fostering a high-performing workforce. The study also explores the impact of emerging trends such as data-driven decision-making, employee experience enhancement, and technology integration on talent management practices. By analyzing these approaches, the study aims to provide insights into best practices and emerging trends, offering actionable recommendations for organizations seeking to enhance their talent management strategies and drive organizational success.

Keywords: Talent Management; HR Approaches; Organization Performance

Introduction:

Human Resource is the sum total of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the employees of an organization. Human resources should be utilized to the maximum possible extent in order to achieve individual and organizational goals. An organization's performance and resulting productivity are directly proportional to the quantity and quality of its human resources. That is the reason that the concept of talent management has received a significant degree of professional and academic interest. Talent Management can be defined as the process of recruiting, training, developing, managing, assessing and maintaining an organization's most valuable resource i.e. people. In this competing marketplace, talent management is one of the most important drivers for organizational success and growth. The organizations must be able to foresee and grab the new opportunities before its competitors. So, in the current scenario, Talent Management has become a new challenge for the next generation „People Managers". It has become extremely important in this competitive market that the organizations should align their talent management initiatives with their business goals. They should also encourage such culture where talented employees are given abundant career development opportunities so that they can perform to the maximum level. It is the top/key talent only which contributes to the productivity of the organization as they help to generate revenues by creating value for their clients.

So, as any organizations performance and success is dependent on how the organization manages and retains its talent pool, proper measures should be taken to implement the best talent management practices in the industry which will help the organization to gain a competitive edge over the competitors and also will help the company to always stay ahead in the market. The process of talent management covers all the important aspects of an employee's "life cycle" which are recruitment and selection, enhancing their knowledge by providing the appropriate trainings, performance management and succession planning for future. The top management and the HR managers have always been focused on basic Talent Management but to reach the desired levels of success, they require committed, engaged and high-performing employees. It's quite clear that people are an organization's most important assets and as a result, the corporate is adopting different ways to build decision making platforms which are data-driven.

Review of literature

Sheokand and Verma (2015) found that the talent management concept is emerging slowly in today's business scenario. The human resources also called as the human capital of the organizations serve as the most important component of achieving competitive edge and now, the organizations that function at a global level have started to realize their value and importance. The research gave a detailed review based on other studies that were conducted in the past and they found out that in the 21st century, the concept of talent management is debatable but it definitely leads to a high performing organization. Oladapo (2014) stated that when an organization is successful in retaining its top/key talent, it definitely has an impact on the profitability of that organization and he also cited that if the organization is able to manage its talent effectively by having the best talent management practices, it will definitely be beneficial in the long term for the company. He also stated that retaining the employees is dependent on having the best talent management practices and for that the organizations need to have a basic understanding of the concept of talent management.

Sireesha and Ganapavarapu (2014) indicated that talent management is all about getting the right person for the right job at the right place and at the right time. For this, the organizations need to understand how its employees will behave in future and getting them to behave different from the past to get better results. The ultimate goal of talent management practices or programs implemented by the company must be to get the right people for the right jobs in order to make the company successful, but this goal is not that easy to achieve as it sounds.

Rana and Abbasi (2013) studied the impact of talent management and employee turnover on the efficiency of the organization in Pakistan"s telecom sector. They found out that all the variables are positively correlated and have a direct impact on each other. Nowadays, only those organizations gain a competitive advantage and become successful who effectively manage their talented employees. Hanif and Yunfei (2013) cited that different practices related to talent management play an important role for motivating and therefore retaining the talent in the organization. Different human resource functions like recruitments, training, performance management, succession planning etc. play a major role in the incorporation of effective talent management practices. The successful implementation of these strategies related to talent management has a tremendous positive impact on the business outcomes of any company and on the productivity and efficiency of its employee performance as well.

HR approaches to talent management

Strategic recruitment and onboarding

Recruitment:

Employer branding: Developing a strong employer brand that highlights the organization's values, culture, and benefits helps attract top talent. Effective employer branding can differentiate the company in a competitive job market.

Targeted sourcing: Utilizing various channels, such as job boards, social media, and professional networks, to reach potential candidates. Employing advanced recruitment tools like Applicant Tracking Systems (ATS) and AI-driven algorithms improves the efficiency of the recruitment process.

Data-driven recruitment: Leveraging data analytics to assess the effectiveness of recruitment channels, predict future hiring needs, and enhance candidate selection processes.

Onboarding:

Structured onboarding programs: Designing comprehensive onboarding programs that introduce new hires to the company culture, provide necessary training, and set clear expectations. Effective onboarding helps new employees become productive more quickly and feel integrated into the team.

Mentorship and support: Assigning mentors or buddies to new employees to provide guidance, answer questions, and facilitate a smoother transition into the organization.

Employee development

Learning and development:

Personalized development plans: Creating individualized development plans that align with employees' career goals and organizational needs. This includes setting specific learning objectives and providing tailored training opportunities.

Continuous learning: Implementing e-learning platforms, webinars, and workshops to support ongoing skill development. Providing access to a variety of learning resources helps employees stay current with industry trends and enhance their capabilities.

Career pathing:

Career development programs: Offering career development programs that outline potential career paths within the organization, including opportunities for advancement and lateral moves. Providing clear pathways for growth motivates employees and aligns their career aspirations with organizational needs.

Succession planning: Identifying and developing internal talent for key positions to ensure a smooth transition and continuity in critical roles. This includes preparing high-potential employees for future leadership roles through targeted development initiatives.

Performance management

Continuous feedback:

Regular check-ins: Moving away from annual performance reviews to more frequent, informal check-ins that provide employees with timely feedback and guidance. This approach encourages ongoing communication and helps address performance issues proactively.

Real-time performance tracking: Utilizing performance management systems to track and monitor employee performance metrics in real-time, facilitating more accurate assessments and development interventions.

Goal setting and alignment:

SMART goals: Setting Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) goals to ensure that employee objectives are clear and aligned with organizational priorities.

Performance metrics: Establishing key performance indicators (KPIs) that align individual performance with business goals, enabling objective evaluations and targeted development.

Employee engagement and retention

Employee engagement:

Engagement surveys: Conducting regular surveys to assess employee satisfaction and engagement levels. Analysing survey results to identify areas for improvement and implement initiatives that address employee concerns.

Recognition and rewards: Developing recognition and reward programs that acknowledge and celebrate employee achievements. This includes both formal recognition programs and informal praise, which contribute to a positive work environment.

Retention strategies:

Competitive compensation and benefits: Offering competitive salaries, benefits packages, and perks to attract and retain top talent. Regularly reviewing and adjusting compensation to remain competitive in the market.

Work-life balance: Providing flexible work arrangements, such as remote work options and flexible hours, to support employees' work-life balance and reduce burnout.

Technology integration

HR technology solutions:

HR analytics: Leveraging data analytics to make informed decisions about talent management, including identifying trends, measuring effectiveness, and predicting future needs.

Automation and AI: Implementing AI and automation tools to streamline HR processes, such as recruitment, performance management, and employee development. These technologies can enhance efficiency and reduce administrative burdens.

Digital employee experience:

Self-service portals: Offering self-service HR portals that allow employees to access and manage their personal information, benefits, and training resources, increasing convenience and engagement.

Virtual collaboration tools: Utilizing digital collaboration tools to support remote work and enhance communication and teamwork among employees.

Conclusion:

In today's dynamic business environment, effective talent management is more crucial than ever for organizational success. HR approaches to talent management encompass a range of strategies designed to attract, develop, and retain top talent, ensuring that an organization's human capital is aligned with its strategic objectives.

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IMPACT OF TECHNOLOGY ON TALENT MANAGEMENT

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Abstract:

In the evolving landscape of human resources, technology has emerged as a transformative force, profoundly altering the way organizations manage their talent. As businesses face increasing competition and a rapidly changing work environment, leveraging technological advancements has become essential for optimizing talent management strategies. This study examines the impact of technology on talent management, focusing on how digital innovations are reshaping recruitment, development, and retention strategies. The integration of technology in talent management has introduced significant advancements, including automated recruitment systems, data-driven performance management, and digital learning platforms. These technologies streamline processes, enhance decision-making, and provide personalized employee experiences. Automated systems facilitate more efficient and objective recruitment by leveraging AI to screen resumes and match candidates with job requirements. Data analytics tools enable more accurate performance assessments and informed decisions about employee development and career progression. Additionally, digital learning platforms offer scalable and customizable training solutions that support continuous professional growth. However, the reliance on technology also presents challenges, such as data privacy concerns and the need for a balance between human and digital interactions. This study highlights both the opportunities and potential pitfalls of technology in talent management, offering insights for organizations to effectively harness technological advancements while addressing associated risks.

Keywords: Technology; Talent Management; Organization; Opportunities.

Introduction:

In today's ever-evolving business environment, talent management stands as a crucial pillar for organizational success. Talent management, comprising the strategic processes of sourcing, attracting, developing, and retaining skilled individuals, has evolved into a pivotal function within organizations seeking to gain a competitive edge in today's fiercely competitive markets. However, the relentless march of technology has catalyzed transformative shifts in how talent is identified, cultivated, and retained within organizational ecosystems. This introduction endeavors to provide a comprehensive overview of the intricate and multifaceted impact that technology wields upon talent management practices.

Technology's infusion into talent management has irrevocably altered traditional paradigms across the entire talent lifecycle, necessitating a recalibration of strategies and approaches. From the initial stages of recruitment to the ongoing processes of development and retention, innovative technological solutions have become indispensable tools in the arsenal of modern talent management professionals. Automated applicant tracking systems, powered by algorithms and machine learning, have revolutionized recruitment processes, enabling organizations to efficiently sift through vast applicant pools and identify candidates whose skill sets align closely with organizational needs. Similarly, the emergence of AI-driven candidate screening tools has enhanced the efficacy of talent identification, facilitating the swift and accurate assessment of candidates' competencies and cultural fit.

Furthermore, technology has democratized the recruitment landscape, expanding the reach of organizations beyond traditional geographic boundaries. Through the utilization of online job platforms and social media networks, businesses can tap into a global talent pool, thereby diversifying their talent pipelines and enriching their organizational cultures with a spectrum of perspectives and experiences. This newfound accessibility has not only broadened the horizons of talent acquisition but has also fostered greater inclusivity within the workforce, dismantling barriers to entry and promoting diversity and representation. In the realm of talent development, technology has engendered a paradigm shift in the delivery of learning initiatives and skill enhancement programs. Traditional classroom-based training sessions have given way to dynamic e-learning platforms, virtual classrooms, and gamified learning modules, which afford employees the flexibility to engage with content at their own pace and convenience.

Review of literature

Talent management, encompassing recruitment, development, and retention of skilled employees, has become increasingly critical in the contemporary business landscape. As technology continues to evolve rapidly, its impact on talent management practices is profound, reshaping how organizations attract, nurture, and retain their workforce. This literature review synthesizes existing research to explore the multifaceted influence of technology on talent management, elucidating key trends, challenges, and implications for organizational strategies.

Impact of technology on talent acquisition:

The advent of digital platforms, social media, and artificial intelligence has revolutionized talent acquisition processes. Research by Carnevale, Smith, and Melton (2011) highlights the increasing reliance on online job portals and social networking sites for candidate sourcing and recruitment. AI-powered tools facilitate resume screening, candidate matching, and predictive analytics to identify top talent efficiently (Davenport, Harris, & Shapiro, 2010). However, concerns about algorithmic bias and the depersonalization of recruitment processes remain salient (Feldman & Klaas, 2018).

Technology-enabled learning and development:

The integration of technology in learning and development initiatives has facilitated anytime, anywhere access to training resources and personalized learning experiences. E-learning platforms, mobile applications, and virtual reality simulations offer immersive and interactive learning opportunities (Marín & Lewis, 2018). Moreover, data analytics enable the identification of skill gaps and the customization of learning pathways to align with organizational goals (Parry & Tyson, 2011). Yet, challenges such as digital divide and resistance to change necessitate careful implementation strategies (Alavi, 2019).

Transformation of performance management:

Technology-driven performance management systems have shifted from traditional, annual reviews to continuous feedback mechanisms facilitated by digital platforms and analytics. Real-time performance data enable managers to provide timely coaching and recognition, fostering employee engagement and development (Bauer & Erdogan, 2012). However, concerns regarding data privacy, surveillance, and the subjective interpretation of metrics pose ethical dilemmas (Khan & Van Wynsberghe, 2018).

Impact of technology on talent management

Recruitment

Digital innovations have significantly enhanced recruitment processes, making them more efficient and effective. Traditional methods of sourcing and hiring are increasingly being replaced by advanced technologies that streamline these functions. Applicant Tracking Systems (ATS) automate the sorting and screening of resumes, allowing HR professionals to manage large volumes of applications more effectively. Artificial Intelligence (AI) and machine learning algorithms are employed to match candidates' skills and experiences with job requirements, improving the accuracy of candidate selection and reducing bias in hiring decisions.

Moreover, digital platforms such as social media and professional networking sites have expanded the reach of recruitment efforts, enabling organizations to connect with a broader and more diverse talent pool. These platforms facilitate targeted recruitment campaigns and allow for real-time engagement with potential candidates, enhancing the overall efficiency of the hiring process.

Development

The development of employees has been transformed by digital learning solutions, which provide scalable and personalized training opportunities. E-learning platforms and Learning Management Systems (LMS) offer a range of online courses, webinars, and interactive modules that employees can access at their convenience. These tools support continuous professional development by allowing employees to learn at their own pace and focus on areas that align with their career goals.

Additionally, data analytics tools enable organizations to track and assess employee progress and learning outcomes. This data-driven approach allows for the identification of skill gaps and the creation of tailored development programs that address specific needs. Virtual and augmented reality (VR and AR) technologies further enhance training experiences by providing immersive and practical simulations that improve learning retention and application.

Retention

Retention strategies are increasingly being informed by technology that enhances employee engagement and satisfaction. Digital platforms facilitate regular feedback and performance reviews, enabling more dynamic and constructive communication between employees and managers. Real-time feedback tools and employee engagement surveys help organizations gauge employee satisfaction and identify areas for improvement, fostering a more responsive and supportive work environment.

Furthermore, technology plays a critical role in personalizing the employee experience. Data analytics can identify patterns and predict potential turnover risks, allowing organizations to proactively address issues and implement targeted retention strategies. Employee wellness programs and flexible work arrangements, supported by digital tools, contribute to a positive work-life balance and increase overall job satisfaction.

Opportunities and potential pitfalls of technology in talent management

Opportunities

Enhanced recruitment efficiency:

Automated screening and matching: AI-powered applicant tracking systems (ATS) and recruitment tools can quickly sift through large volumes of resumes, match candidates' skills with job requirements, and streamline the hiring process. This reduces the time and effort required for manual screening and enhances the quality of candidate selection.

Broader talent pools: Digital platforms, including social media and professional networks, enable organizations to reach a wider and more diverse pool of candidates. This expands the opportunities to attract talent from different geographies and backgrounds.

Personalized employee development:

Customized learning paths: E-learning platforms and Learning Management Systems (LMS) offer personalized training programs tailored to individual learning needs and career goals. This allows employees to pursue development opportunities that align with their specific interests and job requirements.

Data-driven insights: Analytics tools provide insights into employees' performance and learning progress, helping organizations identify skill gaps and tailor development initiatives more effectively.

Improved performance management:

Real-time feedback: Digital performance management systems enable continuous feedback and regular performance reviews, fostering a more agile and responsive approach to managing employee performance. This supports ongoing development and helps address issues promptly.

Objective assessments: Data-driven performance metrics and analytics allow for more objective and unbiased evaluations of employee performance, reducing the impact of personal biases.

Enhanced employee engagement and retention:

Engagement analytics: Technology enables organizations to track employee engagement levels through surveys and feedback tools, providing actionable insights to improve workplace satisfaction and address potential retention issues.

Flexible work arrangements: Digital tools support remote work and flexible scheduling, contributing to improved work-life balance and increasing overall job satisfaction.

Potential pitfalls

Data privacy and security concerns:

Sensitive information: The use of technology in talent management involves handling sensitive employee data, which raises concerns about data privacy and security. Organizations must ensure robust data protection measures to prevent unauthorized access and breaches.

Compliance risks: Adhering to data protection regulations, such as GDPR or CCPA, can be complex and requires careful management to avoid legal and financial repercussions.

Over-reliance on technology:

Impersonal processes: Excessive reliance on automated systems and digital tools can lead to impersonal interactions and a lack of human touch in critical HR processes. This may affect employee satisfaction and the quality of candidate experience.

Bias in algorithms: AI and machine learning algorithms can inadvertently reinforce existing biases if not properly monitored and adjusted. This may lead to biased hiring decisions or performance evaluations.

Implementation challenges:

Integration issues: Integrating new technology with existing systems and workflows can be challenging and may require significant time and resources. Organizations must ensure that technology solutions are compatible and effectively implemented.

Training and adaptation: Employees and managers may require training to effectively use new technology tools. Failure to provide adequate training can hinder the adoption of technology and its benefits.

Cost considerations:

Financial investment: Implementing advanced technology solutions can involve significant upfront costs and ongoing expenses for maintenance, updates, and support. Organizations must weigh these costs against the expected benefits to ensure a positive return on investment.

Conclusion:

In conclusion, the integration of technology into talent management practices has ushered in a new era of efficiency, innovation, and strategic alignment within organizations. Through the adoption of various technological solutions, such as AI-driven recruitment tools, digital learning platforms, remote work enablement technologies, and data analytics systems, businesses have transformed how they attract, develop, and retain talent.

One of the most significant impacts of technology on talent management lies in its ability to optimize the recruitment process. Advanced applicant tracking systems, powered by artificial intelligence and machine learning algorithms, enable organizations to sift through vast pools of candidates efficiently, identify top talent, and expedite the hiring process. Additionally, technology has enabled the creation of immersive candidate experiences, with mobile- friendly career portals, chatbots for instant support, and virtual interviews, enhancing engagement and fostering positive employer branding.

Furthermore, technology has revolutionized talent development initiatives by facilitating continuous learning and personalized training experiences. Learning management systems offer employees access to a wealth of resources tailored to their individual needs, while AI-powered skill assessment tools help identify competency gaps and guide professional development efforts. The integration of virtual reality and augmented reality technologies has also enriched learning experiences, allowing employees to engage in immersive simulations and practical training exercises.

The rise of remote work, accelerated by technological advancements, has reshaped talent management strategies, necessitating the adoption of digital collaboration tools and flexible work arrangements.

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MANAGING CREDIT RISK: A CHALLENGE FOR THE NEW ERA

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Abstract:

In the evolving financial landscape, managing credit risk has become increasingly complex due to a confluence of economic, technological, and regulatory factors. This chapter explores the multifaceted challenges and emerging strategies in credit risk management in the new era. Key challenges include navigating economic uncertainty driven by geopolitical events, pandemics, and inflation, which impact borrowers' repayment abilities. Technological advancements such as big data, machine learning, and blockchain offer new opportunities for enhanced risk assessment but also introduce novel risks and integration challenges. Regulatory changes require financial institutions to remain agile while ensuring compliance. Additionally, the integration of climate risk and cybersecurity concerns adds layers of complexity to traditional credit risk models. The paper also examines the role of behavioural economics in understanding borrower decisions and the impact of globalization on credit risk management. Addressing these challenges effectively requires a holistic approach that combines innovative technologies, regulatory compliance, and a nuanced understanding of global and local risk factors. This chapter aims to provide a comprehensive overview of these challenges and propose strategies for navigating the complexities of credit risk in the modern financial environment.

Keywords: Credit Risk; Financial Environment; Risk Assessment; Challenges; Strategies

Introduction:

Credit risk is the oldest form of risk that is faced by the bankers across the globe. It is the risk of default on loans. Credit risk is the biggest risk the bank face by the virtue of nature of business, inherits. If credit can be defined as “nothing but the expectation of a sum of money within some limited time” then credit risk is the possibility that this expectation will not be fulfilled. Credit risk is old as lending.

In recent decades credit risk has become pervasive. Companies borrow to make acquisitions and to grow, small business borrow to expand their capacity and individuals use credit for other purpose. Credit risk is most simply defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms. The goal of credit risk management is to maximize a bank’s risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters. Banks need to manage the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions. Banks should also consider the relationships between credit risk and other risks. The effective management of credit risk is a critical component of a comprehensive approach to risk management and essential to the long-term success of any banking organization.

Since exposure to credit risk continues to be the leading source of problems in banks world-wide, banks and their supervisors should be able to draw useful lessons from past experiences. Banks should now have a keen awareness of the need to identify, measure, monitor and control credit risk as well as to determine that they hold adequate capital against these risks and that they are adequately compensated for risks incurred.

Review of literature

Treacy and Carey (2000), found that the qualitative factors played more of a role in determining the ratings of loan to small and medium – sized firms, with the loan officer chiefly responsible for ratings, in contrast to large firms in which the credit staff primarily set the ratings using quantitative methods.1

Adem Anbar (2006) evaluates the credit risk management applications in the Turkish bank sector. His findings also indicate that banks should accelerate their studies and preparations which are related to data about borrowers and loans that are used in credit risk measurement.2

World Bank Group (2007) the study describes the main features of the supply side of SME financing by analyzing the perceptions of banks in Argentina and Chile regarding lending to SME. The study identifies that the lending practices and risk management will change substantially in the years to come, as the involvement with SME matures.3

Anna and Antonio (2005) the study has been highlighted in the proposed Basel Accord II that includes the internal rating approach to credit risk as one of the cornerstones. This paper attempts to investigate the extent to which the credit rating systems are used in Macao based on the survey.

The multifaceted challenges and emerging strategies in credit risk management in the new era

Challenges

1. **Economic volatility**: The global economy is increasingly prone to rapid changes due to factors such as geopolitical tensions, trade wars, pandemics, and inflation. These economic fluctuations can significantly impact borrowers' financial stability and their ability to meet debt obligations.
2. **Technological disruptions**: Advances in technology, while offering new tools for risk assessment, also introduce complexities. The integration of artificial intelligence, machine

learning, and blockchain requires institutions to continuously update their risk models and ensure data accuracy and security.

3. **Regulatory compliance**: Financial regulations are constantly evolving to address systemic risks and protect consumers. Institutions must navigate a complex regulatory landscape that includes stringent requirements for stress testing, capital adequacy, and transparent reporting.
4. **Climate and ESG risks**: There is growing recognition of environmental, social, and governance (ESG) factors in credit risk assessment. Institutions need to evaluate how climate change and other ESG considerations affect borrowers and industries, necessitating the integration of these factors into risk models.
5. **Cybersecurity threats**: The rise in cyberattacks poses a significant risk to credit data integrity and financial stability. Protecting sensitive credit information from breaches and fraud is crucial for maintaining trust and compliance.
6. **Behavioral dynamics**: Understanding borrower behavior and decision-making processes adds a layer of complexity to credit risk management. Behavioral economics insights can help in predicting default risk but require careful integration into traditional models.
7. **Globalization**: The interconnectedness of the global economy means that credit risk can rapidly cross borders. Managing international credit risk requires a thorough understanding of diverse economic conditions and regulatory environments.
8. **Consumer expectations**: As customers become more informed about credit products and services, financial institutions must balance rigorous risk management with enhanced customer experience. This involves providing transparent and fair credit solutions while managing default risk.

Emerging strategies

1. **Advanced analytics and AI**: Leveraging big data, machine learning, and artificial intelligence allows for more precise risk assessments and predictive modeling. These technologies enable institutions to analyze vast amounts of data and identify potential risks earlier.
2. **Dynamic risk models**: Implementing adaptive risk models that can quickly incorporate new data and respond to economic changes helps institutions stay ahead of emerging risks. Stress testing and scenario analysis are crucial for understanding potential impacts on credit portfolios.
3. **Integration of ESG factors**: Incorporating environmental, social, and governance criteria into credit assessments helps in understanding long-term risks and opportunities. This approach aligns with evolving regulatory expectations and investor demands.
4. **Enhanced cybersecurity measures**: Investing in robust cybersecurity infrastructure and practices is essential to safeguard credit data and prevent breaches. Regular security audits and updates are necessary to address emerging cyber threats.
5. **Behavioral risk insights**: Applying behavioral economics principles to credit risk models can improve the understanding of borrower behavior and repayment patterns. Tailoring risk assessments to account for psychological and social factors can enhance predictive accuracy.
6. **Global risk management frameworks**: Developing comprehensive frameworks for managing international credit risk involves understanding regional economic conditions, regulatory requirements, and cultural factors. Cross-border risk management strategies should be adaptable and informed by local expertise.
7. **Customer-centric approaches**: Balancing risk management with customer satisfaction involves providing transparent and accessible credit solutions. Tailoring products to meet diverse customer needs while maintaining rigorous risk controls can enhance both risk management and customer loyalty.
8. **Regulatory adaptation**: Staying abreast of regulatory changes and proactively adapting compliance strategies ensures that institutions meet current requirements and anticipate future regulations. This involves continuous monitoring and engagement with regulatory bodies.

Conclusion:

Navigating the multifaceted challenges of credit risk management in the new era requires a blend of advanced technologies, adaptive strategies, and a deep understanding of evolving economic and regulatory environments. By embracing these emerging strategies, financial institutions can better manage risks and seize opportunities in a rapidly changing landscape.

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अनुदानित व बिना अनुदानित विद्यालयीन छात्रों की शारीरिक क्षमता का तुलनात्मक अध्ययन

रुद्रप्रताप तिवारी

संचालक, शारीरिक शिक्षा

चिंतामणी कॉलेज ऑफ आर्ट्स एंड साइंस, गोंडपिपरी, जि. चंद्रपुर, महाराष्ट्र

मानव को सृष्टि की सर्वश्रेष्ठ रचना कहा जाता है, जिसके द्वारा वह अनेक शारीरिक कलाएँ और गतिविधियाँ कर सकता है, जिन्हें पृथ्वी पर पाए जाने वाले अन्य जीव नहीं कर सकते। मानव का शरीर कई छोटी-बड़ी हड्डियों और मांसपेशियों से मिलकर बना है, जो उसे इन कार्यों को करने की क्षमता और शक्ति प्रदान करते हैं। इस शक्ति को, जिसके द्वारा मनुष्य कार्य करता है, "शारीरिक क्षमता" कहा जाता है। इस क्षमता के कारण मनुष्य कई घंटों तक बिना थके और बिना रुके कार्य कर सकता है।

जैसा कि पहले भी कहा गया है, शारीरिक क्षमता वह शक्ति है, जिसकी सहायता से वह कठिन परिस्थितियों में बिना थकावट के कार्य कर सकता है। इस प्रकार यह कहा जा सकता है कि बिना शारीरिक क्षमता के, मानव किसी भी प्रकार की कोई भी क्रिया करने में सक्षम नहीं हो सकता और यह मानव के लिए अत्यंत महत्वपूर्ण और आवश्यक होती है।

प्रायः यह माना जाता है कि शारीरिक शिक्षा का प्रयोग मानव में पाई जाने वाली इसी क्षमता और शक्ति को बढ़ाने तथा विकसित करने के लिए किया जाता है। विभिन्न तत्व मिलकर मानव में पाई जाने वाली शारीरिक क्षमता का निर्माण करते हैं।

बिना किसी थकान के लंबे समय तक कार्य करने और संकटकालीन समय के लिए ऊर्जा बचाए रखने की क्षमता को शारीरिक क्षमता कहते हैं। यह कहा जा सकता है कि यह एक ऐसी क्षमता है, जिसके माध्यम से व्यक्ति अपने प्रतिदिन के दैनिक कार्यों को सतर्कता एवं ऊर्जा के साथ, बिना थकान के सम्पन्न कर सके और इस कार्य से उसे आनंद की अनुभूति हो। साथ ही, संकटकालीन समय में उसके पास पर्याप्त ऊर्जा संचित हो।

उपर्युक्त विचारों के आधार पर स्पष्ट प्रतीत होता है कि शारीरिक क्षमता पूर्ण रूप से शरीर के विभिन्न अंगों में विद्यमान रहती है, जिसका प्रयोग व्यक्ति अपनी आवश्यकताओं की पूर्ति के लिए करता है। एक साधारण और सर्वमान्य आधार पर शारीरिक क्षमता को परिभाषित करते समय कहा जा सकता है कि:

"शारीरिक क्षमता वह व्यक्तिगत योग्यता है, जो शरीर के अंगों के माध्यम से प्रकट होती है, जिसमें मांसपेशियों की भागीदारी विद्यमान होती है।"

जो व्यक्ति शारीरिक रूप से विभिन्न प्रकार की क्रियाओं को करने में सक्षम हैं, केवल वही शारीरिक शिक्षा को भली-भांति ग्रहण कर सकते हैं। इसलिए, किसी व्यक्ति में शारीरिक क्षमता की मात्रा को देखा और आंका जाता है। जब भी शारीरिक शिक्षा की बात होती है, तो यही अपेक्षा की जाती है कि उसका छात्र शारीरिक रूप से इतनी क्षमता रखता हो कि किसी भी प्रकार की क्रिया को करने में वह सक्षम हो। कोई भी प्रशिक्षक किसी ऐसे छात्र को शारीरिक शिक्षा का ज्ञान नहीं दे सकता, जो शारीरिक रूप से इसे ग्रहण करने की क्षमता न रखता हो। जब कोई छात्र किसी प्रशिक्षक के पास शारीरिक शिक्षा से संबंधित

ज्ञान अर्जित करने के लिए आता है, तो सबसे पहले प्रशिक्षक यह जांचने का प्रयास करता है कि क्या वह शारीरिक रूप से इस प्रकार की शिक्षा ग्रहण करने योग्य है या नहीं।

शारीरिक शिक्षा को केवल वही व्यक्ति ग्रहण कर सकता है, जो शारीरिक रूप से पूरी तरह स्वस्थ और सक्षम हो। इस प्रकार की क्षमता का आकलन करने के लिए शक्ति परीक्षण का प्रयोग किया जाता है।

अध्ययन विधि:

अनुदानित एवं बिना अनुदानित विद्यालयों के छात्रों की शारीरिक एवं शरीर क्रियात्मक क्षमता का तुलनात्मक अध्ययन किया गया। इस अध्ययन के लिए 100 अनुदानित विद्यालयों के छात्र और 100 बिना अनुदानित विद्यालयों के छात्रों का चयन किया गया था। इन छात्रों की आयु 16 से 18 वर्ष के बीच थी, जिसकी पुष्टि संबंधित विद्यालय के रिकॉर्ड से की गई थी। अध्ययन के लिए शारीरिक एवं शरीर क्रियात्मक क्षमता को मापने हेतु निम्नलिखित कारकों का चयन किया गया:

- चलनशीलता
- लचीलापन
- गति
- शक्ति
- हृदय-स्नायु सहनशीलता
- श्वसन वायु ग्रहण क्षमता

सांख्यिकीय विश्लेषण:

शारीरिक एवं शरीर क्रियात्मक क्षमता के इन कारकों से संबंधित आंकड़ों का संकलन विशेष परीक्षण विधियों के माध्यम से किया गया। इस अध्ययन के उद्देश्यों और परिणामों को जानने के लिए "टी" रेशियो सांख्यिकीय तकनीक का उपयोग किया गया। मध्यमान की तुलना करने के लिए "टी" रेशियो का महत्व स्तर (Level of Significance) 0.05 रखा गया था।

निष्कर्ष:

इस अध्ययन के परिणामों के आधार पर निम्नलिखित निष्कर्ष निकाले गए हैं:

1. इस अध्ययन का परिणाम यह दर्शाता है कि अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की शारीरिक सहनशक्ति (Endurance) के स्तर में महत्वपूर्ण (Significant) भिन्नता पाई गई।
2. अध्ययन के अनुसार, अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की मॉडिफाइड सिट एंड रीच टेस्ट में कोई महत्वपूर्ण भिन्नता नहीं पाई गई।
3. अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की 50 गज दौड़ की योग्यता के स्तर में महत्वपूर्ण भिन्नता पाई गई।
4. इस अध्ययन के परिणाम से यह स्पष्ट होता है कि अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की स्टैंडिंग ब्रॉड जम्प की योग्यता के स्तर में भी महत्वपूर्ण भिन्नता पाई गई।

5. परिणाम दर्शाते हैं कि अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की हृदय-स्नायु सहनशीलता में भी महत्वपूर्ण भिन्नता पाई गई।
6. अनुदानित और बिना अनुदानित विद्यालयीन छात्रों की श्वसन वायु ग्रहण क्षमता (Respiratory Vital Capacity) के स्तर में महत्वपूर्ण भिन्नता पाई गई।

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