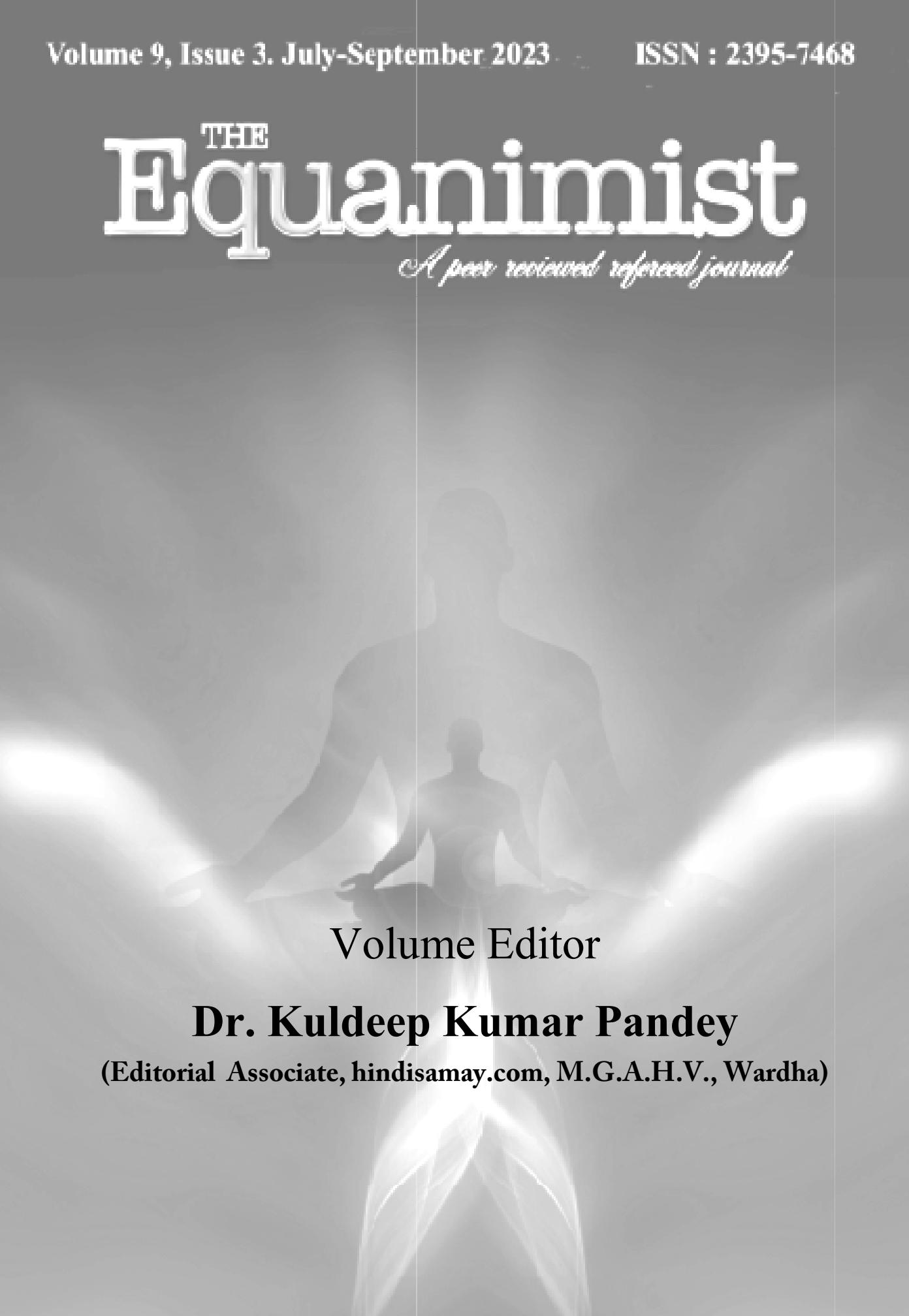


Volume 9, Issue 3, July-September 2023

ISSN : 2395-7468

# THE **Equanimist**

*A peer reviewed refereed journal*



Volume Editor

**Dr. Kuldeep Kumar Pandey**

(Editorial Associate, [hindisamay.com](http://hindisamay.com), M.G.A.H.V., Wardha)

# The Equanimist

... A peer reviewed refereed journal

## **Editorial Advisory Board**

**Prof. U.S. Rai** (University of Allahabad)  
**Prof. Devraj** (M.G.A.H.V., Wardha)  
**Prof. R. N. Lohkar** (University of Allahabad)  
**Prof. V.C.Pande** (University of Allahabad)  
**Prof. D.P.Singh** (TISS, Mumbai)  
**Prof. Anand Kumar** (J.N.U.)  
**Prof. D.V. Singh** (S.R.M. University)  
**Prof. D.A.P. Sharma** (University of Delhi)  
**Prof. P.C. Tandon** (University of Delhi)  
**Prof. Siddarth Singh** (Banaras Hindu University)  
**Prof. Anurag Dave** (Banaras Hindu University)

## **Editor in Chief**

**Dr. Nisheeth Rai** (M.G.A.H.V., Wardha)

## **Associate Editors**

**Dr. Manoj Kr. Rai** (M.G.A.H.V., Wardha)  
**Dr. Virendra P. Yadav** (M.G.A.H.V., Wardha)  
**Dr. Pradeep Kr. Singh** (University of Allahabad)  
**Dr. Shailendra.K.Mishra** (University of Allahabad)  
**Dr. Ehsan Hasan** (Banaras Hindu University)

## **Editorial / Refereed Board Members**

**Dr. Ravi S. Singh** (University of Delhi)  
**Dr. Roopesh K. Singh** (M.G.A.H.V., Wardha)  
**Dr. Tarun** (University of Delhi)  
**Dr. Dhirendra Rai** (Banaras Hindu University)  
**Dr. Ajay Kumar Singh** (Jammu University)  
**Dr. Shree Kant Jaiswal** (M.G.A.H.V., Wardha)  
**Dr. Kuldeep Kumar Pandey** (M.G.A.H.V., Wardha)  
**Dr. Abhisekh Tripathi** (M.G.A.H.V., Wardha)  
**Dr. Shiv Gopal** (M.G.A.H.V., Wardha)  
**Dr. Vijay Kumar Kanaujiya** (V.B.S.P.U., Jaunpur)  
**Dr. Jitendra** (M.G.A.H.V., Wardha)  
**Dr. Shiv Kumar** (K.U., Bhawanipatna)  
**Mr. Ambuj Kumar Shukla** (M.G.A.H.V., Wardha)

## **Managerial Board**

**Mr. K.K.Tripathi** (M.G.A.H.V., Wardha)  
**Mr. Rajat Rai** (State Correspondent, U.P. India Today Group)

S.NO.	Content	Pg. No.
1.	The Praxis of Translating Select Nicobarese Folktales <b>Jochibed Vincent</b>	1-12
2.	Liquidity Risk Management : A Comparative Study with Reference to HPCL (Public Sector) and RIL (Private Sector) <b>Jagannadha Sastry Nemani</b>	13-24
3.	Industrial Relations in India: Case study of Bajaj Auto Ltd. In Pune <b>Anupam Alone</b>	25-42
4.	Rural Distress, Crop Failure and Government Expenditure in Agriculture : An Analysis of Policy Impacts and Future Pathways <b>Sakshi Gupta</b>	43-55
5.	Information Seeking Behavior of Students at Bundelkhand University, Jhansi <b>Toran Sahu and Astha Jain</b>	56-62
6.	Impact Of Internet Penetration and Digital Literacy on Cashless Transactions : A Study of Uttarakhand <b>Bhavya Bhagat</b>	63-75
7.	दलित स्त्री प्रश्नों की मुखर अभिव्यक्ति : दलित आत्मकथाएँ निर्भय सिंह एवं संदीप मधुकर सपकाले	76-83
8.	गल्फ प्रवासन की चुनौतियां एवं प्रवृत्तियां अभिषेक त्रिपाठी	84-90
9.	भारतीय भाषाएं एवं राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषाओं का उत्थान कु. प्रीति दुबे	91-99
10.	समकालीन हिंदी कविता में राजेश जोशी की कविताओं का योगदान रवि शंकर आर्य	100-105
11.	Technological Innovations for Inclusive Growth : A Sentimental Study <b>Anveshan Singh &amp; Kameshwar Singh</b>	106-113

**Manuscript Timeline**

*Submitted : July 18, 2023   Accepted : August 13, 2023   Published : September 30, 2023*

**The Praxis of Translating Select Nicobarese Folktales**

**Dr. Jochibed Vincent<sup>1</sup>**

**Abstract**

***This study explores the Nicobarese folktale Töttařong, focusing on its depiction and translation by Leeladhar Mondoloy, Priten Roy, and Rabin Roychowdhury. Using a psycho-sociolinguistic approach, it critically examines the authenticity and variations in their translations while highlighting the cultural significance of folktales. Folktales serve as mirrors of society, reflecting its values, traditions, and practices. The oral tradition of the Nicobarese community, though rich, has faced challenges due to modernization and the absence of a native script. Translation has emerged as a vital tool for cultural preservation, enabling these narratives to reach wider audiences and fostering cross-cultural understanding. This study underscores the translators' commendable role in eternalizing Nicobarese folktales, ensuring their continuity amidst the pressures of modern entertainment and changing lifestyles.***

***Keywords:*** Nicobarese folktales, Töttařong, translation, cultural preservation, psycho-sociolinguistic approach, modernization, oral tradition.

**Introduction-**

An essential component of India, the Andaman and Nicobar Islands, today have carved a special place for themselves as a hub for tourism. These islands are attracting crowds of tourists for various reasons, such as beautiful beaches, water sports, primitive tribes, green environment, ethnic culture, cosmopolitan culture, and research work. These islands are situated at the heart of the Bay of Bengal between  $6^{\circ}$  to  $10^{\circ}$  'N' latitudes and between  $92^{\circ}$  to  $94^{\circ}$  'E' longitudes. The Andaman and Nicobar archipelago is a cluster of 552 islands, grouped in two. These islands are home to the six tribes belonging to two races, viz., the Negritos and the Mongoloid, who still retain their old lifestyle, except the Onge, Andamanese, and Nicobarese. Of the three tribes, the Nicobarese have quickly adapted to mainstream life whereas the other two are trailing behind. There are four Negritos tribes, viz., the Jarawa, Onge, Sentinelese, and Andamanese. The Nicobar groups of islands consist of two Mongoloid tribes, namely the Nicobarese and the Shompen. The major part of this chapter focuses on providing a background to the Nicobar group of people, their lifestyles, and their socio-cultural ethos. The second, third, and fourth sections of the chapter attempts to

---

<sup>1</sup> Assistant Professor (English), Andaman Nicobar College (ANCOL). Chakkargaon, Sri Vijaya Puram, Andaman and Nicobar Islands.

introduce folktales and their culture. The final section endeavours to provide the varied approaches to translation studies in brief.

One of the descriptions of Car Nicobar is as follows “Car Nicobar is a tiny island lying on the extreme north of the Nicobar archipelago which extends to the South, up to a point about one hundred and fifty kilometres West of the Aceh Head in Sumatra. Including Car Nicobar, the archipelago has twenty islands in all, scattered over 262, 32 kilometres of the sea between the 6<sup>th</sup> and the 10<sup>th</sup> parallels of North latitude and 92<sup>0</sup> East longitudes. The aggregate land area of the Nicobar is 1647.11 square kilometres of which Car Nicobar has a small share of 127, 00”. (Lowis, 1923)

“It has an area of about 50 square mile, with the surface that is exceedingly level, as the highest point it attains is barely 200ft above sea level, only in the north does the coast rise in low cliffs and all-round the shore is a fringe of trees. Although ranking only fourth or fifth in point of size, Car Nicobar contains nearly three – fifths of the total population of the group.” According to 2011 census, the total population of the Nicobarese were 36, 844. (Kloss, 1971:64)

“The Nicobar group of islands was popularly known to travellers as the ‘Land of the Naked’, i.e., *nakkavar*,” according to the *Imperial Gazetteer, Andaman and Nicobar Islands* (1909:26). Ptolemy’s list of names of this region, as fixed by Gerini, refers to Car Nicobar as *Maniola* and the Great Nicobars’ *Agathoudaimonos* (Portman, 1899:50). The Buddhist monk I-Tsing, who travelled in this region in 672 A.D., called these islands *Lo-jen-kuo*, meaning ‘Land of the Naked’, and this seemed to be the name of the islands recognized in China at the time (Andaman and Nicobar Gazetteer, 1908:59). From the ‘Land of the Naked’ originated the terms “*Nakkavaram*” and “*Nicobar*,” which has been the name of these islands since 1560. According to G. Whitehead (*In the Nicobar Islands*, 1924: 25), “... the word ‘Nicobar’ seems to be a corruption of the South Indian term “Land of the Naked” (*nakkavaram*), by which they are referred to in the Tanjore inscription of A.D. 1050”. To Arab travellers, this group of islands was *Lakhabalus* or *Najabulus*, meaning “Land of the Naked” (Singh, 1978:4). “Marco Polo called them Necuveran (1292 A.D.), but to Rashiuddin (1300 A.D.) they were Nakawaram. Friar Odoric coined the term Nicoveran (1322 A.D.). The other names, which the 15<sup>th</sup> and 16<sup>th</sup> century seafaring Portuguese used, were Nacabar and Nicubar.” (Singh, 1978:4)

According to folklore, a certain man from an unknown country arrived in the Nicobars on a flat-bottomed boat with a pet female dog and settled in Car Nicobar. In the course of time, he espoused the bitch, and begot a son. Thus, as a consequence of this union are the generations of Nicobarese. (Kloss, 1902:223)

There is yet another folktale about the origin of the Car Nicobar. Chowra which is the next island close to Car Nicobar is considered to be the original homeland

of all the Nicobarese of the Nicobar group of islands. Seven couples arrived in Chowra from the eastern lands a long time ago. They stayed there for a considerable length of time. Later, some couples decided to move to nearby islands. One couple stayed in Chowra whereas the other six moved to other islands. In the due course of time, they populated it with their descendants. (Roy, 2000:44).

### **Car Nicobarese (PU) Language-**

Altogether there are 19 islands in the Nicobar group of islands, out of which twelve are inhabited and seven uninhabited islands and islets. The inhabited islands beginning from North to South are Car Nicobar, Chowra, Teressa, Katchal, Kamorta, Nancowrie, Pulo-Panja, Pulo-Bhabi, Pulo-Milo, Kondul, Little Nicobar, and Great Nicobar. Car Nicobar, which is also known as ‘*Pu*’ among the natives, is the first island in the Nicobar group of islands that comes after the southern island of the Andaman group of islands. It lies north of the Nicobar group of islands. There are fifteen villages on this island. They are Malacca, Perka, Tamaloo, Kinyuka, Chukchucha, Tapoiminy, Big Lapathy, Small Lapathy, Kinmai, Mus, Sawai, Tee-Top, Arong, Kimios, and Kakana. Pre-tsunami all these villages were set up near the coast, now all the villages are set 01 km inside. It has altogether altered the landscape and as a result the arrangement of the villages too. However, some villages like Tamaloo, Kinyuka, and Chukchucha are a little affected. Although ranking only fourth or fifth in point of size, it contains more population of natives than other islands. It is important because it is from here that the Administrator, the Deputy Commissioner, monitors and disseminates information to all the other islands. Even though the native of the Nicobar group of islands language is termed Nicobarese language, it is the language of the Nicobarese hailing in Car Nicobar. The Nicobarese of different islands speaks different dialects of their language. The dialects can be divided into five groups depending on language differentiation among the Nicobarese living on different islands. However, most of them understand Car Nicobarese. Many Nicobarese of different islands knew the language of Car Nicobar for these reasons:-

- (i) The Education Department of Andaman and Nicobar made the Car Nicobarese dialect the standard medium of instruction in the Nicobarese language.
- (ii) The population of Car Nicobar is more than any other Nicobar group of islands hence more people speak the Nicobarese dialect.
- (iii) All important offices and the Higher Secondary School are at Car Nicobar.
- (iv) The *Pu* language is at present taught in the schools of Car Nicobar from standard I to standard V, with the primers published by the State Institute of Education, Andaman & Nicobar Administration, Port Blair with the assistance of the natives who have good command in both the English and *Pu* language. These primers help the Car Nicobarese children learn their language more effectively in the schools. These Primers introduce the Nicobarese scripts and some topics translated from English texts.

The Nicobarese of Car Nicobar has oral literature. Earlier it did not have a script. It was George Whitehead with the assistance of Bishop John Richardson who developed the Nicobarese script. The Nicobarese script is but a variant of the Roman script with an accent mark above the alphabet. There are altogether 38 alphabets, 20 vowels, and 18 consonants. They are as follows:

### *Small Letters:*

*a ā ē ē ē ē ī ī o ī ò ò ö öö u ī eu eū eui eūi. ch f h k k l m n n̄ ng ny p r r̄ s t v y.*

### ***Capital Letters:***

A Ā Ě Ě E Ě Ī Ī O Ā ĸ ĸ Ö Ö Ö Ö U ĸ EU EU ĸ EU ĸ EU ĸ.  
 CH F H K K L M N N̄ NG NY P R R̄ S T V Y.

The first line consists of the vowels and the second consonants. The sounds of the alphabets are as follows:-

‘a’ as in mother. Some Nicobarese words are:- *nya* (eat), *cha* (tea), *am* (dog), *an* (two person), *aiñ* (alive/from/inside), *pak* (branch), *sat* (seven), *nap* (two person), *cha-a* (two person), *la-a* (side), *ta-a* (bidding/calling), *chap* (to pick/ Petticoat), *nyat* (shadow/photo), *mah* (a kind of address equivalent to hello), *fal* (run), *tal* (to cut meat/delay), *kav* (iguana), *ngam* (demonstrative adj.; singular number, approx the; but used only for person and things in sight, actually or figuratively), *ka-ha* (wall), *sa-ha* (the present age, time, opportunity), *kalah* (Try/test/taste), *tavāt* (Jungle), *harap* (Evening), *panam* (world/land/village/island/country/place), *ranang* (fence/division/curtain/screen), *fatlö* (fall on the belly), *yaha* (excess), *a-ka-ha* (wise/good), *ha-va-ha* (sell), *ma-a-la-ha* (spirit/ghost), *ha-at-nyō* (to clean), *a-nav-ngö-re* (barking), *ma-na-an* (last), *nya-nang-ngö* (light/fire dying/extinguishing).

‘ā’ as in father. Some Nicobarese words are:- *āp* (canoe), *sāl* (salt), *tāk* (to measure in fathoms), *ki-sāt* (loin cloth), *li-tāk* (tongue/language), *ta-yām* (bat), *ra-māl* (maiden/novice), *ma-hām* (blood), *ka-pā* (North), *tā-a* (come along), *nya-mā* (one who eats), *rā-ha-ta* (lazy), *tān-lö-re* (to take support, or to hold on something), *ka-tān-tu* (to be printed), *ha-rāp-ngö* (to be roasted).

‘ē’ as in bēd. Some Nicobarese words are:- *in-tēh* (the sails of the boat), *ka-tēh* (to mix), *rēhēn* (also; often presented by öt, un, or um; and then the meaning is neither; or perhaps something hardly/scarcely), *fēk-ēl-re* (to remember), *ha-rēh-tō* (to spread cloth/mat on the floor), *a-rē- ēv* (to be shy), *kē-hēt* (to bring in), *hēng* (one).

‘ē’ as in take. Some Nicobarese words are:- *Tēv* (God), *hēk* (also/again/and/more to), *rēv* (crocodile), *chēv* (silent), *kuhēt* (to enter; to go into a village from el-

panam), *tuhēt* (a small collections of houses, generally belonging to one person/step), *pēch* (snake), *tōrēm* (a person who is slow/patient/sober), *ta-tēt* (cricket/cicada).

‘e’ as in care. Some Nicobarese words are:- *ta-se-he* (necklace), *fe-he-re* (habit), *mi-ne-eny* (name), *va-me-eny nang* (reporter), *si-keh-ngō* (Summer, Hot season), *ki-ne-het* (to bring inside/to admit), *li-reny* (to shot an arrow), *ki-cheny* (to sprinkle), *la-en* (work), *le-en* (to treat the wounded or sick).

‘ē’ as in bear. Some Nicobarese words are:- *tahēl* (river), *tōkēn* (diligent/hard working), *tēnō* (baby/infant), *pahēk* (to choke/get choked/to have a bone stick in one’s throat), *hēmti* (flowdown), *kahēm* (younger one), *mēm* (elder one), *vēt* (iron), *ēl* (in/on/by/from/out of/at), *chingēnt* (moon), *mirēch* (to bully/to insult/to be wasteful).

‘i’ as in pin. Some Nicobarese words are: - *tilin* (mud/puddle), *pisik* (thickrope), *fas-tit* (chips of wood), *ku-chik* (tasty), *yi-hiv* (someone coming to you), *i-nyih* (to buy), *ha-ik* (fasting), *liv-ngō-re* (to kneel down), *ku-nyi-nyi-re* (to come out), *ta-vi-i* (oil).

‘ī’ as in deep. Some Nicobarese words are:- *a-kī* (favoritism/to be upto), *vī* (to make), *tī-ni* (to be send), *yī-ki* (to be admired), *vā-mi* (the creator/one who makes), *hī-la* (clothe), *līn* (angry), *kīny* (monkey), *rīk-re* (some, others, several), *nyīk* (to be withered/without moisture), *ta-nīn* (attic/that which pushes out), *pītmyōre* (somehow manage).

‘ō’ as in toe. Some Nicobarese words are:- *po-po* (mother), *foh* (to beat), *hol* (friend), *pong* (to strike), *u-roh* (even so far as to; so very much; extremely), *i-soh* (white), *i-hong* (stone/rock), *oh-ti* (to be broken), *ra-foh* (the spathe of the betel-nut, used for making packages), *ka-long* (to fence), *toh hē* (different then, other than), *lo-on-g-kuō* (to lostone’s way/to go astray).

‘ō’ as in boar. Some Nicobarese words are:- *a-fō* (a kind of grass used in thatching), *pōp* (cigarette/cheerut/to smoke), *tōt* (to kindle firer wire), *lōt* (to bend/something bent/silver wire), *chōng* (ship), *chōk* (stitch/sew), *vōk* (to bathe), *sin-rōl* (horn of animals), *rōl-ha- ka* (lying down/sleeping), *kōö-pō-lōn* (to remember).

‘ō’ as in ox. Some Nicobarese words are:- *ōk* (a green coconut in the right stage for drinking/drink), *fōk* (to render into two (bread/cake)/to break), *tōk*, *chōk*, *rōng* (fruit), *mōk* (black mole), *ku-rōk* (to be bent, crooked), *ka-rōk* (lame/limping), *pa-rōk* (to be stained/discolored), *ku-rōh* (go), *ku-pōk* (boat with an engine).

‘ō’ as in or. Some Nicobarese words are:- *kē-sō* (to say sharply/hardly), *ka-pō-ki* (to be tied), *mi-nō-rōn* (naughty), *mā-ngō-re* (last speech before death), *mah-ngō-re* (to deny what he/she has said usually in the negative sense), *mōk-lō-kuō-re* (to look

up), *kam-hô-ka* (judge/one who talks), *la-tô-ki* (to break), *vë-nyô* (to tell what has been discussed or spoken about a person to the person or any other, *kô-lô* (to be rich/good in condition).

‘ö’ as in stir. Some Nicobarese words are:- *mi-sò-kö* (mosquito), *misôkô* (index finger), *hö-ö* (no), *rö-ö* (saying no by giving condition), *ihö* (we), *yi-ö* (you all), *käpö* (to be bitten), *vë-lö* (low lying place), *sî-nö* (some time/wait for a minute), *sî-ö* (satan), *sa-në-nyö* (native name of Chowra island).

‘öö’ as in perk. Some Nicobarese words are:- *tin-köök* (see-saw/a pulley/liver), *tö-löök* (beautiful/good), *tö-kööl* (sin), *li-kööp* (thyroid), *ngöön-ka* (to be called/invited), *ngöö-na* (to invite), *kin röön-ngö* (the way one walks/going away), *ha-löö-kö* (to be hand-cuffed/to deck a person/to set aright), *ha-vöö-ngö* (to turn away), *ha-nyöö-tö* (to be adorned), *ta-löö-kö* (parrot/way/path).

‘u’ as in put. Some Nicobarese words are:- *chu* (my, me, personal), *chu-ö* (I /personal), *u-ha* (panting for breath), *u-höö* (egg), *lâ-lu* (to be one on whose account such offerings are made), *angu-ö* (when the thing referred to is near, meaning this thing), *anu-ö* (the plural of *angu-ö* these things), *kin-lu-hu* (cave), *tö-hë-ru* (occasionally), *cha-hu-u-yö* (decayed), *tö-ka-cha-vu* (a wooden pig trough), *ru-u-ti* (depth), *iru-hö-řô* (continuous speaking).

‘ü’ as in moor. Some Nicobarese words are:- *pü* (native name of Car Nicobar island), *tümö* (numbers), *a-kü-ö* (former/previous), *ra-nü-mö* (ribs), *lin-kü-kö* (a crack), *tö-pi-rǖt-ka* (one who is fondly remembered), *ta-fü-ngi* (coconut shell), *ha-yü-tö* (to clothe), *inküp* (door), *hǖt* (to drink soup especially).

‘eu’ as in book. Some Nicobarese words are:- *eunh* (to give/to offer), *veut* (fast), *meuk* (to see), *ka-heuk* (to count), *meut-lö* (to rise/to come up), *li-keun* (neck), *teung-ten* (to arrive at/ to be fulfilled), *reul-nyi* (to crawl), *teut-ha-ka* (to lie straight), *cheuk-yeung* (delicate).

‘eü’ no equivalent found. Some Nicobarese words are:- *eü-a* (to praise/to announce), *reü-la* (to crawl), *ameü-kö* (one praise/a prophet), *peu-heü* (morning), *peü-ngö* (bubbles in the wine, or surf), *peü-lö-re* (to mount up), *tö-ki-heü-tö-re* (everything), *hi-reü-kö-ti-re* (slowly doing something).

‘eui’ no equivalent found. Some Nicobarese words are:- *ta-heui* (today), *ta-neui* (the numeric number five), *lam-f eui* (cyclonic wind), *leuich* (shiver from cold), *peuiny* (to cry), *pa-meuiny* (one who cries), *teuich* (to plant seeds/tree).

‘eüi’ no equivalent found. Some Nicobarese words are:- *taneüi-sö-mat* (stars), *pi-neüi-nyö* (mourning), *mileüichö* (stars), *ta-neui-yö* (utensils), *tin-leüi-chö* (slippery).

‘ch’ as in chap. Some Nicobarese words are:- *chehen* (cloth/material), *chēi* (tired), *chēnō* (thin), *chinga-añl-kuō-re* (to look up).

‘f’ as in fat. Some Nicobarese words are:- *fal* (to run), *fāt* (to lay on one’s belly), *fa-mēl-ngōre* (one commits suicide), *ful* (to carry in the arms/full), *fōō* (to blow).

‘h’ as in hen. Some Nicobarese words are:- *ha-ët* (to clean), *ha-an* (to be late), *havah* (to buy), *heuheure* (to rest), *heūlngōre* (to back off, retreat).

‘k’ as in king. Some Nicobarese words are:- *kapah* (to die), *kupah* (the dead body), *ka-va-li-yō* (to be thrown), *katōl* (to distribute).

‘k’ does not have a sound. Some Nicobarese words are:- *kum-lēk* (strength), *ka-lēk* (strong), *kēk* (to take), *la-hēk-ren* (better than).

‘l’ as lass. Some Nicobarese words are:- *likōl* (to break), *la-tōk* (to be broken), *lūk* (to chase), *lēv* (thin), *lēn* (fine, good), *lā-lō* (pet, an apples eye, pampered).

‘m’ as in man. Some Nicobarese words are:- *ma-na-añ* (last), *mē-eñ* (you), *mi-chap-lō* (layers/generations), *ma-a-fai* (witch-doctor).

‘n’ as in name. Some Nicobarese words are:- *na-añ* (both), *neumō* (necklace/chain worn round the neck), *neh-ngen-rē* (natural), *nēt, nōmō* (life).

‘ñ’ as in mango. Some Nicobarese words are:- *ma-na-añ* (last), *mē-eñ* (you), *na-añ* (both), *chingēñt* (moon).

‘ng’ as in morning. Some Nicobarese words are:- *ngam* (that), *ngāti* (to be tied), *ngatī* (like that), *ngaich* (to go to finish), *ngamuh* (that).

‘ny’ as in wrench. Some Nicobarese words are:- *nyōp* (to get wet), *nyō* (dry), *nyōk-lōre* (to get dry/dried), *nyatō-lōn* (false hope), *nyuk* (to entwine).

‘p’ as in pet. Some Nicobarese words are:- *pēt-ngen* (diligent, hard worker), *pēh* (to throw), *pē-ha-nga* (to have thrown), *pul* (bridge), *pūl* (flower), *pō-* (to suck), *pō-o* (mother, to be sucked).

‘r’ as in red. Some Nicobarese words are:- *rat* (waist), *ra-ha-ta* (lazy), *rōh-ta* (near), *rēt-nyi-el-mat* (to get ablaze under the sun/hard work), *ra-māl* (novice/maiden), *rit* (back/hind side/butt).

‘r̄’ no equivalent found. Some Nicobarese words are:- *r̄at* (to cut), *r̄uh-ngō-rē* (to keep a distance), *r̄uh-tō-re* (to come closer), *r̄ōlngō-re* (to sleep/to lie down), *r̄ēv* (crocodile).

‘s’ as in satire. Some Nicobarese words are:- *sah* (black), *sa-ngu-la* (dark), *sat* (seven), *sāk-ta* (equal to), *sum-rong-kuō* (cause of shame), *su-van kal-röön* (crossed legs).

‘t’ as in thou. Some Nicobarese words are:- *tarik* (human/man), *ta-ōiny* (non-Nicobarese), *tarul* (cloud), *tö-mi-luö-nö* (wizard/magician/witch doctor), *tum-nët* (twins), *talöökö* (road/way), *tö-löök* (beautiful/good).

‘v’ as in yan. Some Nicobarese words are:- *väi* (beautiful/good), *vüi* (fever), *vin-ngö* (everywhere), *va-hë* (yesterday), *vë-e-kuö-Tëv* (worship God), *veut* (fast/rapid), *vök* (feeling uncomfortable).

‘y’ as in yak. Some Nicobarese words are:- *yäich* (poor), *yah-ngen* (extreme), *yal* (thirsty), *yöö* (to swim), *yeü-nyu* (one who is affected by leprosy), *yön-lö* (to move up), *yöh-lö* (to climb).

‘eu’ and ‘eü’ are pure diphthong and *eui*, and *eüi* are triphthong which are new sounds. There are also the less pure combination:- *ai* , *äi* ; *ëi* , *ëi* , *ei* , *ëi* ; *eö* ; *öö* ; *öi* , *öi* ; *öi* , *öö* ; *ui* , *üi* ; *uö* , *üö* , *üö* ; and the less common- *ëa* , *ëai* , *ëa* , *ëa* , *ëa* , *öa* , *öai* , *üa* , *üa* ; which are chiefly found in a few contracted words. The range of vowels in Nicobarese language is very wide and it is difficult for a non-speaker of Nicobarese to discriminate the pronunciation; while the consonants are limited. There are no ‘b’, ‘d’, ‘g’, ‘j’ and ‘z’ in the language.

The Nicobarese language may occur to the non-Nicobarese as some nasal sound is being produced. It is the first impression when a non-Nicobarese happens to hear this language for the first time. Dr. H. Rink, who visited the Nicobar Islands in 1846, wrote, “I have heard many different languages spoken, but none of them had so disagreeable a sound as the Nicobarese. The great number of guttural and nasal sounds, the uneducated drawing pronunciation becoming still different on account of the disfigured mouth, makes a very disagreeable impression”. (1847)

### ***TöTTARÖONG : A Comparative Study-***

This chapter will concentrate on the depiction of the folktale “*Töttaröong*” by Leeladhar Mondoloy, Priten Roy, and Rabin Roychowdhury with the original Folktale to ascertain the authenticity of their translation and also critically analyze it through psycho-sociolinguistic approach.

Folktales are an essential part of a community and it has the quality of a mirror that reflects society. One can have a glimpse of society by listening/reading folktales of a particular group. Folktales that have been passed orally from the old times to the present tend to change as each tale-teller has his/her own way/ version and style of presenting the folktales, nevertheless; retaining the main crux of the tale. The

aforementioned writers/translators have presented the folktale "*Töttaṛong*" in their style, hence variation is apparent.

Translation in today's context has become a means to know about facts of other communities. It helps that literature that is confined to a particular culture that had not been registered in world literature owing to various drawbacks such as lack of written script and researchers to do research in the particular sphere. Translations of such literature help to ascertain a place in the field of literature thus allowing the world to know the unknown. It has helped people to peep into the culture of the other community creating familiarity to establish an exchange of culture for developing a strong bond. The above-mentioned translator/writers have done a commendable job towards the Nicobarese culture by choosing Nicobarese folktale to be translated that was not printed. In doing so, they have not only attracted the attention of the non-Nicobarese who are unaware of the oral folktales of the Nicobarese but also eternalize it by recording them in a book. Thus they have preserved and saved the Nicobarese folktales which might have lost and vanished in the course of time owing to modernizations that had seeped into the lifestyles of the Nicobarese. The modern source of entertainment, especially, electronic items like television, mobile, i-pod, and radio had substituted the practice of story-telling at night to induce one to sleep.

Today people are lulled to sleep by these electronic gadgets. However, the love to hear stories is still alive irrespective of age, sex, and community. The only thing is, in contemporary times, we are able not only to hear but see the story. Most of the stories/folktales are presented. Nevertheless, there are still people who loved to read books. Until there are book lovers, there will be always hope for the survival of the book and its author.

### **Nicobarese Folktales : A Comparative Study-**

Translation is as old as the existence of varied languages. It plays a vital role in disseminating information of the unknown to the target audience. It helps people communicate and connects them with each other. It helps to learn about the culture, tradition, practices of a particular group, shun the prejudices/preconceived notion and understand in a better manner. It enables the treasure trove to be shared with a larger audience than if one confined it to a particular place and its people. It also aids in the preservation of stories that would otherwise be forgotten and lost with the passage of time.

The Nicobarese oral literature is still unknown to the world, as few efforts were made to document or record it. The natives are limited in their ability to do so because they lack a script in which to express themselves. They were alien to the idea of writing or printing. The people of these islands recently acquired their own script, which is merely a borrowed Roman script. The script was taught in the vernacular schools of all

15 villages to the Nicobarese students. Later, it was included by the government schools as a third language and was taught from classes I to V. In the beginning, the parents were reluctant to send their children to school as they thought that they would learn foreign cultures and forget their own. They later learned the value of education, however, because the educated were made leaders and heads of villages separately, including earning from a government job. Since then, the numbers of Nicobarese students have grown consistently, yet only a few reach higher educations.

It never occurred to anyone that these oral pieces of literature should be scripted and recorded so that they can be passed on to the next generation. The Nicobarese are yet to register their literature in the field of scholarly literature. However, there are a few who, out of their love and interest in the Nicobarese culture, have attempted to record these oral pieces of literature. Many have written pieces of literature on Nicobarese, their culture, and their islands. Priten Roy and Rabin Roychowdhury are two of the few who have done outstanding work for the Nicobarese community.

By doing so, he has spread these folktales throughout the vast English readership. Priten Roy, the author of *Tribal Folk Tales of Andaman and Nicobar Islands*, has done a laudable job. He was the first to compile and translate the Native Nicobarese folktales into English. However, the first folk tales of the Andaman and Nicobar Islands were first published in Hindi, entitled *Nicobari Lok Kathaye* by Rajendra Pal Sharma. Some of these tales were also translated into Bangla and appeared in *Dweep Bani Puja Special Numbers* in 1996 and 1997. The name itself suggests that it contains *Tribal folk tales of the Andaman and Nicobar Islands*. I have taken out Nicobarese folktales, which will be compared with Rabin Roychowdhury's Folktales of Nicobar.

### **Conclusion-**

The Nicobarese folktales, like *Töttařong*, are invaluable cultural artifacts that encapsulate the traditions, values, and societal norms of the Nicobarese community. Through their oral transmission, these stories have remained integral to their cultural identity, even as modernization poses a threat to their preservation. The efforts of translators like Leeladhar Mondoloy, Priten Roy, and Rabin Roychowdhury have played a significant role in documenting these narratives, ensuring their longevity and accessibility to a global audience.

Translation not only serves as a means of cultural preservation but also as a bridge for cross-cultural understanding, enabling diverse communities to connect through shared human experiences. By adapting Nicobarese folktales into widely spoken languages like English, these translators have immortalized stories that would otherwise have been lost to time and societal change.

A psycho-sociolinguistic approach to analyzing these translations highlights the dynamic interplay between individual creativity and cultural fidelity. While variations in storytelling styles are inevitable, the essence of the original folktales often remains intact, preserving the soul of the narrative.

In conclusion, the translated works of Nicobarese folktales represent more than literary achievements—they are acts of cultural preservation and revitalization. They inspire hope that traditional narratives will continue to thrive amidst modern influences, bridging the past and present for future generations. By doing so, these translations ensure that the Nicobarese heritage not only survives but flourishes on a global stage.

### **Reference-**

- Andaman and Nicobar Administration. (1975–1981). *Andaman and Nicobar basic statistics*. Port Blair: Author.
- Anthropological Survey of India. (1967). *Nicobarese of Car Nicobar*. Calcutta: Anthropological Survey of India.
- Ball, V. (1870). On the language of the Nicobarese. *Records of the Government of India*, 77, 258.
- Ball, V. (1875). Nicobarese hieroglyphics or picture writing. *Indian Antiquary*, 4, 341–342.
- Bible Society of India. (1969). *The Holy Bible (Nicobarese)*. Bangalore: Bible Society of India.
- Bonnington, M.C.C. (1932). *Ossuary practices in the Nicobar Islands*. Calcutta: Sanders & Cones Print.
- Brown, R.A.R. (1922). *The Andaman Islanders*. Illinois: Author. (Paperback edition, 1964).
- Budhiraja, G.S. (1954/1969). *Car Nicobarese spelling and reading book (Nicobarese)*. Author.
- Catford, J.C. (1978). *A linguistic theory of translation*. Oxford: Oxford University Press.
- Chanda, S. (1970). Study of the folksongs of the Nicobarese of Car Nicobar Islands. *Folklore*, 202–211.
- Chanda, S. (1975). Church organisation in Car Nicobar. *Folklore*, 13(4), 139–144.
- Cluysenaar, A. (1976). *Introduction to literary stylistics*. UK: Batsford.
- Culshaw, W. J. (1949). *Tribal heritage*. London: Lutterworth Press.
- Das, A.R. (1977). *A study on the Nicobarese language*. Calcutta: Anthropological Survey of India.
- Dolet, J., Dryden, J., & Tytler, A.F. (1997). *Principles of good translation*. Manchester: Robinson Douglas, St. Jerome Publishing.

- Ferrara, et al. (1886). Andaman & Nicobar Islands – *Linguistic Survey of India*. Calcutta: Office of the Superintendent of Government Printing, India.
- Fontana, N. (1795). The Nicobar Islanders. *Asiatic Researchers, III*.
- Ganguli, P., & Pal, A. (1961). Some aspects of the judicial system in Chowra Island. *Folklore*, 2, 153–160.
- Government of India. (1955). *The Adivasi*. Delhi: The Publications Division, Ministry of Information and Broadcasting.
- Government of India. (1957). *The Andaman and Nicobar Islands*. Delhi: The Publications Division, Ministry of Information and Broadcasting.
- Grierson, G.A. (1967). Nicobarese language. *Linguistic Survey of India*, 1(1), 33. Calcutta: Superintendent of Government Printing, India.
- Mondoloy, L., & Raj, J.S. (1990). *Andaman-Nicobar ki Lok kathayen (Part-I)*. Port Blair, Andaman: Hindi Sahitya Kala Parishad.
- Roy, P. (2000). *Tribal folk tales of Andaman & Nicobar Islands*. New Delhi: Farsight Publishers & Distributors.
- Roychowdhury, R. (2002). *Folktales of Nicobar*. New Delhi: Sahitya Akademi.
- Whitehead, G. (1925). *Grammar and dictionary of the Car Nicobarese language*. Rangoon: American Baptist Mission Press.

**Manuscript Timeline**

*Submitted : July 20, 2023   Accepted : August 13, 2023   Published : September 30, 2023*

## **Liquidity Risk Management : A Comparative Study with Reference to HPCL (Public Sector) and RIL (Private Sector)**

**Dr. Jagannadha Sastry Nemani<sup>1</sup>**

### **Abstract**

*The present study aims at providing an in-depth understanding on the degree of association between various constituents of current assets and liquidity risk management. Various constituents of current assets like investment, trade receivables, cash & bank, other current assets and short term & financial asset ratios and statistical tools like Edward Spearman's Rank Correlation and Student's "t" test has been employed to test the liquidity risk management of the selected organisations. i.e RIL and HPC, for the period of ten years. From the analysis it was found that the selected organisations have been bringing up the efforts in maintaining the degree of association and influences of various current assets on liquidity.*

**Keywords:** *Current Assets, Liquidity Risk, Investment, Trade Receivables, Financial Assets.*

### **Introduction-**

Ideologue of James C. Van Horne (1996) "liquidity risk is the ability of an organisation to realise value in money" Liquidity risk refers to the failure on the part of company to meet its current obligations. It is due to the time lag between the maturity period of current assets to current liabilities and also the magnitude and nature of each constituent of current asset.

Liquidity of an asset is its ease of convertibility into cash or a cash equivalents asset. Liquidity risk arises from the difficulty of selling an asset quickly without increasing large losses. "Liquidity risk includes both the risk of being unable to fund its portfolio of assets or appropriate maturities and rate and the risk of being unable to liquidate a position in a timely manner at reasonable price". The terms of maturity mismatch between current assets and liabilities while at other it is of asynchronous timing of cash inflows from the business. The "risk to a corporate sector's earnings and capital raising from its inability to timely meet obligations when they come due without incurring unacceptable losses. However, maturity mismatch at a given time is not the only source of liquidity risk. The risk of this kind can arrive from many directions and its pinch depends on various factors. In a nutshell its sources (i) on assets side depends on the degree of inability of organisations to convert its assets into cash

---

<sup>1</sup> Assistant Professor in Commerce (Corporate Secretaryship), Andaman College, Port Blair.

without loss at time need, and (ii) on liabilities side it emanates from unanticipated recall of creditors, debenture holders, etc. Using the categorization in Jameson (2001) and adding a few more, it can be categorised into following liquidity risk sources: Incorrect judgement in timing of its cash in- and out- flows, Unanticipated change in the cost of capital or availability of funding, Abnormal behaviour of financial market under stress, Range of assumption used in predicting cash flows, Business strategy failure, Breakdown in payments and settlements system, Macroeconomic imbalance etc.

“The importance of liquidity seems to have been underestimated during fifties and sixties, when competitions induced the firms to put more emphasis on earnings and profitability. After 'fifties' the competition grew intense due to the impact of the post industrial revolution. Firms willing to take risk gain an upper hand over their competitors. The focus was more on profitability. The steady downward trend in corporate liquidity was noticed in the late 'sixties' and 'seventies' due to liquidity squeeze”. In private companies the liquidity balance reached dangerously low levels. Corporate world faced crisis due to inflationary pressure, tight money market, credit crunch, rigid rules and regulations and increase rate of sickness and failure.

### **Review of Literature-**

More often than not, the two terms ‘liquidity’ and ‘solvency’ are loosely used in practice in Australia, America and India. For instance, in Australia, business concerns that pay their debts promptly are said to be solvent whereas a firm that finds itself unable to meet obligations when due is regarded as insolvent. ‘Insolvency need not imply that a firm's total assets are insufficient to meet its total obligations. In USA, Archer and Ambrosio avoided the use of the term ‘solvency’ and preferred to use short term and long term ‘liquidity’ whereas; Heath and Rosen field considered ‘solvency’ a better term to describe a state of cash adequacy for meeting obligations and felt that liquidity is a narrower concept that links itself to current assets structure. In India there is at least one instance where both the terms have identical definitions.

Authors, who find a difference between liquidity and solvency, argue that each has a different time element attached to it. While liquidity is regarded as a function of the short run, solvency is equated with the ability to meet long term obligations. As Anthony and Reece put it, ‘liquidity is company's ability to meet current obligations and solvency is the company's ability to meet interest costs and repayment schedules associated with its long term obligations’.

Writers of yet another school believe that the test of solvency arises only at the time of a firm going into liquidation. Otherwise, a firm is said to be solvent if its true net worth is not negative, i.e., if it is able to meet all its commitments at the time of winding up. Thus Sharma writes, ‘Solvency is the strength of the company to meet

all its obligations at the time of winding up of its affairs while liquidity is capacity to meet-current liabilities.

However, Woods is very emphatic when he distinguishes between the two terms. Sounding words of caution, particularly against the imprecise use of these terms, he states: 'Clearly these two abilities of attributes are not the same and to use one word to describe both of them defies logic apart from hindering effective communication'. On the other hand, in a reconciliatory effort, Ramamoorthy views solvency to be function liquidity: 'Solvency rests on a continuing state of liquidity. It is a time state liquidity and what is needed is a state of preparedness to meeting streams of obligation'.

Since the objective of a firm is not to wind up its business but to continue as a going concern, the term liquidity is more significant and dynamic. Chattopadhyaya is of the opinion that 'liquidity' is concerned with an enterprise as a going concern, whereas solvency is connected with occasion when a firm goes into liquidation; the former is a dynamic concept and the later static. From this point of view, solvency is short lived without liquidity.

Considering our definition of liquidity explained earlier, if a firm remains liquid, it would be equally solvent. Pertinently, therefore, the two terms can be considered as synonymous. The time bar in these two terms can well be lifted by broadening the meaning of liquidity as has been done previously. Thus the distinction between liquidity and solvency arising out of a split in the time period disappears by defining-liquidity to be a short and long term activity in meeting obligations. In contrast, the term 'financial flexibility' is of recent origin. Having similarity with the other two terms, financial' flexibility is defined as the ability to generate and alter cash flows at any point of time. Advocating the use of the term Cossabom writes, 'the financial flexibility encompasses not only liquidity in its restricted sense but also potential sources of funds from money market, capital market, disposal of assets and even from 'freeze on spending' sources'. Arguing that the concept of financial flexibility can produce ideas of new sources of funds for more advantageous use in addition to old ones, he even goes on to add that the liquidity-profitability trade-off be renamed as financial flexibility-profitability trade off. The purpose is to open an expanded opportunity for the firm for selection of right kinds of sources under different circumstances.

### **Statement of Problem-**

Liquidity management is an important area of Financial Management which stems from the management of Cash Flows, Working Capital and also Liquidity Risk. Liquidity Management has different meanings for different sectors such as Finance Companies, Capital Markets and Corporate Sectors. The performance of the Corporate

Sector is based not only on profitability but also on its liquidity management i.e., the ability of meeting its obligations both in short run and long run. The liquidity risk management are different from private sector to public sector particularly in Oil Industry which in turn determines the liquidity of the company. Hence, it is felt to know the variation and association of the policies, practices and approaches followed for managing current assets which would have a direct impact on the overall liquidity position of the company.

### **Objective of the Study-**

The broad objective of the study is to examine the liquidity risk management practices in the RIL and HPCL industries by identifying some of the major areas of liquidity management with a view to point out strengths and weaknesses of present liquidity management system and offers suitable remedial measures for further improvement. The following are the specific objectives of the study.

1. To analysis the overall liquidity position of selected organizations by employing various liquidity ratios.
2. To compare and analyse the percentage spread of various constitution of current assets of selected organizations.
3. To test statistically the degree of association between various constitution of current assets and liquidity percentage of the selected organizations.

### **Research Methodology-**

The present study is based on Secondary data. The sources of secondary data include Published Literature, Financial Reports of Oil industry and Annual Financial Statements, Web Sites of RIL and HPCL. The Certain statistical tools like Arithmetic Mean, Standard Deviation, Spearman's Rank Correlation Co-efficient and Student's 't' test have been employed to analyse the measurement of degree of association and influence on various current assets on liquidity.

$$\text{Arithmetic Mean } \bar{x} = \frac{x_1 + x_2 + x_3 + \dots + x_n}{n} = \frac{\sum_{i=1}^n x_n}{n}$$

$$\text{Edward Spearman's Rank Correlation } R = 1 - \frac{6\sum D^2}{n(n^2-1)}$$

$$\text{Observed Students' } t \text{ Test} = \frac{r_n \sqrt{n-2}}{\sqrt{1-r_n^2}}$$

### **Hypothesis-**

Statistical tools like Arithmetic Mean, Edward Spearman's Rank Correlation and Student's 't' test have been employed to test the degree of association and influences of various current assets on liquidity to testified the following Hypothesis

$H_0$ . There is no significant correlation between constituents of current assets on liquidity.

$H_1$ . There is significant correlation between constituents of current assets on liquidity.

### **Sample Units-**

Hindustan Petroleum Corporation Limited from the public sector and Reliance Industries Limited from the private sector are selected from oil industry as representative units for the purpose of the study as both are known for their contributions in terms of creation of employment, size of investment and area of marketing in their respective sectors.

### **Finding of Study-**

The study analysis relationship between the selected organizations of the constituents of current assets will focus on the effective liquidity risk management of the company. Hence, this has been considered to measure the degree of association between various components of current assets and liquidity position of the organisations and influence of the former on the later. If liquidity management deals with maintaining optimum level of current assets of a firm to meet the current obligations, than it is implied that the level of current assets affects the firm's liquidity. The table 1 shows the statement of Ranking of various constitutions of current assets and liquidity of RIL and HPCL. For the purpose, some of the current assets components taken into consideration are given as follows:

- 1) Investment =  $(\text{Investment} / \text{Current assets}) \times 100$
- 2) Trade Receivable =  $(\text{Trade Receivable} / \text{Current assets}) \times 100$ ,
- 3) Cash & Bank =  $(\text{Cash & Bank} / \text{Current assets}) \times 100$ ,
- 4) Other Current Assets =  $(\text{Other current assets} / \text{Current assets}) \times 100$ ,
- 5) Short Term Financial Assets =  $(\text{Short Term Financial Assets} / \text{Current assets}) \times 100$ ,

The liquidity position of the selected organizations has been computed by appropriating Total Current Assets with Total assets of selected organizations.

$$\text{Liquidity (\%)} = (\text{Total Current Assets} / \text{Total Assets}) \times 100.$$

To measure the degree of association between various constituents of current assets and liquidity risk of the selected organisations i.e RIL and HPCL, Spearman's Rank Correlation co-efficient and Student's "t" test have been employed to examine whether the computed value of such correlation co-efficient is significant or not as shown in table 2(a) and table 2(b).

The Spearman's Rank Correlation co-efficient and Student's "t" test have been employed to examine whether degree of association and influences of various current assets on liquidity of RIL and HPCL is presented table 3, at a Critical value of 't' at 5 per cent significance with (n-2) i.e. 8 degree of freedom = 2.306.

### **Reliance Industries Limited (RIL)-**

It has been observed that the calculated 't' value of Investment to current assets is (2.915) which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the investments to current assets. The calculated 't' value of tradereceivables to current assets is 3.185 which is more than the table value of 2.306 leading to rejection of null Hypothesis. Hence, it is concluded that there is an agreement between the trade receivables to current assets. The calculated 't' value of Cash and bank to Current Assets is 2.012 which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the cash and bank to current assets. The calculated 't' value of Other current assets to Current Assets is 2.245 which is more than the table value of 2.306 leading to rejection of null hypothesis. Hence, it can be concluded that there is an agreement between the other current assets to current assets. The calculated 't' value of short term and financial assets to current assets is 2.108 which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the short term and financial assets to current assets.

### **Hindustan Petroleum Company Limited (HPCL)-**

It has been observed that the calculated 't' value of Investment to current assets is (2.012) which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the Investment to current assets. The calculated 't' value of trade receivables to current assets is (0.403) which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the trade receivables to current assets. The calculated 't' value of Cash and bank to Current Assets is 0.747 which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the cash and bank to current assets. The calculated 't' value of Other current assets to Current Assets is (1.860) which is less than the table value of 2.306 leading to acceptance of null hypothesis.. Hence, it can be concluded that there is no agreement between the other current assets to current assets. The calculated 't' value of short term and financial assets to current assets is (1.666) which is less than the table value of 2.306 leading to acceptance of null hypothesis. Hence, it is concluded that there is no agreement between the short term and financial assets to current assets.

### **Conclusion-**

This study has been undertaken to test statistically the degree of association between various constituents of current assets and liquidity of RIL in private sector and HPCL in public sector of oil industries by using various liquidity related ratios. Hence, the Investment, trade receivables, cash and bank balances other currents assets and short term & financial assets has strong degree of association with the liquidity of

selected organisations. However, the agreement between liquidity and various constituents of current assets tend to be low and there is no significant correlation. The selected organisation was able to maintain its liquidity position through the years 2010-11 to 2019-20.

## References

- Anthony, R. N., & Reece, J. S. (1983). *Accounting: Text and cases* (p. 423). Richard D. Irwin.
- Archer, S. H., & D'Ambrosio, C. A. (1972). *Business finance: Theory and management* (pp. 305-317). Macmillan.
- Bernstein, L. A. (1978). *Financial statement analysis: Theory, applications, and interpretations* (pp. 441, 499). Irwin.
- Chattopadhyaya, P. (n.d.). Solvency and liquidity ratios. *Commerce Pamphlet* (No. 177), 7.
- Clarkson, G. P. E., & Elliott, B. J. (1974). *Managing money and finance* (p. 22). Gower Press.
- Colditz, B. T., & Gibbins, R. W. (1983). *Australian accounting* (pp. 22-23). McGraw Hill.
- Cossabom, R. A. (1971). Let's reassess the liquidity-profitability tradeoff. *Financial Executive*, 48. (May 1971).
- Hawkins, D. E. (1977). *Corporate financial reporting* (pp. 174-176). Irwin.
- Heath, L. C. (1978). *Financial reporting and evaluation of solvency* (Accounting Research Monograph No. 3, Ch. 2). AICPA.
- Heath, L. C., & Rosenfield, P. (1979). Solvency: The forgotten half of financial reporting. *The Journal of Accountancy*, 48-54. (January 1979).
- J.P. Morgan Chase. (2000). *Annual report*.
- Jackline, S., & Deo, M. (n.d.). Liquidity management of Indian banks. *The Indian Journal of Commerce*, 62, 18. (October-December).
- Jameson, R. (2001). Who's afraid of liquidity risk? *ERisk*, 1-3. (December 2001).
- Khan, M. Y., & Jain, P. K. (1984). *Financial management* (pp. 734-744). Tata McGraw Hill.
- Kumar, P. (n.d.). *Analysis of financial statements of Indian industries* (p. 180). Krishna Publishing House.
- Merrill Lynch. (2000). *Annual reports: Section on liquidity*. Retrieved from <http://www.ml.com/wom1/annrep00/ar/liquidity.htm>
- Nuuman, A. M. (1936). The doctrine of liquidity. *The Review of Economic Studies*, 3(2), 82.

- Office of the Comptroller of the Currency. (2000). *Liquidity: Comptroller handbook* (Feb. 2001).
- Rammoorthy, V. E. (1976). *Working capital management* (pp. 35-43). Institute of Financial Management and Research.
- Sharma, L. (1967). Liquidity of the public sector. *Chartered Accountant*, 557-561. (March 1967).
- Van Horne, J., Niehol, R., & Wright, K. (1981). *Financial management and policy in Australia* (p. 409). Prentice Hall.
- Van Horne, C. V. (1996). *Financial management policy* (pp. 359-362). Prentice Hall of India.
- Woods, I. R. (1984). Profitability, liquidity, and solvency. *The Australian Accountant*, 534. (August 1984).

Table 1 : Ranking of Liquidity of RIL and HPCL

Year	Reliance Industries Limited										Hindustan Petroleum Company Limited											
	CA/TA	INV/ CA	TR/CA	C & B / CA	S & F.A/CA	OCA/CA	CA/TA	INV/ CA	TR/CA	C & B / CA	OCA/CA	S & F.A/CA	%	R	%	R	%	R	%	R		
2010-11	0.3367	4	0.1506	10	0.1819	10	0.283	3	0.0021	9	0.0713	9	0.487	4	0.136	6	0.104	9	0.0027	5	0.0085	8
2011-12	0.4484	2	0.2042	8	0.1392	8	0.2992	2	0.0019	10	0.0838	5	0.517	1	0.079	9	0.097	10	0.0062	2	0.0131	4
2012-13	0.452	1	0.197	8	0.0825	8	0.3441	1	0.0033	8	0.0762	8	0.5014	3	0.062	10	0.1291	6	0.0038	3	0.007	10
2013-14	0.3682	3	0.2466	7	0.0788	7	0.2706	4	0.0034	7	0.0833	6	0.5122	2	0.129	7	0.1376	3	0.0009	8	0.0083	9
2014-15	0.292	5	0.4349	3	0.0401	3	0.0996	5	0.0047	6	0.106	4	0.4086	8	0.195	1	0.1305	5	0.0006	9	0.0118	5
2015-16	0.1979	7	0.4354	2	0.0386	2	0.0761	6	0.0086	5	0.1318	3	0.3901	9	0.182	2	0.1525	1	0.0007	10	0.0101	7
2016-17	0.1944	9	0.4884	1	0.0515	1	0.0165	10	0.0457	4	0.0778	7	0.4195	6	0.155	3	0.1235	7	0.001	7	0.0198	1
2017-18	0.2007	6	0.43	4	0.0844	4	0.022	9	0.0846	1	0.0596	10	0.4248	5	0.136	5	0.1511	2	0.0324	1	0.0184	2
2018-19	0.1971	8	0.3894	6	0.0792	6	0.0246	8	0.0732	2	0.1448	2	0.4163	7	0.118	8	0.1309	4	0.0024	6	0.016	3
2019-20	0.1719	10	0.4204	5	0.0449	5	0.0507	7	0.0643	3	0.1868	1	0.3271	10	0.143	4	0.1052	8	0.003	4	0.0114	6

(Source: Annual Reports of RIL and HPCL)

CA-Current assets,  
TA- Total Assets

INV- Investment,  
Tr- Trade Receivables,

C& B- Cash and bank balance,  
S&F.A- Short Term and Financial Assets,

OCA- Other Current Assets,

**Table 2 (a) : Rank Correlation Analysis Between Various Constituents of Current Assets and Liquidity and Student “t” of RIL and HPCL**

Year	Liquidity Position of Reliance Industry Limited										r2	
	Ranks					Rank Differences						
r	CA/ TA	INV/ CA	TR/ CA	C & B / CA	S & F.A/C A	INV/ CA	TR/ CA	C & B / CA	OCA / CA	S & F.A/C A	OCA / CA	S & F.A/C A
2010 -11	4	6	1	3	9	9	-2	3	1	-5	-5	4
2011 -12	1	9	2	2	10	5	-8	-1	-1	-9	-4	64
2012 -13	3	10	4	1	8	8	-7	-1	2	-5	-5	49
2013 -14	2	7	6	4	7	6	-5	-4	-2	-5	-4	25
2014 -15	8	1	9	5	6	4	7	-1	3	2	4	49
2015 -16	9	2	10	6	5	3	7	-1	3	4	6	49
2016 -17	6	3	7	10	4	7	3	-1	-4	2	-1	9
2017 -18	5	5	3	9	1	10	-	2	-4	4	-5	0
2018 -19	7	8	5	8	2	2	-1	2	-1	5	5	1
2019 -20	10	4	8	7	3	1	6	2	3	7	9	36
Average										286	42	70
r2										270	266	

**Table 2(b) : Rank Correlation Analysis Between Various Constituents of Current Assets and Liquidity and Student “t” of RIL and HPCL**

Liquidity Position of Hindustan Petroleum Company Limited											
Year	Ranks					Rank Differences					r2
	r	CA/TA	INV/CA	TR/CA	C & B/CA	S & F.A/C A	INV/CA	TR/CA	C & B/CA	OCA/CA	
2010 -11	4	10	9	5	8	8	-6	-5	-1	-4	-4
2011 -12	2	8	10	2	4	2	-6	-8	0	-2	0
2012 -13	1	8	6	3	10	1	-7	-5	-2	-9	0
2013 -14	3	7	3	8	9	4	-4	0	-5	-6	-1
2014 -15	5	3	5	9	5	7	2	0	-4	0	-2
2015 -16	7	2	1	10	7	6	5	6	-3	0	1
2016 -17	9	1	7	7	1	10	8	2	2	-1	64
2017 -18	6	4	2	1	2	9	2	4	5	4	-3
2018 -19	8	6	4	6	3	3	2	4	2	5	4
2019 -20	10	5	8	4	6	5	5	2	6	4	5
Average										263	190
258										82	

**Table 3 - Edwards Spearman's and Student 't' Test of RIL and HPCL**  
**(in per cent)**

Sl.No.	Constituents of CA	Edwards Spearman's		Students 't'-Test	
		RELIANCE	HPCL	RELIANCE	HPCL
1	Investmnte	-0.718	-0.580	-2.915	-2.012
2	Trade Receivables	0.748	-0.141	3.185	-0.403
3	Cash & Bank Bal	0.580	0.255	2.012	0.747
4	Other CA	-0.622	-0.550	-2.245	-1.860
5	Short Term & Fin Assets	-0.598	0.508	-2.108	1.666

**Manuscript Timeline**

*Submitted : July 20, 2023   Accepted : August 13, 2023   Published : September 30, 2023*

## **Industrial Relations in India: Case study of Bajaj Auto Ltd. In Pune**

**Dr. Anupam Alone<sup>1</sup>**

### **Abstract**

*This case study examines the ongoing labor-management conflicts at Bajaj Auto Ltd.'s Chakan plant, focusing on the role of the Vishwa Kalyan Kamgar Sanghatna (VKKS) union in advocating for workers' rights amidst corporate resistance. Issues such as wage disparities, alleged contract violations, reliance on temporary labor, and restrictive management practices have intensified tensions, leading to worker strikes, legal disputes, and limited negotiations. The study traces the evolution of industrial relations at Bajaj Auto from early cooperative attempts to the current strained dynamics following the Pan Nagar episode, which exacerbated hostilities. The analysis highlights the need for fair labor practices, adherence to agreements, and meaningful dialogue to foster a balanced, productive work environment. The case underscores the importance of resolving labor disputes through transparent negotiations rather than protracted litigation, and it presents actionable insights into the broader challenges of labor relations in India's manufacturing sector.*

**key words-** *Bajaj Auto Ltd. Vishwa Kalyan Kamgar Sanghatna (VKKS), Labor-Management Relations, Industrial Disputes, Pan Nagar Episode, Wage Disparities, Contract Labor, Unionization, Worker Strikes, Legal Disputes, Collective Bargaining, Employment Increments, Temporary Labor, Labor Rights, Conflict Resolution*

### **Introduction-**

Industrial Relations as those relations that connect the manager and worker during the course of all economic and social activity. In other words the relationship between employer and employee or trade unions is called Industrial Relations. Industrial Relations do not emerge in a vacuum but result from the employment relationships in an industrial setting. Without the existence of the two parties, i.e. labor and management, this relationship cannot exist. Naturally it is industry which provides the environment for industrial relations to develop. Industrial Relations are characterized by both conflict and co-operation. Hence the focus of Industrial Relations is on the study of the attitudes, relationships, practices, and procedures developed by the contending parties to resolve or minimize conflicts.

---

<sup>1</sup> Guest Faculty (Sociology), Andman college (ANCOL), Shri vijay puram, Port Blair.  
E mail: anupamalone@gmail.com

As labor and management do not operate in isolation, but are parts of a larger system, so to the study of Industrial Relations includes vital environment issues like technology at the workplace, a country's socio-economic and political environment, the government's labor policy, and attitudes of trade unions, workers and employers. Industrial Relations also involve the study of conditions as well as procedural practices which promote cooperation between labor and management.

Industrial Relations also involves the study of laws, rules and regulations, agreements, awards of courts, customs and traditions as well as policy framework laid down by the governments for eliciting co-operation between labor and management. Besides this, it also provides in-depth analysis of the interference patterns of the executive and judiciary in the regulation of labor-management relations.

### **Importance of Industrial Relations-**

Healthy and constructive industrial relations are essential for economic and industrial progress. Its significance is discussed below:

**Continuity of Production:** The most important benefit of industrial relations is that it ensures continuity of production which translates into continuous employment for all, from managers to workers. The resources are fully utilized, resulting in the maximum possible production. There is also uninterrupted flow of income for all. Smooth running of any particular industry is of vital importance for several other industries especially to those which need supply of other intermediary inputs, exporters, all consumers and even the workers' consumption requirements.

**Minimal level of Industrial Dispute:** Good industrial relations reduce the prevalence of industrial disputes. Disputes reflect the failure to express, interact and negotiate on basic human urges or motivations to secure adequate work and living conditions while ensuring continuous and smooth production of a good or service. Strikes, lockouts, go-slow tactics, *gherao*, and grievances are some of the forms of industrial unrest which do not spring up in an atmosphere of industrial peace. It not only helps promote co-operation but enhances productivity too.

**High Morale:** Good industrial relations improve the morale of employees. Employees work with great zeal when the interests of employer and employees are synchronous i.e. to increase production and maximize welfare. In such situations, every worker feels that he is a co-owner in the gains of the industry. The employer in his turn must realize that the gains of industry are not for him alone but they should be shared equally and proportionately with all workers. In other words, complete unity of thought and action among employers and employees is possible during times of industrial peace. Workers too feel more included in the production process and see that they are making contributions to society through their work.

**New Initiatives:** can be introduced for the development of workers in a conducive atmosphere that promotes training programmes for up gradation of skills, provide labor welfare facilities such as education for children, health care, etc. This translates into efficiency of workers resulting in higher and better production at lower costs.

**Reduce Wastage:** Good industrial relations are maintained on the basis of cooperation and recognition of each other and aid reduction of wastage of human and material resources.

Thus from the above points it is evident that harmonious industrial relation is the basis of higher production with minimum cost and higher profits. It also results in increased efficiency of workers. An economy organized for structured production and distribution, aiming at the realization of social justice and welfare to all workers can function effectively only in an atmosphere of industrial peace. If the twin objectives of rapid economic and social development are to be achieved, it is imperative for harmonious relationships between management and labor across industries at the state and national levels.

### **Actors in the IR System-**

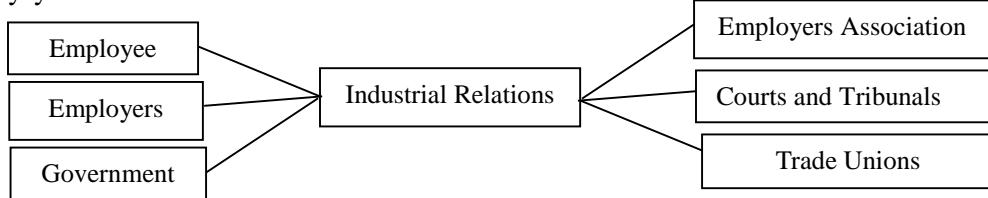
The three main parties are directly involved in industrial relations they are:

**Employer-** Employers possess certain rights vis-a-vis labour. They (employer) have the right to hire and fire them (employees). Management can also affect workers interests by exercising their right to relocate, close or merge the factory or to introduce technological changes.

**Employees-** Workers seek to improve the terms and conditions of their employment. They exchange their views with management and voice their grievances. They also want to share decision making powers of management. Workers generally unite from unions against the management and get support from the unions.

**Government-** The Central and the state government influences and regulates industrial relations through law, rules, agreements, awards of court and the like. It also includes third parties and labour and tribunal courts.

The figure below shows the Actors involved in the Industrial Relation System.



The actors however are not free agents; their interactions are influenced by forces in the environment, the most important of them being technology, markets

and power relations in the wider society. The nature of market in which an enterprise operates leaves its marks on industrial relations. Firms operating in competitive market are differently placed from monopolistic procedures, and the demands labour and management make on each other in the two contexts must be expected to be different as well.

Finally the power structure of the wider society could influence the role of government agencies. Moreover, depending on whether a society dominated by industrializing, nationalist, dynastic, colonial or military elite, the state could either stay at the fringes of industrial relations or arrogate to itself the role of chief actor. (Ramaswamy 2000: 95)

**Scope-** The concept of industrial relations has very wide meaning and connotation. In the narrow sense, it means that the employer, employee relationship confines itself to the relationship that emerges out of the day to day association of the management and the labour. In wider sense industrial relations include the relationship between employers, employee in the course of running an industry and may protect it to spheres, which may transgress to the area of quality control, marketing, price fixation and disposition of profit among others.

### **Pluralistic Approach-**

The pluralist industrial relations school of thought traces back to Sidney and Beatrice Webb in England, John R. Commons (the father of U.S. industrial relations), and members of the Wisconsin school of institutional labor economists in the early twentieth century. Its views were enshrined in the New Deal U.S. labor policies of the 1930s Great Depression era and cemented in practice by a generation of postwar scholar-arbitrators. This school of thought continues today as the mainstream industrial relations paradigm in North America. With the postwar rise to dominance of the neoclassical paradigm in economics, however, industrial relations has been frequently criticized for allegedly being limited to a theoretical fact-gathering, and therefore not a legitimate academic paradigm. Coase (1984, 229-32) attacked the early institutional economics of Commons and others by claiming that "Without a theory they had nothing to pass on except a mass of descriptive material waiting for a theory, or a fire." Traditional industrial relations have also frequently been criticized for emphasizing facts over theory (Dunlop 1993).

The pluralist industrial relations school of thought also often embraces a balancing paradigm. Commons (1919, 43) focuses on the need for "the equilibrium of capital and labor" rather than the domination of one or the other. Kochan emphasizes that "industrial relations theories, research, and policy prescriptions must be conscious of the relationships among the goals of workers, employers, and the larger society and seek ways of achieving a workable and equitable *balance* among these interests." (Kochan 1980, 21,).

Imbalances of income, from a pluralist perspective, can reduce economic growth by depressing consumer purchasing power and preventing investments in human and physical capital. Excessive corporate power that creates substandard wages and working conditions can burden society with welfare-reducing social costs. Behavioral elements of decision-making imply that individual perceptions of balance or fairness can affect employee turnover, productivity, and other industrial relations outcomes.

The present study analyses the role and functions of trade unions in two industrial locations Pune. Pune were chosen as locations as they are both leading industrialised areas in their respective states of Maharashtra. Further the laws regarding industrial relations can be set at the central and state levels which brings in an element of comparison and differentiation of policy making and implementation at the state level. While taking the case of Pune city the attempt is to generalise the findings to the engineering and services sectors. The industries covered for this study include the case studies of Bajaj Auto Ltd. (Automobile Sector) of Pune. The study mainly focuses on the role of trade unions in strategically negotiating with the management for a greater share of the benefits of production with the workers it represents.

### **About the Present Study-**

The present study analyses the role and functions of trade unions in two industrial locations Pune. Pune were chosen as locations as they are leading industrialised area in their respective states of Maharashtra. Further the laws regarding industrial relations can be set at both the central and state levels which brings in an element of comparison and differentiation of policy making and implementation at the state level. While taking the cases of these cities the attempt is to generalise the findings to the engineering and services sectors. The industries covered for this study include the case studies of Bajaj Auto Ltd. (Automobile Sector) of Pune. The study mainly focuses on the role of trade unions in strategically negotiating with the management for a greater share of the benefits of production with the workers it represents.

### **The Objectives of the Study-**

- To study the strategies adopted by unions to counter the bulldozing and negotiating strategies of management.
- To analyse how conflict has historically been resolved across the table between the management and the union.

### **Methodology-**

The methodology adopted for this study has been a mix of qualitative and eclectic methods comprising direct observation, field work, etc. As a result of limited participation of respondents in both the cities, a sizeable period of time was involved in informal interviewing that lasted close to 20 months. Field visits and data collection was conducted both in Hyderabad and Pune. Data for the case studies was gathered in

this manner. My primary contacts at both the cities were extremely co-operative in providing data and other details regarding management data. The same was obtained when I attained the status of observer during negotiations of unions with management representatives. During such occasions I interviewed representatives informally. This process took me more than a year to complete and gave me access to the inner workings of various unions/managements.

### **Industrial Relations at Bajaj Auto Ltd. : A Case Study-**

#### **Company Profile-**

The Bajaj Group is amongst the top 10 business houses in India. Its footprint stretches over a wide range of industries, spanning automobiles (two-wheelers and three-wheelers), home appliances, lighting, iron and steel, insurance, travel and finance. The group's flagship company, Bajaj Auto Ltd, is ranked as the world's fourth largest two- and three- wheeler manufacturer and the Bajaj brand is well-known across several countries in Latin America, Africa, Middle East, South and South East Asia.

Bajaj Auto Limited is an Indian two-wheeler and three-wheeler manufacturing company. Bajaj Auto Ltd. manufactures and sells motorcycles, scooters and auto rickshaws. Bajaj Auto is a part of the Bajaj Group. It was founded by Jamnalal Bajaj in Rajasthan in the 1930s. It is based in Pune, Mumbai with plants in Chakan(Pune), Waluj (near Aurangabad) and Pantnagar in Uttarakhand and the oldest plant at Akurdi (Pune).

Bajaj Auto Ltd. manufactures and sells motorcycles, scooters and auto-rickshaws. Bajaj Auto is India's largest exporter of motorcycles and three-wheelers. The exports of Bajaj Auto accounted for approx. 35% of its total sales. 47% of its exports are made to Africa. Boxer motorcycle is the largest selling single brand in Africa. Motorcycles in production are Discover, Pulsar and Avenger. Bajaj also distributes motorcycles in India for other manufacturers, such as the Kawasaki Ninja 250R, the Ninja 650R and new for 2012, the KTM Duke 200.

In the FY 2012-13, it sold approximately 3.76 million motorcycles which accounted for 31% of the market share in India. Of these, approx. 2.46 million motorcycles (66%) were sold in India and remaining 34% were exported. It is world's largest manufacturer of 3-wheelers and accounts for almost 84% of India's three-wheeler exports. During the FY 2012-13, it sold approximately 480,000 three-wheelers which were 57% of the total market share in India. Out of these 480,000 three-wheelers, 53% were exported and remaining 47% were sold in India.

Bajaj Auto is the world's third-largest manufacturer of motorcycles and the second-largest in India. It is world's largest three-wheeler manufacturer. On 31 March 2013, its market capitalization was INR 520 billion (US\$ 9.57 billion), making it

India's 23rd largest publicly traded company by market value. The Forbes Global 2000 list for the year 2012 ranked Bajaj Auto at 1,416.

### **Brief History of Vishwa Kalyan Kamgar Sanghatna (Bajaj Auto Labour Union, Akurdi Plant, Pune)-**

The Bajaj Auto Ltd. Plant at Akurdi, Pune was established in the year 1964. The main product of the company was Scooter. It has produced in the three varieties namely Bajaj Super, Bajaj Chetak and Bajaj Cub. During initial period there were some around 1200 workers employed in the plant as permanent workers. Then in between 1975-1990 the workforce increased drastically. The number almost increased by triple. There were around 15,000 employees recruited out of which around 3000 were in the category of trainee and Temporary. The first union in the plant was Bajaj Auto Employee Union which was established in the year 1967 i.e. after 3 years of establishment of the plant. The reason behind formation of the union was, wages were low and there were issue of safety and norms of production. The initial membership of the union was around 12000 in number. During that time the wages of the permanent workers were Rs. 150/- per month (minimum) and Rs. 500/- per month (maximum).

Between the years 1975-79, there was no wage increase. The union had taken up the issue of wage increase and management had refused to accept the demand. The union demanded a wage hike as Rs. 250/- (minimum) and Rs. 300/- (maximum). The union called for the strike and the strike went on for 5-6 months. During the strike the management called the police to curb the strike by the workers and during the clash between police and the workers, the police opened fire on the agitating workers. In this police firing three workers died. When the management started its first negotiation, at that time Mr. Kalbhor was the representative of the union. Mr. Kalbhor agreed to a wage increase by Rs 1.24 paise. This apparently was not to the liking of the workers who dubbed Mr. Kalbhor a 'stooge' of the management. They alleged that Mr. Kalbhor and other union members had been bribed. The workers were not happy with agreement and they expelled Mr. Kalbhor. Later in the year union called for the General Body Meeting to elect the new body of the union.

Later in the subsequent year as a result of increasing unrest amongst the workers in response to the management's authoritarian moves, a Lock- Out was declared and around 12000 workers were outside of the plant .During this lock-out the management suspended around 300-350 workers and 70 were dismissed and 35 workers were terminated.

On 6<sup>th</sup> January, 1984 the union has elected its first union president, Mr. Chatterjee, who signed an agreement which gave workers a rise of Rs. 500/- p.m. Mr. Chatterjee could not survive for long because of poor health and he expired in the middle of the same year. After the demise of Mr. Chatterjee, the union has elected Mr. Gangadhar Ambedkar as its new president in 1985. Mr. Ambedkar has new settlement

with the management and he has increased the wages by Rs. 25/- and the wage rate increased by 120%. During this period there were no decrease or increase in the number of workers i.e. the number were stable till the year 1990. The same year, Bajaj commissioned a new plant at Aurangabad (Waluj MIDC). Apart from the incidence of one strike, about 3000 workers retired from the plant of Pune at this time. In the year 1990 Mr. Ambedkar signed one more agreement with the management regarding wage hike. He struck the deal with management of Rs 575 and agreed to the workers increasing production, on a demand made by the management. This was perhaps the first production-related counter-demand that management introduced in the bargaining process

Further in year 1994 the third agreement was signed, which gave workers a wage increase of Rs. 775 and in return the management asked for any time production increase; in other words the management will have right to increase production level without consulting the union. During this time Bhartiya Kamgar Sena (wing of Shiv Sena) was leading the plant union. The workers were not happy with agreement. The union was not treating its workers with due respect; it was a company-stooge union, according to many workers. Later, in the year 1995-96 a new union was formed by BMS (Bhartiya Mazdoor Sangh), having as external president Mr. Ramakant More. This union signed the 4<sup>th</sup> agreement with management in the year 1997-98. The terms and conditions was that it had increased the assembly line speed by 135% and a net increase of 440 minutes in production time. This settlement was signed with the amount of Rs. 1750. There was an allegation from the workers that this union had accepted the bribe of Rs 55 lakh from the management to settle the above mentioned terms and conditions of the agreement.

Further, in the years 2000-02 the management introduced the Voluntary Retirement Scheme (VRS) and around 1850 workers took the VRS. The reason behind this was there were increased in the production and monthly payment was not regular. Management had given Rs 2.5 lakh as lump-sum amount as a part of the scheme. Following is the details of the number of workers who took the VRS.

<b>Year</b>	<b>Number of Workers</b>	<b>Compensation Rs. (Lakh)</b>
2001	1200	Rs.5 Lakh
2002	1100	Rs.5 Lakh

The reason behind taking VRS was that the production speed was increased and the wages was too low in comparison to the gains management made due to increased production. The workers were also unable to cope with the new speeds. Further in the year 2003 the BMS signed the 5<sup>th</sup> Agreement which was for Rs 2250 but at the cost of 470 minutes and the speed increased by 30 minutes too. Since this union was a stooge of the management the new terms were accepted for production on five days in a week. The workers were not happy with this agreement. The consequence of

this, some around 1150 workers took the VRS and management had paid a total of Rs 65 Lakh as VRS compensation. Since majority of the workers were not happy with functioning of the BMS union, some of the workers formed an internal union called Vishwa Kalyan Kamgar Sanghatna (VKKS) on 9<sup>th</sup> April, 2003.

The union went in for One day hunger strike on 31<sup>st</sup> July 2003 to get the recognition from the management to form the internal union. The VKKS moved the Labour Court to get the recognition of the union under the Trade Union Act and also a under section 12 of Maharashtra Recognition of Trade Union and Prevention of Unfair Labour Practices Act 1971 (MRTU and PULP).

Meanwhile in same year some around 100 workers applied for VRS with the compensation of Rs5 lakhs. Later in the year 2004 some around 700 workers opted for VRS with the compensation of Rs 7.5 lakhs. In the year 2005 the VKKS union had formed its credit society. In same year Bajaj had closed down the production of the Scooter and started the production of the Motorcycle Bike with its brand name Kawasaki. Similarly this time also 350 workers opted for VRS with the compensation to the tune of Rs 11.40 lakh. This was the first major issue taken by the VKKS union and it would increase the compensation money.

In 2006 the Labour department conducted the verification of the union membership. The VKKS union was found to have approximately 2250 membership and other unions like BKS has around 600 membership and 400 workers did not join any of the union. In the year 2007 the Labour Court gave the verdict in favor of the union and it has got the Regd. No. PN 3500.

Later in 2007 the production of Kawasaki closed. Meanwhile in April, 2007 the Bajaj has opened new plant at PantNagar (Uttarakhand). During that time the number of workers has gone down because of VRS and again the subsequent year that is in 2008 some around 2350 workers opted for VRS with the compensation of Rs 18 lakhs. This time the number of permanent workers has gone down drastically because of VRS taken by the workers. The number of permanent workers are around 450 and 230 are in the category of staff. The average pay in the year 2008 was CTC Rs12,700 and gross payment was Rs 10,500. The VKKS union had its first agreement signed in 2008. This agreement was only for 1 year period. A major concern was the continuous drop in the number of permanent workers, resulting in the reduction in the number of total workforce.

On 5<sup>th</sup> November, 2007 the VKKS called for dharna (struggle) and then it went on for strike for 65 days. The reason behind this strike was that at the Chakan plant, the management was harassing the workers and was against the formation of union by VKKS at Chakan plant. The detailed history of Chakan plant has been given in Chakan Plant Section below.

In 2008 the number of workers reduced from 3000 to 1700. At present the total workforce is around 1700-1800 approx. in number. The reason behind reduction in number of workers is that M.D (Managing Director) of the company does not want such large number of workers.

Later in the year 2010 the VKKS union has signed agreement this agreement was fixed at Rs. 8,500 and CTC was Rs. 24,000. During this time the whole production was shifted from the Akurdi Plant to Chakan Plant. The whole workforce was shifted to Chakan plant. The Akurdi plant had the department like Research and Development (R & D) and Tool Room departments.

In 2013 the union has negotiated for new settlement since 2010 settlement period was of 3 years. In new settlement the gross payment has increased and it was Rs 10,000.

At present the VKKS has a fund size ranging between Rs 70 lakhs to Rs 1 crore. The union also floated a housing scheme for its members and also decided to sell flats at minimum rates. In fact it has planned to build around 150 (1 Bedroom-Hall-Kitchen) flats and the cost of it would be around Rs. 13 lakhs. It will be allotted on a first-cum- first basis.

#### **Brief History of Vishwa Kalyan Kamgar Sanghatna (Bajaj Auto Labour Union, Chakan Plant, Pune)-**

Vishwa Kalyan Kamgar Sanghatana is registered under Trade Union Act (Registration No.PN- 3500), and also a recognized union under section 12 of MRTU & PULP Act 1971 (7/2010) on behalf of the workers employed by Bajaj Auto Ltd. (Chakan). The said Company is registered under the Companies Act, 1956.

VKKS is the only MRTU recognized Union at Akurdi and Chakan plant. It is believed that cooperation is must but conflict is also an expression of some unaddressed lacunae in the rationale of system and culture. Despite the sincere efforts to develop good harmonious relations from the union, the Bajaj management has not changed its anti-labor and anti-union approaches and actions. To protect the workers interests, union had been compelled to refer the various matters in court of law. At present various matters are pending before court of law. There is a need to understand the root causes of the problem and hence a brief background and facts is arranged in chronological order:

#### **Scenario at Chakan Plant before formation of the Union-**

Chakan plant was set up in the year 1999. According to the workers, in early days management showed lot of dreams to the employees and created hopes for better future. But over a period of time, the employees understood and experienced that management ditched them by giving false hopes and assurances. Employees started experiencing exactly opposite to what was committed by the management. The

workers were experiencing various kinds of problems including unpaid compulsory overtime hours, arbitrary shift times without sufficient warning, excessive workloads verbal abuse and punishments for raising their voices, low increments, and complete lack of job satisfaction among workers. The tag of 'world class company,' was just for namesake. There was a completely negative approach towards workers.

### **Formation of the Union at Chakan Plant-**

As mentioned above, given the adamant and repressive attitude of the management as experienced by the workers, the latter at Chakan plant decided to form a union, in the month of January 2010. There was tremendous fear among the workers in terms of formation of union. At the same time, harassment of the management was at its peak level and hence they decided to join Vishwa Kalyan Kamgar Sanghatna (VKKS) which was the recognized union under MRTU for Akurdi Plant. In due course of time VKKS got official recognition under MRTU for Chakan Plant. As of mid 2014, the workforce consisted of around 1200 permanent workers and 1000 contract workers.

### **Scenario after formation of the Union-**

The First General Body Meeting (G.B.M) of the union was held on 26<sup>th</sup> January, 2010 and afterwards officially VKKS was recognized by the Management. The issues got discussed in a peaceful manner and the first Collective Bargaining settlement was signed on 21<sup>st</sup> May, 2010.

In September of the same year VKKS got official recognition under MRTU and relationship got established. All the issues were getting discussed and resolved across the table and gradually the relationship got improved.

### **Pantnagar Episode-**

The Pantnagar Plant got established in the year 2007. The situation at Pantnagar Plant was similar to that of the Chakan Plant, as regards management policies and practices. This led to the workers agitations at Pantnagar in the month of May, 2012. These agitations at Pantnagar were the outburst of the anger against management harassment and declaration of very low wage increment. Some of the workers of Pantnagar Plant approached VKKS to support their agitation.

Meanwhile, the VKKS had submitted a Charter of Demands dated 16.6.2012, Since the management did not co-operate and refused to negotiate with the Union over the issue of the Charter of Demands, the matter was referred to the labour department for an intervention vide its letter dated 10.7.2012. The labour department refused to admit the case, saying Vishwa Kalyan Kamgar Sanghatna cannot represent the workers of Pantnagar, as its registration was in the state of Maharashtra. This decision of Labour department has been challenged by VKKS in the High Court of Uttarakhand at Nainital and Hon. High Court directed the labour Department to admit said dispute under conciliation and complete the process within 3 months from the date of judgment.

VKKS suggested the Bajaj Management at Akurdi to establish dialogue with Pantnagar workers but management refused to discuss. As a result of this the workers of Pant Nagar Plant had no option but to form the union. The workers of Pantnagar knew that it is next to impossible to get union registration in Uttrakhand and therefore they requested VKKS to consider their membership. Considering their situation and request VKKS has accepted their membership and majority of the workers from Pantnagar joined VKKS.

The first positive step has been taken by VKKS is that they directed all workers to withdraw the agitation and start production. In this way all workers resumed their duties and brought normalcy.

The above mentioned episode has been informed to the Bajaj Management through an official letter by VKKS but management refused to accept any letter. The management also refused the Charter of Demands submitted by VKKS for Pantnagar workers.

The argument of the management was that the registration of VKKS is only for Maharashtra and they don't have any right to take up any membership from outside of Maharashtra. The VKKS submitted all the documents including the letter from Additional Commissioner, Pune stating that they have right to take membership from other state under the law. But management was adamant on their stand and surprisingly, the labour Department of Uttarakhand also using the same language that of the Management. Therefore, VKKS has been compelled to refer this matter at Nainital High Court. On the other hand management refused to bargain collectively for Pantnagar workers, the union have been compelled to refer this matter under conciliation. Finally Hon. Court of Uttarakhand given a judgment in favor of VKKS and directed the Labour Department of Uttarkhand to start the conciliation process with VKKS.

Subsequently, the Labour Commissioner called for a conciliation meeting on 10<sup>th</sup> May 2013. During this meeting the union has submitted all documents related to membership and unions opinion on the above mentioned issue. The Union basic submission was that the workmen working in the Pant Nagar plant are the members of the VKKS union and Union has every right to represent them and deciding for their service conditions and wages. The management alleged that the workmen of Pant Nagar plant resigned from the membership of VKKS union. The VKKS had place on record that they have not received any letter of resignation from any of the workmen of Pant Nagar plant.

The union hereby brought to the notice that all members have been harassed by the management and compelled them to accept the settlement, which is totally one sided, unfair and illegal. This strategy of management is very much short sighted; this cannot be the permanent solution, the union held.

In short, Pantnagar workers were never approached for joining the union but due to harassment by the local management they joined VKKS. In other words management of Pantnagar compelled them to join VKKS. The management of Pantnagar failed to reconcile with their workers and blamed VKKS for the impasse.

### **Changed Relationship at Chakan Plant after formation of the Union at Pantnagar-**

The Pantnagar episode was observed as the reason for the changed relationship between the management and the workers at Chakan Plant at Pune. To vitiate the atmosphere more at Chakan, management started harassing the workers in the following way:

The management created an issue of line balancing, the strategy to make production lines flexible enough to match the output rate to the production plan and ensure on-time delivery of products while avoiding build-up of surplus inventory. This resulted in unnecessary disputes between the management and the union eventually leading to actions against the union members. At the first instance, the management provided for additional manpower to achieve higher targets. Then, they subsequently removed additional man power and asked for getting the same level of impossible targets. According to the union, the management issued warning letters, show cause notice, suspension, pending enquiry suspension and dismissals to the workers.

From June 2012 (after Pantnagar episode) the management started various actions against the Union members, details of which is provided in the below table:

Sr. No.	Particulars	Numbers
1	Suspensions	22
2	Pending Enquiry Suspension	8
3	Show cause Notice and Enquiry	2
4	Domestic Enquiry	3
5	Terminations/ Dismissals	1

The management not only resorted to tough actions but also refused to review the increment as per the settlement dated 21<sup>st</sup> May, 2010. Therefore union had no option but to terminate Long Term Settlement. As a result of this termination, the management went to court.

The management was using flexible manpower like 'earn and learn' policies, trainee and contract workers. The union members were compelled to file the cases against the company on these issues. Following this, the Management started giving impossible production targets with an objective of taking action against union members. The union in response made a demand for a scientific time study based on ILO norms. This matter was also subsequently referred to a court of law through an appeal by the union.

### **Demand for paying Bonuses and Increments to Workers-**

The workers demanded 500 shares as a form of bonus in the month of January, 2013. The demand was made in order to motivate the workers for better performance and to some extent make them feel a sense of belonging to the company. The demand also was made in recognition of the fact that the performance of the company was becoming better due to the workers increased productivity and efficiency. The Bajaj management did not respond to this demand.

Therefore the union was compelled to go on 'stoppage' from 25<sup>th</sup> June, 2013. During a press conference after this demand was made, Mr. Rajiv Bajaj, Managing Director, Bajaj Auto Ltd. rejected the demand of workers share in profits as to be ridiculous.

The following table shows the performance of the company and its workers and staff:-

From the below table one can infer that the performance of the company improved drastically between 2001 and 2011 where the net profit increased from Rs 249 crores to Rs 3339 crores. At the same time employees share in value addition reduced drastically from 31% to 12%. Even among total employees the share of workers is negligible in comparison to the share apportioned to the management staff.

Put differently, when a Bajaj Pulsar bike is sold at a retail outlet at approximately Rs 55,000 the portion of earnings on that single bike made by the shareholder and management staff amounts to approximately Rs 16700. The State and Central Governments earn around Rs 10,000 while the dealer would also earn around Rs 10000. In a similar calculation for all 1450 workers put together the earnings roughly amount to a lowly Rs 300 or a mere 22 paisa per worker. This clearly puts in perspective the difference in earnings between the owner of capital and the typical factory worker and the clearly inequitable apportioning of earnings between capital and labour.

**Table of Performance of the Company from the year 2001 to 2011**

Particulars/years	2001	2002	2003	2005	2006	2007	2009	2010	2011
Total Capital Employed	3150	3682	4253	5501	6325	7233	3443	4268	5265
Income	3964	4402	5070	6322	8106	10076	8932	12043	16974
Expenditure other than Labour Cost, Depreciation and Interests	3169	3395	3826	4752	6037	7803	7265	8929	12748
Value Addition	795	1007	1244	1570	2069	2273	1667	3114	4226
Employees Share in Value Addition	244	237	283	249	274	301	354	399	488
Capital Share in Value Addition	551	770	961	1321	1795	1972	1313	2715	3738

Employees Share in Value Addition (%)	31	24	23	16	13	13	21	13	12
Capital Share in Value Addition (%)	69	76	77	84	87	87	79	87	88
Return to Capital (%)	17	21	23	24	28	27	38	64	71
Gross Profit	369	587	788	1086	1580	1728	958	2411	435
Net Profit	249	518	534	764	1123	1237	654	1702	3339
Ratio of Employees Share and Income	6.16	5.38	5.58	3.94	3.38	2.99	3.96	3031	2.87

(Source : Balance Sheet of the Company)

In addition, in October 2012, a covert conflict began at the Chakan Plant of Bajaj Auto. After repeated harassment of workers, one shift in the factory started to slow down production for nine months. The strike, since June 2013, was observed by almost all the workers in strict adherence to their commitment to their cause. But the company managed to hire many new contract workers as temporary hires, to allow production to continue. 15 union members were arrested during the strike and charged with assaulting the temporary workers who wanted to enter the factory. Finally, the strike ended after 50 days without the desired result for the workers and the company agreed to start negotiations with the trade union.

The union described that the relationship between the management and the union at Chakan, became highly disturbed with the management always compelling the union to refer most of the issues to courts of law instead of resolving them through dialogue.

Following this the union put forward a request to the Managing Director to bring normalcy back to the relationship. There was also a request for providing an opportunity to present the union's case with documentary evidence to validate its position. Unfortunately, the Managing Director never took union representation seriously. On the contrary the union claimed that the situation had further worsened.

#### **Violation of the Settlement dated 21<sup>st</sup> May, 2010 and other issues in Chakan Plant-**

The issues of contract labour earn and learn, trainees, violation of the settlement dated 21<sup>st</sup> May, 2010 are pending before the court of law. Union has been compelled to file cases on the above matters only because management refused to discuss these issues across the table.

The VKKS and the Bajaj Auto signed the settlement on 21<sup>st</sup> May, 2010 deciding the wages and service conditions of workmen working at Chakan Plant. As per the settlement, the increase of 12%, 8% and 5% was agreed for the first, second and third year respectively.

In the settlement dated 21<sup>st</sup> May, 2010 it was agreed that if the annual increment awarded to the similar category of employees across the Bajaj Auto Ltd. is higher than the above mentioned increments, in that case higher percentage of increment will be made applicable to workmen covered under the said settlement. The Management seems to have gone back on this agreement subsequently, the union filing a case in the Industrial Court, Pune, alleging violation of the particular clause by the management.

### **Conclusion-**

In conclusion, the protracted disputes between Bajaj Auto Ltd. and the VKKS union at the Chakan plant highlight the ongoing challenges in industrial relations within India's manufacturing sector. The core issues—ranging from wage disparities, reliance on contract labor, and unmet demands for fair profit-sharing—reveal a significant gap in expectations between management and labor. VKKS's grievances over unfulfilled agreements, alleged harassment, and inadequate recognition of worker contributions reflect a broader need for a balanced approach that values both corporate efficiency and fair labor practices.

The situation underscores the importance of constructive dialogue over legal battles to foster mutual trust and a productive work environment. The failed negotiations and forced reliance on temporary labor during strikes have intensified distrust, leading to an unsustainable reliance on court interventions. Moving forward, establishing fair profit-sharing mechanisms, adhering to internationally recognized labor standards, and fostering open communication could help bridge the divide. This case illustrates that sustainable industrial harmony will only be achievable when both parties commit to transparency, equitable treatment, and a shared vision for success.

### **Reference-**

- Ackers, P., & Wilkinson, A. (2003). Introduction: The British industrial relations tradition formation, breakdown and salvage. In *Understanding work employment: Industrial relations in transition* (pp. 1-30). Oxford University Press.
- Adams, R. (1993). All aspects of people at work: Unity and division in the study of labour and labour management. In R. Adams & N. Meltz (Eds.), *Industrial relations theory: Its nature, scope, and pedagogy* (pp. 119-160). Metuchen: Scarecrow Press.
- Allen, R. (1958). *As unions mature: An analysis of the evolution of American unionism*. Princeton University Press.
- Barbash, J. (1987). Like nature, industrial relations abhors a vacuum: The case of the union-free strategy. *Industrial Relations*, 42(1), 168-172.
- Budd, J. (2004). *Employment with a human face: Balancing efficiency, equity, and voice*. ILR Press.

- Christopher, B., & Ghoshal, S. (1995). Beyond systems to people. *Harvard Business Review*, 80(5-6), 133.
- Clegg, H. A. (1975). Pluralism in industrial relations. *British Journal of Industrial Relations*, 13(3), 309-316.
- Coase, R. H. (1984). The new institutional economics. *Journal of Institutional and Theoretical Economics*, 140(1), 229-232.
- Commons, J. R. (1919). *Industrial goodwill*. McGraw Hill.
- Costa, D. (2005). The industrial relations field in finance: Complex past and challenging prospects. In D. Lewin & B. Kaufman (Eds.), *Advances in industrial and labour relations* (Vol. 14, pp. 211-238). Elsevier.
- Crouch, C. (1982). *Trade unions* (p. 18). Fontana Press.
- Cully, M. (1999). *Britain at work* (p. 88). Routledge.
- Douglas, M. (1960). *The human side of enterprise*. McGraw Hill.
- Dunlop, J. T. (1958). *Industrial relations system*. Free Press.
- Edgar, C. F. (1995). Human resource practices in organization transformation: Are they culture specific? Paper presented at the Massachusetts Institute of Technology – Nanyang Technological University Seminar, Singapore, June 1995.
- Fox, A. (1974). *Beyond contract: Work, power, and trust relations*. Faber and Faber.
- Freeman, B., & Medoff, L. (1984). *What do unions do?* Basic Books.
- Frege, C. (2007). *Employment research and state traditions*. Oxford University Press.
- Friedman, M., & Friedman, R. (1980). *Free to choose: A personal statement*. Harcourt Brace Jovanovich.
- Galbraith, K. (1995). *The world economy since the wars* (pp. 81-82). Mandarin Paperbacks.
- Giddens, A. (1979). *Central problems in social theory: Action, structure, and contradiction in social analysis*. University of California Press.
- Handy, C. (2002). *The age of unreason* (p. 92). Arrow Books.
- Hensman, R. (2011). *Workers, unions and global capitalism: Lessons from India*. Tulika Books.
- Hyman, R. (1975). *Industrial relations: A Marxist introduction*. Macmillan.
- ILO Committee of Experts on the Application of Conventions and Recommendations (CEACR). (2007-2010). *Annual report*.
- International Trade Union Confederation (ITUC). (2010-2011). *Annual survey of violations of trade union rights*. (pp. 2).
- Janardhan, V. (2016). *Industrial relations in India: Towards a new socio-political approach* (pp. 17, 24, 181). Orient Black Swan.

- Johnnie, B. (1992). Methodological issues of Dunlop's industrial relations system theory. *Journal of Industrial Relations*, 27(3), 227-242.
- Katz, H. (1985). *Shifting gears: Changing labour relations in the U.S. automobile industry*. MIT Press.
- Kaufman, B. (1993). *The origins and evolution of the field of industrial relations in the United States*. IRL Press.
- Kaufman, B. (2008). Paradigms in industrial relations: Original, modern, and versions in between. *British Journal of Industrial Relations*, 42(2), 213-235.
- Kaufman, B., & Taras, D. (2000). *Non-union employee representation: History, contemporary practice, and policy*. Sharpe.
- Kochan, T. A. (1980). *Collective bargaining and industrial relations: From theory to policy and practice*. Irwin.
- Kochan, T., & Katz, H. C. (1994). *The transformation of American industrial relations*. ILR Press.
- Leftwrite.wordpress.com by Aniket Alam. (2010, February 4). *The new face of industrial relations*.
- Lorenz, E. H. (1992). Trust and the flexible firm. *Journal of Industrial Relations*, 31(3), 455-456.
- Meltz, N. (1989). Industrial relations: Balancing efficiency and equity. In J. Barbash & K. Barbash (Eds.), *Theories and concepts in comparative industrial relations* (pp. 109-113). University of South Carolina Press.
- Purcell, J. (1991). The impact of corporate strategy on human resource management. In *New perspectives on human resource management* (pp. 67-91). Routledge.
- Ramaswamy, E. A. (2000). *Managing human resources: A contemporary text* (pp. 95-96). Oxford University Press.
- Schregle, J. (1981). In search of alternative models for Asian industrial relations: A discussion paper. In *Agenda for industrial relations in Asian development: Proceedings of the 1981 Asian regional conference on industrial relations* (pp. 2-10). Tokyo, Japan.
- Slichter, H. (1924). The organization and control of economic activity. In R. G. Tugwell (Ed.), *The trend of economics* (pp. 301-355). Knopf.
- Streeck, W. (1991). *Agenda for change: An international analysis of industrial relations in transition* (pp. 65). Allen & Unwin.
- Torrington, D. (1991). Human resource management and the personnel function. In *New perspectives on human resource management* (pp. 55-66). Routledge.
- Troy, L. (1999). *Beyond unions and collective bargaining*. M. E. Sharpe.

**Manuscript Timeline**

*Submitted : July 27, 2023      Accepted : August 20, 2023      Published : September 30, 2023*

## **Rural Distress, Crop Failure and Government Expenditure in Agriculture : An Analysis of Policy Impacts and Future Pathways**

**Ms. Sakshi Gupta<sup>1</sup>**

### **Abstract**

***Rural distress, rooted in recurring crop failures, remains a persistent challenge in agricultural economies worldwide, particularly in developing nations where agriculture forms the economic backbone. This study critically examines the intersection of rural distress, crop failure, and government expenditure in agriculture, with a focus on understanding the policy impacts and identifying pathways for more effective intervention. Using historical data on government spending in the agricultural sector and assessing its outcomes on rural livelihoods, the research investigates the effectiveness of current policies in mitigating rural distress and promoting agricultural sustainability.***

***The analysis highlights that, despite increasing budget allocations, a significant portion of rural populations continues to face high levels of economic vulnerability due to issues such as climate change, inadequate infrastructure, and market volatility. Moreover, the inefficiencies in fund allocation and disbursement often exacerbate the problem, leaving smallholder farmers especially susceptible to debt cycles and crop loss. This paper discusses critical gaps in policy formulation and implementation and offers forward-looking recommendations for enhancing the resilience of rural communities. Key recommendations include adopting climate-smart agricultural practices, increasing accessibility to crop insurance, and enhancing the reach and efficiency of subsidies. Through a robust review of existing policies and an exploration of adaptive strategies, this study aims to contribute to a sustainable and equitable framework for agricultural policy that addresses both immediate distress and long-term resilience.***

***Keywords :- Rural Distress, Crop Failure, Government Expenditure, Agriculture, Agrarian Crisis, Policy Intervention, Rural Development***

### **Introduction-**

Agriculture forms the backbone of rural economies, providing employment, income, and food security to a significant portion of the global population. In countries with agrarian societies, agricultural productivity directly impacts the lives of millions

---

<sup>1</sup>Assistant Professor, S.M.J.N. (P.G.) College, Haridwar, Sri Dev Suman Uttarakhand University. Contact Number- 8171670812; E-mail ID- sakshigupta24999@gmail.com

and drives national economic stability. However, recent years have seen a surge in rural distress, primarily caused by recurrent crop failures, climate change, and limited access to resources, further exacerbated by inadequate and inconsistent government support. The impact of rural distress transcends economic losses, spilling into social issues such as indebtedness, migration, and poverty cycles that further erode rural livelihoods.

In response to these challenges, governments have implemented various policies, schemes, and subsidies aimed at bolstering the agricultural sector and reducing farmers' vulnerabilities. Nonetheless, the effectiveness of these policies remains a subject of debate. This study aims to explore the relationship between government expenditure in agriculture, its influence on rural distress, and potential pathways for creating resilient agricultural systems that can withstand crop failures and improve rural welfare.

### **Problem Statement-**

Despite significant governmental expenditures and policy initiatives aimed at supporting agriculture, rural distress and crop failure rates remain distressingly high. These persistent challenges indicate possible gaps in policy implementation and inefficiencies in resource allocation. With crop failures contributing to cyclical debt, rising suicide rates among farmers, and deteriorating socio-economic conditions in rural areas, there is an urgent need to critically assess the impact of government spending on the agricultural sector. This study aims to address the core issue of why rural distress continues despite substantial public expenditure in agriculture, and to identify how policy adjustments may help to alleviate these chronic issues.

### **Purpose of the Study-**

The purpose of this study is to analyse the impact of government expenditure on rural distress and crop failures, identifying the ways in which policies have succeeded or fallen short in supporting agricultural sustainability and resilience. This research seeks to provide insights into the effectiveness of current agricultural policies, assessing their impact on reducing rural distress and crop failures, and offering recommendations for future policy pathways to enhance agricultural resilience and rural well-being.

### **Objectives of the Study-**

1. To assess the extent and causes of rural distress in agricultural communities, with a particular focus on crop failures.
2. To evaluate the effectiveness of government expenditures and policies aimed at mitigating rural distress and supporting agricultural productivity.
3. To examine the correlation between government spending and measurable outcomes in agricultural performance, rural welfare, and resilience against crop failures.

4. To identify policy gaps and suggest evidence-based recommendations for improving the efficacy of government support in agriculture.

### **Importance of the Study-**

This study is critical as it addresses a key issue in agricultural economies: the persistent distress in rural communities despite substantial government intervention. With agriculture providing livelihoods to a large segment of the population, especially in developing countries, understanding the effectiveness of government spending can pave the way for more robust and impactful policies. Findings from this study have the potential to guide policymakers, enabling them to create a more resilient agricultural framework that not only addresses immediate issues but also fosters long-term stability and growth. Improved policies in agriculture can help reduce poverty, enhance food security, and drive sustainable rural development.

### **Research Gap-**

Although numerous studies have examined the impact of specific agricultural policies and individual instances of rural distress, there is limited research that comprehensively connects government spending, rural distress, and crop failures within a unified framework. Most existing studies focus on either economic output or social outcomes in isolation, overlooking the interconnected nature of policy impacts. Furthermore, there is a scarcity of research examining the long-term effectiveness of government expenditure across different types of agricultural policies. This study seeks to bridge these gaps by providing a holistic analysis of policy impacts on rural distress and identifying sustainable pathways forward for policymakers.

### **Rural Distress and Causes of Crop Failure-**

Factor Type	Factor	Description	Implications	Policy pathways
Environmental	Climate Variability	Increased frequency and intensity of droughts, floods, and extreme temperatures affecting crop yields.	Reduced agricultural productivity, leading to food insecurity and increased rural distress.	Invest in climate-resilient crops and sustainable farming practices.
	Soil Degradation	Loss of soil fertility due to erosion, salinization, and loss of organic matter.	Decreased crop yields and increased input costs, leading to economic strain on farmers.	Promote sustainable soil management and conservation practices.
	Pest and Disease Outbreaks	Increased occurrence of crop diseases and pests due to climate change and habitat loss.	Crop failures lead to financial losses and increased dependency on chemical inputs.	Support integrated pest management and research on resistant crop varieties.

	Loss of Biodiversity	Decline in pollinators and natural pest predators due to habitat destruction and pesticide use.	Reduced agricultural productivity and ecosystem service loss.	Promote biodiversity conservation in farming practices.
Economic	Market Volatility	Fluctuating crop prices due to global market dynamics and local supply-demand imbalances.	Income instability for farmers, leading to financial insecurity and rural poverty.	Stabilize prices through minimum support prices (MSPs) and improved market access.
	Debt Burden	High levels of indebtedness due to reliance on loans for operational costs and input purchases.	Financial distress leads to cycles of debt dependency and rural poverty.	Expand access to affordable credit and financial literacy programs.
	High Input Costs	Rising costs of seeds, fertilizers, and machinery due to inflation and supply chain issues.	Increased production costs reduce profitability for farmers, exacerbating economic distress.	Reform subsidy programs to ensure targeted and efficient delivery to smallholder farmers.
	Insufficient Government Support	Inadequate government expenditure on agriculture and inefficient distribution of aid.	Failure to adequately support vulnerable farmers during crises leads to increased rural distress.	Enhance allocation of resources towards effective subsidy and support programs.

## Policy and Market Limitations :

### Policy Limitations-

- **Inadequate Targeting:** Subsidies and support often do not reach the most vulnerable farmers, limiting their effectiveness.
- **Implementation Challenges:** Bureaucratic inefficiencies can delay the distribution of aid and subsidies, reducing their impact when needed most.
- **Short-term Focus:** Many policies provide immediate relief without addressing long-term structural issues in agriculture and rural economies.
- **Lack of Financial Support:** Insufficient government investment in agricultural research and development hinders innovation and adaptation to change.
- **Complex Procedures:** Complicated eligibility criteria and application processes for subsidies and insurance discourage farmer participation.
- **Inconsistent Policies:** Frequent changes in policies create uncertainty, making it difficult for farmers to plan for the future.

### Market Limitations-

- **Price Volatility:** Fluctuating market prices create instability in farmer incomes, leading to financial insecurity and rural distress.
- **Limited Access to Markets:** Smallholder farmers often lack access to markets due to inadequate infrastructure, limiting their ability to sell produce.
- **High Transaction Costs:** Costs associated with transporting goods to markets can significantly reduce farmers' profits.
- **Information Asymmetry:** Farmers may lack access to market information, affecting their ability to make informed decisions about pricing and sales.
- **Dependency on Middlemen:** Many farmers rely on middlemen for sales, which can reduce their earnings and bargaining power.
- **Lack of Diversification:** Limited market options and reliance on a few cash crops increase vulnerability to market shocks.

### Government Expenditure in Agriculture-

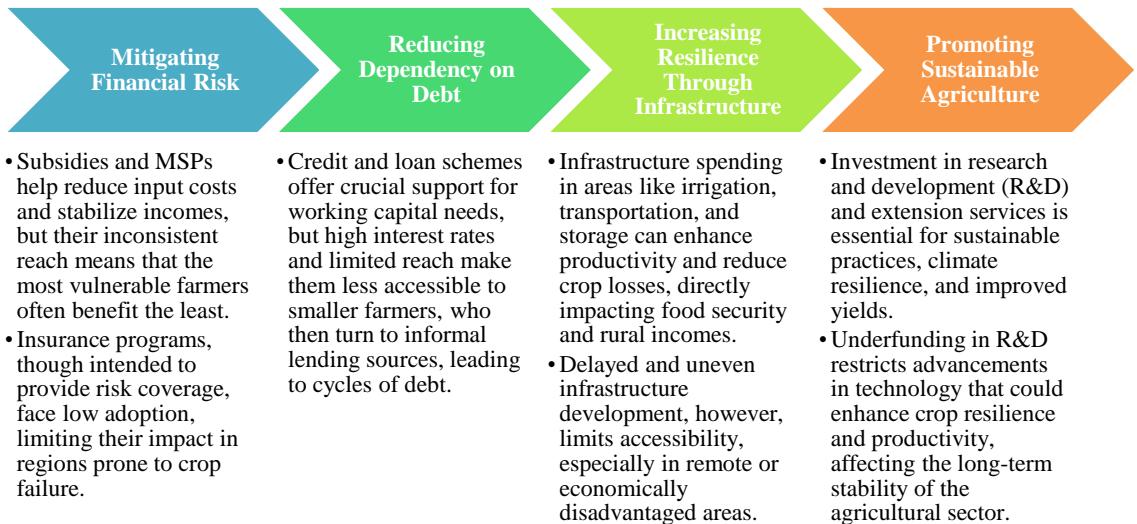
Government spending in agriculture is directed at alleviating rural distress and supporting farmers through various schemes. These include subsidies, credit access, crop insurance, infrastructure development, and minimum support prices (MSPs). Effective expenditure can enhance productivity, reduce rural poverty, and provide safety nets during periods of distress caused by crop failure or market volatility. However, the effectiveness of current expenditures varies due to structural, implementation, and distribution challenges.

### Current Areas of Government Expenditure in Agriculture-

Expenditure Area	Description	Key Challenges
Subsidies on Inputs	Government provides subsidies for seeds, fertilizers, and pesticides to reduce production costs.	Limited reach, often benefiting larger farms more than smallholders.
Credit and Loan Programs	Provides accessible financing to farmers for operational expenses and investment in technology.	High interest rates and limited accessibility for smallholders.
Minimum Support Prices	Ensures a minimum income for farmers by guaranteeing purchase prices for certain crops.	Implementation inconsistencies, regional disparities in coverage.
Crop Insurance	Provides financial protection against crop failure due to weather or pests.	Low uptake due to high premiums, complex claims process.
Infrastructure Development	Investment in irrigation, storage, transportation, and market facilities to improve productivity.	Inadequate funding, regional disparities, and long implementation timelines.

<b>R&amp;D and Extension Services</b>	Funds for agricultural research, innovation, and farmer training to improve productivity and resilience.	Limited budget allocations, inconsistent dissemination of information.
---------------------------------------	--	--

### Impacts of Government Expenditure on Rural Distress and Crop Failure-



### Policy Pathways for Effective Government Expenditure in Agriculture-

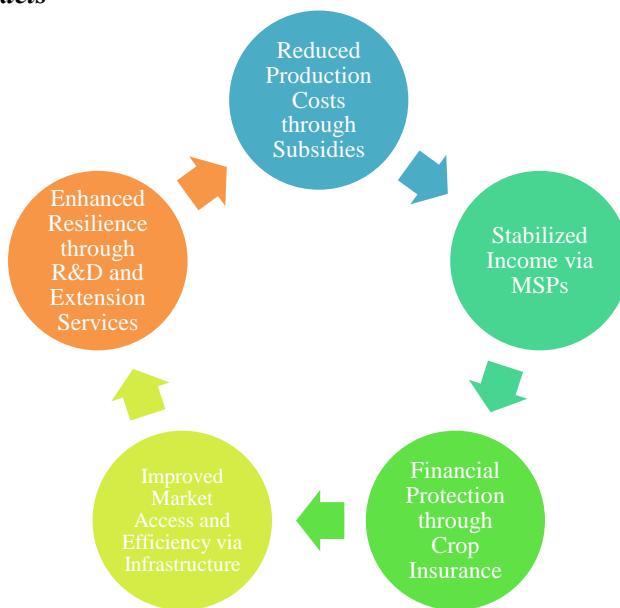
Focus Area	Recommended Pathways
<b>Enhanced Targeting of Subsidies</b>	Implement data-driven targeting systems to ensure subsidies reach smallholder and marginalized farmers who need support the most.
<b>Affordable Credit Access</b>	Lower interest rates on agricultural loans, streamline access for smallholder farmers, and support microfinancing initiatives.
<b>Expand Crop Insurance Coverage</b>	Simplify insurance programs, reduce premiums, and introduce innovative models like index-based insurance to increase adoption.
<b>Infrastructure and Irrigation</b>	Invest in scalable, region-specific infrastructure, including sustainable irrigation, market linkages, and storage facilities.
<b>Increased R&amp;D Funding</b>	Expand funding for climate-resilient crop varieties, pest management, and sustainable farming practices to improve productivity.
<b>Effective Extension Services</b>	Enhance extension services to ensure farmers can easily access information on best practices, subsidies, and market trends.
<b>Market Reforms</b>	Develop market access initiatives and remove structural barriers to fair pricing, benefiting smallholder farmers.

### Analysis of the Impact of Government Expenditure on Rural Distress and Crop Resilience-

Government spending on agriculture plays a critical role in reducing rural distress and enhancing crop resilience. By directing funds towards subsidies, credit, minimum support prices (MSPs), crop insurance, infrastructure, research, and

extension services, the government seeks to support farmers and stabilize rural economies. However, the effectiveness of this expenditure depends on how well these initiatives are targeted, implemented, and maintained.

### ***Positive Impacts***



### ***Key Challenges***



### ***Impact on Rural Distress and Crop Resilience***

Government expenditure can significantly reduce rural distress by providing financial stability, reducing vulnerability to debt, and ensuring access to necessary

resources. Programs like subsidies, MSPs, and credit reduce economic pressures, allowing farmers to invest in their farms without excessive risk. When well-targeted, these measures can lower poverty rates, discourage distress migration, and promote sustainable rural development.

In terms of crop resilience, government spending on infrastructure, R&D, and extension services can have a lasting positive impact. Infrastructure like irrigation and storage minimizes resource scarcity and loss, while R&D advances can provide farmers with climate-resilient varieties and techniques for sustainable farming. Crop insurance adds another layer of resilience by covering losses from adverse events, which encourages farmers to continue cultivating in high-risk environments. However, for these impacts to be widely felt, funds must be effectively allocated and reach the farmers most in need.

### **Case Studies of Crop Failure and Government Intervention-**

<b>Vidarbha, Maharashtra: Debt Crisis and Rural Distress</b>	<ul style="list-style-type: none"><li>Region and Context: Vidarbha, Maharashtra, has long been infamous for high farmer suicide rates, largely due to chronic crop failures and unmanageable debt burdens.</li><li>Government Response: The Maharashtra government, along with the central government, has implemented multiple interventions in response to the crisis includes Debt Waiver Programs, Relief Packages, Crop Insurance under PMFBY.</li></ul>
<b>Bundelkhand Region: Drought Resilience and Agricultural Stability</b>	<ul style="list-style-type: none"><li>Region and Context: Bundelkhand, which spans parts of Uttar Pradesh and Madhya Pradesh, is a drought-prone region where water scarcity severely affects agriculture.</li><li>Government Response: In 2009, the central government launched the Bundelkhand Package, a special relief initiative that included Water Conservation Projects, Subsidies and Financial Support, Skill Development Program.</li></ul>
<b>Punjab: Impact of Minimum Support Price (MSP) on Farmer Resilience</b>	<ul style="list-style-type: none"><li>Region and Context: Punjab's agriculture is heavily dependent on wheat and rice, crops that are supported by government procurement at Minimum Support Prices (MSP).</li><li>Government Response: MSP and Procurement System, Subsidies for Electricity and Fertilizers, Crop Diversification Programs.</li></ul>
<b>Marathwada, Maharashtra: Water Scarcity and Irrigation Initiatives</b>	<ul style="list-style-type: none"><li>Region and Context: Marathwada, another drought-prone region in Maharashtra, faces acute water scarcity that results in regular crop failures, particularly for cash crops like sugarcane.</li><li>Government Response includes Jalyukt Shivar Abhiyan (2014-2019), Subsidized Drip Irrigation, Credit and Loan Programs.</li></ul>
<b>Odisha: Cyclone Relief and Crop Resilience Programs</b>	<ul style="list-style-type: none"><li>Region and Context: Cyclone Fani in 2019 was one of the most recent disasters, affecting thousands of farmers and leading to extensive agricultural damage.</li><li>Government Response includes Special Relief Package for Cyclone-Affected Farmers, Crop Insurance via PMFBY, Cyclone-Resilient Farming Practices.</li></ul>

### **Discussion-**

The examination of government responses to rural distress and crop failure in India reveals a multifaceted landscape of initiatives aimed at alleviating the challenges

faced by farmers. Notable programs, such as the Pradhan Mantri Fasal Bima Yojana (PMFBY), Jalyukt Shivar Abhiyan, and regional debt waiver schemes, showcase the government's commitment to addressing agricultural vulnerability. However, significant gaps remain in these policies.

One major gap is the timeliness and efficiency of implementation. Delays in disbursing relief funds and insurance payouts have often left farmers in precarious situations, undermining the intended benefits of these programs. For example, despite the PMFBY's potential to provide crucial financial support, farmers have reported lengthy claim processes that delay necessary assistance. Additionally, awareness and accessibility remain issues, as many small and marginal farmers are not fully informed about available programs or how to access them.

Moreover, many government initiatives lack a holistic approach, focusing primarily on short-term relief rather than addressing systemic issues such as water scarcity, soil degradation, and market access. This limited scope can lead to repeated cycles of distress without fostering long-term resilience in the agricultural sector.

#### **Analysis of the Adequacy of Government Interventions-**

While government interventions have made strides in addressing rural distress, their adequacy can be critically assessed through the lens of their impact on crop resilience and farmer livelihoods. Programs aimed at providing financial relief, such as debt waivers and crop insurance, have proven beneficial but often fail to address underlying agricultural vulnerabilities.

For instance, the focus on minimum support prices (MSPs) has provided short-term price stability but has inadvertently encouraged monoculture practices, contributing to soil degradation and increased water use. Without diversification and sustainable agricultural practices, these interventions can perpetuate dependency on high-input, water-intensive crops, making farmers more vulnerable to climate change and erratic weather patterns.

Additionally, government efforts in \*\*infrastructure development\*\*, such as irrigation projects, have been beneficial in certain regions; however, they often lack integration with local agricultural practices. For example, while the Jalyukt Shivar Abhiyan improved water conservation in some areas, its implementation varied significantly across regions, with many farmers still facing water shortages due to incomplete projects or insufficient maintenance.

#### **Potential Lessons from Successful Models in Other Regions or Countries-**

To enhance the effectiveness of government interventions in India, valuable lessons can be drawn from successful models implemented in other countries:



1. Integrated Approaches in Brazil: Brazil's experience with the National Program for Strengthening Family Farming (PRONAF) highlights the importance of integrating credit, technical assistance, and market access for smallholder farmers.
2. Agroecological Practices in Cuba: Cuba's shift towards agroecological practices post-1990 offers insights into building resilience through sustainable farming. By emphasizing local resources, crop diversification, and organic methods, Cuba has successfully reduced dependency on imports and improved food security while enhancing environmental sustainability.
3. Disaster Risk Management in the Philippines: The Philippines' approach to disaster risk reduction through community engagement and local-level planning has proven effective in preparing for climate-related shocks.
4. Climate-Smart Agriculture in Kenya: Kenya's promotion of climate-smart agriculture emphasizes adaptive practices, including drought-resistant crop varieties and improved water management techniques.

### **Policy Recommendations-**

To effectively address rural distress and enhance crop resilience in the face of frequent crop failures and economic instability, the following policy recommendations are proposed. These recommendations aim to create a more sustainable and supportive agricultural environment for farmers while ensuring long-term food security and economic stability.

#### **1. Enhance Access to Timely and Efficient Support Services-**

- **Streamline the Claims Process:** Simplify and expedite the processes for crop insurance claims and government relief packages to ensure farmers receive timely financial assistance when facing crop failures.
- **Digital Platforms for Transparency:** Develop user-friendly digital platforms to provide real-time information on government schemes, application processes, and eligibility criteria, enhancing accessibility for smallholder farmers.

#### **2. Integrate Sustainable Agricultural Practices-**

- **Promote Diversification:** Encourage farmers to adopt diversified cropping systems by providing financial incentives and technical support for growing alternative and drought-resistant crops, reducing dependency on high-risk monocultures.

- **Support Agroecological Practices:** Invest in agroecological practices that improve soil health and water retention, such as intercropping, organic farming, and agroforestry, to enhance sustainability and resilience against climate-related shocks.

### **3. Strengthen Water Management and Irrigation Infrastructure-**

- **Investment in Irrigation:** Prioritize investments in irrigation infrastructure, especially in drought-prone regions, to ensure reliable water supply for agriculture. This includes both traditional irrigation methods and modern technologies like drip and sprinkler systems.

- **Community-Based Water Management:** Implement community-driven water management initiatives that empower local populations to maintain and manage water resources sustainably, ensuring that infrastructure meets local needs.

### **4. Facilitate Access to Credit and Financial Services-**

- **Low-Interest Loans and Subsidies:** Expand access to low-interest loans and subsidies tailored for smallholder farmers, allowing them to invest in sustainable practices and cope with economic uncertainties.

- **Financial Literacy Programs:** Implement financial literacy programs that educate farmers about effective financial management, insurance options, and the benefits of diversifying income sources.

### **5. Improve Market Access and Fair Pricing Mechanisms-**

- **Strengthen Cooperative Models:** Support the formation of farmer cooperatives that can enhance bargaining power, reduce input costs, and improve access to markets for smallholders.

- **Establish Fair Price Mechanisms:** Develop and enforce fair pricing mechanisms that protect farmers from price fluctuations and ensure they receive a just return on their produce, including revisiting the structure of Minimum Support Prices (MSPs).

### **6. Enhance Research and Development (R&D) Initiatives-**

- **Invest in Agricultural Research:** Increase funding for agricultural research focused on climate-resilient crop varieties, sustainable farming practices, and innovative technologies that improve productivity and resilience.

- **Collaborate with Local Communities:** Foster collaboration between research institutions and local communities to ensure that research aligns with farmers' needs and local conditions, promoting adoption and practical implementation.

### **7. Implement Disaster Risk Reduction Strategies-**

- **Establish Early Warning Systems:** Develop robust early warning systems for weather-related disasters to provide timely alerts to farmers, enabling them to take preventive measures to protect their crops.

**- Disaster Recovery Plans:** Create comprehensive disaster recovery plans that outline clear procedures and support mechanisms for affected communities, ensuring swift recovery and rebuilding of agricultural systems post-disasters.

## **8. Enhance Stakeholder Engagement and Policy Coordination-**

**- Multi-Stakeholder Platforms:** Establish multi-stakeholder platforms involving farmers, local governments, NGOs, and the private sector to facilitate dialogue, share best practices, and collaborate on addressing agricultural challenges.

**- Policy Alignment Across Sectors:** Ensure that agricultural policies are aligned with broader rural development and environmental sustainability goals, promoting an integrated approach to rural development.

## **Conclusion-**

The analysis of rural distress, crop failure, and government expenditure in agriculture reveals a complex interplay of factors that significantly affect the livelihoods of farmers in India. While government interventions have aimed to provide relief and support, gaps in implementation, accessibility, and sustainability have hindered their effectiveness. The challenges of climate variability, economic instability, and market pressures necessitate a comprehensive approach that addresses both immediate needs and long-term resilience.

The recommended policies underscore the importance of timely and efficient support services, sustainable agricultural practices, improved water management, and enhanced access to financial resources. By integrating these elements, the government can create a more robust agricultural framework that empowers farmers and fosters resilience against future shocks. Furthermore, learning from successful models in other regions and countries can offer valuable insights into building effective systems that prioritize farmer well-being and environmental sustainability.

Ultimately, the journey towards mitigating rural distress and enhancing crop resilience requires a commitment to collaborative governance, stakeholder engagement, and adaptive policy frameworks. By addressing the root causes of agricultural vulnerabilities and prioritizing farmer-centric solutions, India can pave the way for a more sustainable agricultural future, ensuring food security and improved livelihoods for its rural population. Through concerted efforts, it is possible to transform the agricultural landscape, making it more resilient, equitable, and capable of withstanding the challenges of the 21st century.

## **References-**

1. Ahmad, F., & Bansal, A. (2021). Understanding the role of agricultural extension in supporting sustainable rural development: A study on the Indian context. *ScienceDirect*.  
<https://www.sciencedirect.com/science/article/pii/S2212096321000048>

2. Chatterjee, S., & Kumar, S. (2022). Farmers' distress index: An approach for an action plan to reduce vulnerability in the drylands of India. *ResearchGate*.  
[https://www.researchgate.net/publication/356171684\\_Farmers'\\_Distress\\_Index\\_An\\_Approach\\_for\\_an\\_Action\\_Plan\\_to\\_Reduce\\_Vulnerability\\_in\\_the\\_Drylands\\_of\\_India](https://www.researchgate.net/publication/356171684_Farmers'_Distress_Index_An_Approach_for_an_Action_Plan_to_Reduce_Vulnerability_in_the_Drylands_of_India)
3. Choudhary, M., & Singh, A. (2020). Repository farming and agricultural policies and practices. *Economic and Political Weekly*.  
<https://www.epw.in/engage/article/repository-farming-and-agricultural-policies-and>
4. National Bank for Agriculture and Rural Development (NABARD). (2022). *Rural distress: Causes, consequences, and cures – antifragility*.  
<https://www.nabard.org/auth/writereaddata/tender/2405224430rural-distress-causes-consequences-and-cures-antifragility.pdf>
5. Reddy, R., & Kumar, N. (2020). State of rural and agrarian India: Report 2020. *ResearchGate*.  
[https://www.researchgate.net/publication/346589302\\_State\\_of\\_Rural\\_and\\_Agrarian\\_India\\_Report\\_2020](https://www.researchgate.net/publication/346589302_State_of_Rural_and_Agrarian_India_Report_2020)
6. Singh, S. (2019). Socio-economic and environmental impacts of agricultural policies in India. *Sustainability*, 11(1), 222. <https://www.mdpi.com/2071-1050/11/1/222>

**Manuscript Timeline**

*Submitted : July 29, 2023      Accepted : August 28, 2023      Published : September 30, 2023*

## **Information Seeking Behavior of Students at Bundelkhand University, Jhansi**

**Dr. Toran Sahu<sup>1</sup>**

**Astha Jain<sup>2</sup>**

### **Abstract**

***This study examines how students at Bundelkhand University in Jhansi seek out information. Survey technique served as the foundation for the study, and a structured questionnaire was created to gather primary data from users and dispersed at random. Hundred sets of questionnaires were distributed the students (library users) of Bundelkhand University. Total Ninety five (95) filled questionnaires were received back. The findings indicate that majority of the respondents i.e. 47 (49.47%) visit the library daily, whereas 64 (67.37%) respondents For Reading while maximum 47 (49.47%) students Books Consulted for Information in library. only 30 (31.58%) respondents are dissatisfied and 25 (26.32%) students are fully satisfied with the services provided by the university library.***

### **Introduction-**

The most important instrument in society is information, which is crucial to the expansion and advancement of any country. The two main characteristics of information are authenticity and dependability. Information that is inaccurate is dangerous and can go in the wrong path. Thanks to information and communication technology, the globe is becoming a global community. Given the proliferation of information and the increasing use of digital information resources, ICT in libraries has emerged as a crucial tool for users to explore knowledge. Applications for information and communication technology enable libraries to operate and provide services as efficiently as possible. The success of an organization depends on how information moves through it. Information seeking behavior is the process of obtaining, applying, and putting into practice information. It is the most popular topic among information science researchers.

### **Information Seeking Behaviour-**

Information Seeking Behaviour refers to the ways in which individuals search for, locate, and utilize information to satisfy their information needs. This concept is

---

<sup>1</sup> Librarian. Andaman college, Shri Vijaya puram Andaman Nicobar islands India

<sup>2</sup> Librarian, Veerangana Avanti Bai Girls P.G. College, Tikamgarh.

crucial in understanding how people interact with information sources and how libraries and information systems can be designed to meet their needs.

Some key aspects of Information Seeking Behaviour include:

- ✓ Information needs: Identifying the type of information required to satisfy a particular need or goal.
- ✓ Information sources: Selecting the most appropriate sources to consult, such as libraries, online databases, or social media.
- ✓ Search strategies: Employing various techniques to locate relevant information, like keyword searching or browsing.
- ✓ Evaluation: Assessing the credibility, relevance, and usefulness of the information found.
- ✓ Use: Applying the information to address the initial need or problem.
- ✓ Communication: Sharing information with others or presenting findings.

**Information seeking behaviour is influenced by various factors, including:**

- ✓ Personality traits: Individual characteristics, such as curiosity or risk-taking.
- ✓ Demographics: Age, gender, education level, etc.
- ✓ Domain knowledge: Prior knowledge and expertise in a specific area.
- ✓ Cognitive styles: Ways of processing and organizing information.
- ✓ Affective factors: Emotions and motivations.
- ✓ Environmental factors: Access to information sources, technology, and social networks.
- ✓ Social factors: Social norms, cultural background, and social support.

**Understanding Information Seeking Behaviour is essential for:**

- ✓ Library and information system design
- ✓ User-centered service development
- ✓ Effective information literacy instruction
- ✓ Development of user-friendly search interfaces
- ✓ Understanding how people interact with technology

Understanding information seeking behaviour is essential for designing effective information systems, developing user-centered services, and improving information literacy. By recognizing the complexities of information seeking behaviour, librarians and information professionals can better support users in finding and using information effectively.

### **Review of Restated Studies-**

**Azeza, S. E., & Vikram, K. S. (2022).** Information seeking is the process of looking for, locating, identifying, and using relevant content. A library is a collection of information sources and related materials that have been carefully chosen by professionals and made available for reference or loan to a specific community. In

order to develop new products and services that will satisfy consumers, this study determines user awareness and how they use resources and services. It is anticipated that the current study will assist the authorized library in using the best practices to expand their collection and offer more effective library services. The purpose of the study is to determine how college personnel and lecturers use library resources and services.

**Gyesi, K. (2020).** An essential prerequisite for a library to offer effective information resources and services to satisfy students' information demands is an analysis of their information-seeking behavior. Investigating the information demands, sources, and behaviors of graduate students at the University of Professional Studies, Accra (UPSA) as well as their library use and obstacles to information seeking behavior is the goal of the study. Utilizing stratified random sampling, 121 graduate students were chosen for the study utilizing the survey approach. The questionnaire served as the primary tool for gathering data. According to the survey, students' primary information demands include those related to careers, self-improvement, jobs, education, health, entertainment, sports, and religion. Their primary sources of information fall into five categories: print, electronic, mass media, internet, and interpersonal. They use active search, passive search, and continuing search as methods of information gathering. The majority of the technological difficulties they faced when looking for information were poor internet speed, erratic internet connections, password-protected accessible problems, and insufficient computers. The study came to the conclusion that in order to properly meet students' information demands and improve their academic performance, university administration and the library must collaborate to address these issues.

**Kalbande, D. T. (2019).** This study's primary goal was to investigate Dr. Babasaheb Ambedkar's information-seeking behavior at Marathwada University in Aurangabad. There are many different ways that people seek information, ranging from reading printed materials to conducting research and experiments. Behavior related to information seeking contribute significantly to the expansion of library collections, the modernization of facilities, and the enhancement of services in order to successfully satisfy patrons' information demands. The information and knowledge revolution of the modern era is underway. Libraries now have the majority of the electronic resources. The proliferation of information on the Internet has changed how people look for information.

**Mir, F. M. (2016).** This article focuses on how students at Govt College Baramulla utilize the library and how they seek information. The data was collected via a questionnaire, and the students were chosen at random. Determining their information needs and their awareness of the library services that are accessible to them were the main goals of the study. Using both open-ended and closed-ended questionnaires, information was obtained from 682 of the 700 pupils. To help students satisfy some of

their information needs, the findings suggest that web searching and retrieval skills be structured at regular intervals and that instruction in the use of library resources and services is required.

### **Objectives-**

The present study was conducted with the following objectives:

1. To investigate how frequently students visit the library.
2. To ascertain why the students are looking for information.
3. To determine which library resources students most frequently use.
4. To determine the user's preferred format for information sources within the library.
5. To determine how much time the user spent in the library.
6. To find out how satisfied students are with the services the library provides.

### **Methodology-**

The present study was conducted using questionnaire survey method. Hundred (100) sets of questionnaires were distributed the students (library users) of Bundelkhand University. Total Ninty five (95) filled questionnaires were received back. Data obtained in these questionnaires was compiled and tabulated. Simple percentage method has been followed in order to analyze, explain and interpret the data collected from library users.

### **Data Interpretation-**

**Table 1 - Shows the frequency of visits to the library.**

<b>SN</b>	<b>Frequency</b>	<b>Number of Respondents</b>	<b>Percentage</b>
1	Daily	47	49.47%
2	Weekly	22	23.16%
3	Once a month	15	15.79%
4	Occasionally	11	11.58%

Table 1 shows that majority of the respondents i.e. 47 (49.47%) visit the library daily, while 22 (23.16%) respondents visit the library weekly and 15 (15.79%) respondents visit the library Once a month for Academic purpose. 11 (11.58%) respondents visit the library occasionally or when required.

**Table 2 - Shows the purpose of seeking information by the respondents of the study.**

<b>SN</b>	<b>Purpose</b>	<b>Number of Respondents</b>	<b>Percentage</b>
1	For Reading	64	67.37%
2	For research work	22	23.16%

<b>3</b>	Preparation for Exams	47	49.47%
<b>4</b>	Subjects specific preparation	51	53.68%
<b>5</b>	For updating knowledge	39	41.05%
<b>6</b>	Preparation for Assignments	31	32.63%
<b>7</b>	Preparation for Competitions	27	28.42%
<b>8</b>	For Reference	34	35.79%

Table 2 shows that 64 (67.37%) respondents said that the main purpose of seeking information for reading and 22 (23.16%) respondents for research work. The result shows that 47 (49.47%) respondents visit the library to get information for their examinations, while 39 (41.05%) respondents seek information to update their knowledge and research work respectively and 51 (53.68%) respondents seek information to Subjects specific preparation. 31 (32.63%) respondents Preparation for Assignments and 27 (28.42%) Preparation for Competitions While 34 (35.79%) respondents seeks information For Reference.

**Table 3 - Shows the Sources Consulted for Information by students**

SN	Sources	Number of Respondents	Percentage
<b>1</b>	Books	88	92.63%
<b>2</b>	Journal/ Magazine	64	67.37%
<b>3</b>	References	49	51.58%
<b>4</b>	Newspaper	41	43.16%
<b>5</b>	Electronic resources	73	76.84%
<b>6</b>	Internet	76	80.00%
<b>7</b>	CD-ROM	14	14.74%

Table 3 reveals the most preferred library resources by the respondents and it was found that 88 (92.63%) of the respondents visit the library to get books. Internet is the second most preferred resource chosen by 76 (80.00%) of the respondents followed by newspaper 41 (43.16%), electronic resources 73 (76.84%), Journal 64 (67.37%), reference 49 (51.58%) and 14 (14.74%) are CD-ROM that students use to get relevant information in the library.

**Table 4 - Shows the Preferred Format of Sources of Information used by students**

SN	Sources of Information	Number of Respondents	Percentage
<b>1</b>	Print	95	100.00%
<b>2</b>	Online	64	67.37%
<b>3</b>	Both	91	95.79%

Table 4 shows that for sources of information, 95 (100%) respondents prefer print media, 64 (67.37%) prefer online media and 91 (95.79%) use both print and online sources

**Table 5 - Shows the Time Spend for Information seeking by students**

SN	Duration	Number of Respondents	Percentage
1	Less than 1 hours	41	43.16%
2	1-2 Hours	24	25.26%
3	2 to 3 hours	18	18.95%
4	More than 3 hours	12	12.63%

The results of this table 5 show that the respondents spend how much time to acquire information. Table 5 reveals the time devoted by students to acquire information in the library and it is found that 41 (43.16%) respondents devote Less than 1 hours to acquire information, followed by 24 (25.26%) respondents spend more than 1-2 Hours to acquire information, 18 (18.95%) respondents spend 2 to 3 hours to acquire information while 12 (12.63%) students spend More than 3 hours for it.

**Table 6 - Shows the Satisfaction with the Services Provided by University Library**

SN	Sources of Information	Number of Respondents	Percentage
1	Fully satisfied	25	26.32%
2	Partially satisfied	40	42.11%
3	Dissatisfied	30	31.58%

Table 6 shows that the satisfaction with the services provided by the university library and it was found that majority of the respondents i.e. 40 (42.11%) are partially satisfied followed by 25 (26.32%) are fully satisfied and only 30 (31.58%) respondents are dissatisfied with the services provided by the university library.

### **Conclusion-**

The study revealed that almost all the students are using library for several purposes such as issuing and returning of books, consulting reference materials, printed journals, and Preparation for Exams. The study also examined students' information-seeking habits. The results showed that, as students, their information demands are mostly cognitive. Despite certain difficulties, they make use of both print and electronic resources. Given that the majority of the issues raised by the students are technological in nature, it is clear that they prefer electronic resources, particularly those found on the Internet. To ensure that students' information demands are completely satisfied, it is critical that university officials handle these issues.

### References-

- Azeeza, S. E., & Vikram, K. S. (2022). Information Seeking Behavior and Information Needs of College Library Users in Undergraduate College, Aurangabad.
- Chopra, V. (2018). Information seeking behavior of library users in select PG Degree Colleges of Chhattisgarh State. *Journal of Library & Information Science*, 8(1).
- Faizan, M., Munshi, S. A., & Mehtab Ansari, A. (2019). Information seeking behaviour among the LIS students at the Aligarh Muslim University. *Challenges in Library and Information Services: Strategies and Tools*, Agra: University Prakashan, 376-388.
- Garg, N., Singh, S., & Sharma, C. (2020). Information Seeking Behavior Of Students At Jawaharlal Nehru University (Jnu), New Delhi. *International Journal Of Digital Library Services*, 8 (10).
- Gyesi, K. (2020). Information seeking behaviour of graduate students of the University of Professional Studies, Accra (UPSA). *Library Philosophy and Practice*, 4155, 1-24.
- Kalbande, D. T. (2019). Information Seeking Behavior of Research Students of Dr. Babasaheb Ambedkar Marathwada University, Aurangabad. "Knowledge Librarian" An International Peer Reviewed Bilingual E-Journal of Library and Information Science, 19-28.
- Mir, F. M. (2016). Information seeking behavior and library use pattern of students at govt degree college baramulla: a survey. *International Journal of Library & Information Science (IJLIS)*, 5(3).
- Ramaiah, C. K., & Shimray, S. R. (2018). Information seeking behaviour of engineering college students: A case study. DESIDOC Journal of Library & Information Technology, 38(2), 110-116.

**Manuscript Timeline**

**Submitted : July 30, 2023      Accepted : August 28, 2023      Published : September 30, 2023**

## **Impact Of Internet Penetration and Digital Literacy on Cashless Transactions : A Study of Uttarakhand**

**Ms. Bhavya Bhagat<sup>1</sup>**

### **Abstract**

*This study investigates the transition from a cash-based to a cashless economy in Uttarakhand, India, focusing on the cities of Haridwar, Dehradun, Bahadrabad, Laksar, and Roorkee. It explores the dynamics, benefits, and challenges of this shift, particularly examining factors like internet penetration and digital literacy.*

*Employing quantitative methods, primary data were gathered through surveys and interviews conducted via Google Forms, complemented by secondary data from academic sources. The findings reveal valuable insights into the specific challenges faced by residents in adopting digital payment methods. They highlight the necessity for awareness campaigns, educational initiatives, and robust digital infrastructure to support a smooth transition.*

*This research provides actionable recommendations for policymakers, financial institutions, and other stakeholders to navigate the complexities of moving towards a cashless economy. The insights gained can inform strategies aimed at enhancing efficiency, transparency, and financial inclusion in Uttarakhand and beyond. Overall, this study contributes to the broader understanding of the implications of transitioning to a cashless economy in emerging markets.*

**Keywords-** Internet Penetration, Digital Literacy, Cashless Transactions, Uttarakhand, Digital Payments

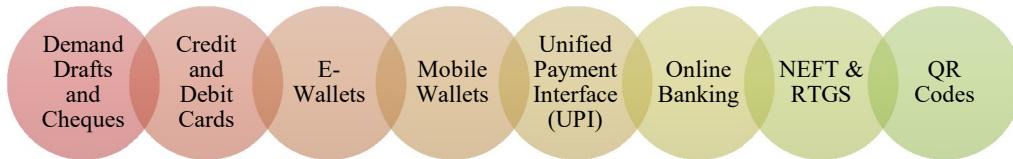
### **Introduction-**

The global shift towards a cashless economy has been accelerated by advancements in internet penetration and digital literacy. The convenience, speed, and security of cashless transactions have driven the adoption of digital payment methods across various sectors. In India, the push for a digital economy was significantly boosted by initiatives like Digital India and demonetization, which promoted the use of online transactions. Uttarakhand, a state with diverse geographical and socio-economic conditions, presents an interesting case for studying the impact of internet penetration and digital literacy on cashless

---

<sup>1</sup> Assistant Professor, Department of Economics, S.M.J.N.(P.G.) College, Haridwar, (SDSUV)  
Mob.- 8171883549; Email- [bhagatbhavya14@gmail.com](mailto:bhagatbhavya14@gmail.com)

transactions. Understanding these factors in Uttarakhand is crucial for assessing the state's progress towards a cashless economy, identifying potential challenges, and shaping policies to ensure wider financial inclusion. Here are some methods of Cashless Payment.



### **Statement of the Problem-**

Despite the growing push towards a cashless economy, the adoption of digital payment methods in Uttarakhand has been uneven. Many regions, especially rural areas, still rely heavily on cash transactions due to factors such as limited internet access and low digital literacy. The disparity in infrastructure and awareness between urban and rural areas creates significant barriers to widespread cashless adoption. This study aims to investigate how internet penetration and digital literacy influence the use of cashless transactions in Uttarakhand, identifying the challenges faced by different sections of the population in adopting digital payment systems.

### **Scope of the Study-**

The study focuses on understanding the impact of internet penetration and digital literacy on the adoption of cashless transactions in Uttarakhand. It covers both urban and rural areas across key cities, including Haridwar, Dehradun, Bahadrabad, Laksar, and Roorkee. By examining the relationship between digital infrastructure, literacy, and transaction behavior, the study aims to offer insights that can guide policymakers, businesses, and financial institutions in promoting cashless transactions more effectively. The study will explore trends, barriers, and potential solutions to increase the adoption of cashless payments in diverse settings.

### **Objectives of the Study-**

1. To examine the influence of internet penetration on the adoption of cashless transactions in Uttarakhand.
2. To assess the role of digital literacy in promoting the use of cashless payment methods.
3. To identify the challenges faced by different demographic groups in adopting cashless transactions.
4. To evaluate the differences in cashless transaction adoption between urban and rural areas.
5. To provide recommendations for improving internet infrastructure and digital literacy to boost cashless transactions.

### **Limitations of the Study-**

1. **Geographical Diversity:** Uttarakhand's varied terrain may limit the study's ability to generalize findings across all regions, particularly remote areas with poor internet connectivity.
2. **Sample Size:** The study is limited to a sample of 142 respondents, which may not fully represent the broader population of Uttarakhand.
3. **Access to Respondents:** Collecting data in rural areas may pose challenges due to limited access to respondents who may lack familiarity with digital payment methods.
4. **Time Constraints:** The duration of the study may not capture long-term trends in internet penetration and digital literacy, affecting the ability to assess sustained changes in behavior.
5. **Technological Barriers:** Some respondents may face technical difficulties while completing online surveys, particularly those with limited digital literacy, affecting the quality of data collected.

### **Research methodology and Design-**

**Nature of the Study :-** This study uses both descriptive and exploratory research designs. Descriptive research examines conditions and trends in Uttarakhand's shift to a cashless economy, while exploratory research uncovers deeper, unexamined aspects. The approach is qualitative and aims to discover new insights without prior assumptions.

**Nature of Data :-** Quantitative data was collected through a structured questionnaire with multiple-choice and Likert scale questions. This method enables summarizing, comparing, and testing hypotheses using statistical techniques.

**Sources of Data :-** Primary data was collected via a questionnaire distributed through Google Forms. Respondents were contacted by phone, and consent was obtained before sending the link. Secondary data was sourced from Google Scholar and ResearchGate.

**Nature of Population :-** The population includes residents from Haridwar, Dehradun, Bahadrabad, Laksar, and Roorkee in Uttarakhand.

**Sample Unit :-** Randomly selected individuals from these districts form the sample.

**Method of Sampling :-** Convenience sampling was used, selecting respondents based on availability and ease of access.

**Sample Size :-** The sample consists of 142 respondents.

**Tools for Analysis :-** The study uses reliability tests (Cronbach's alpha), correlation, regression, skewness, and descriptive statistics to analyze data. All analyses are performed using JMP software.

### Hypothesis of the study-

**H<sub>0</sub>:** There is no significant impact of internet penetration and digital literacy on cashless transactions.

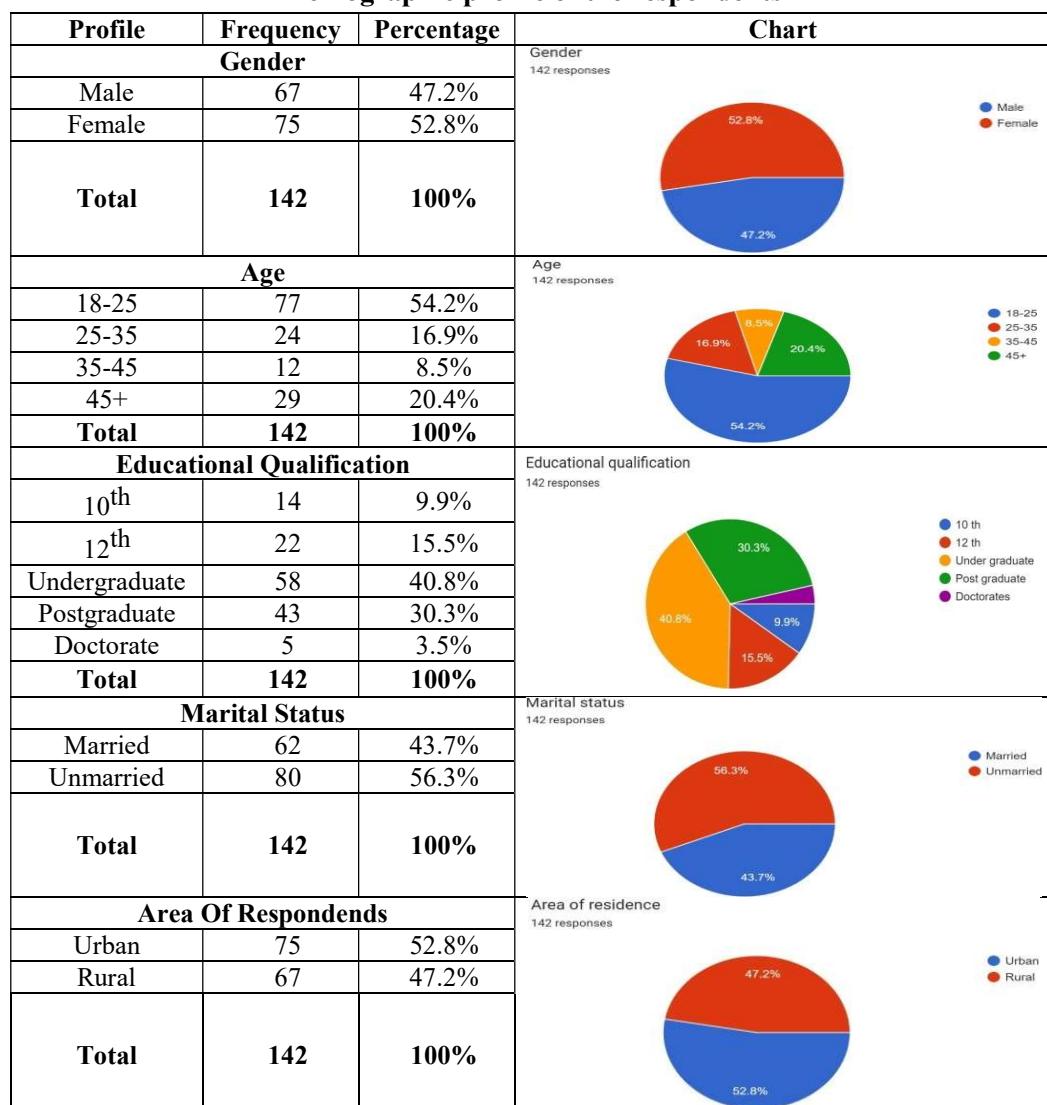
**Main variables:** Internet penetration and digital literacy

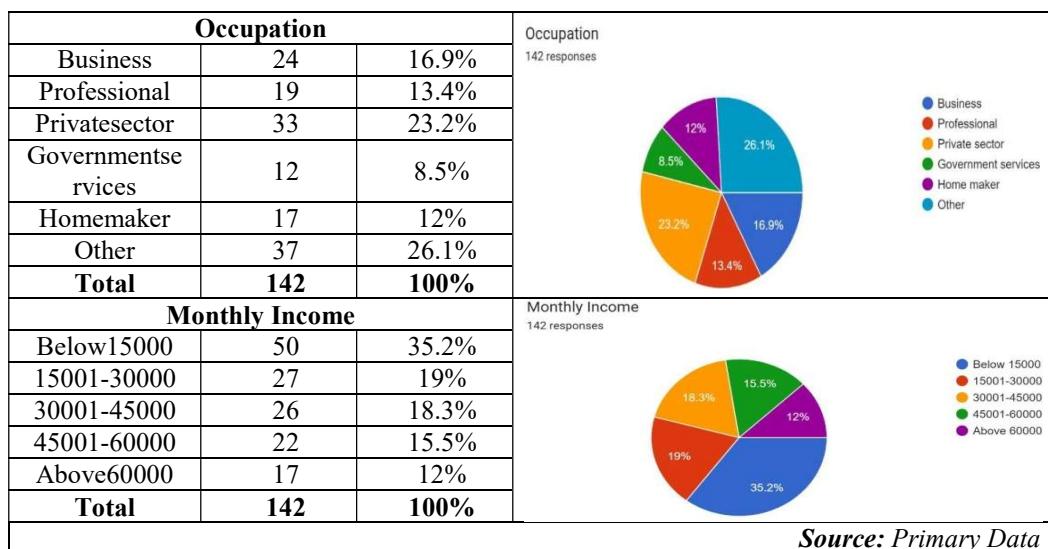
**Moderating variables:** Gender, age, area of residence, educational qualification

**Output variable:** Transition from cash to cashless economy

### Analysis and discussion-

#### Demographic profile of the respondents



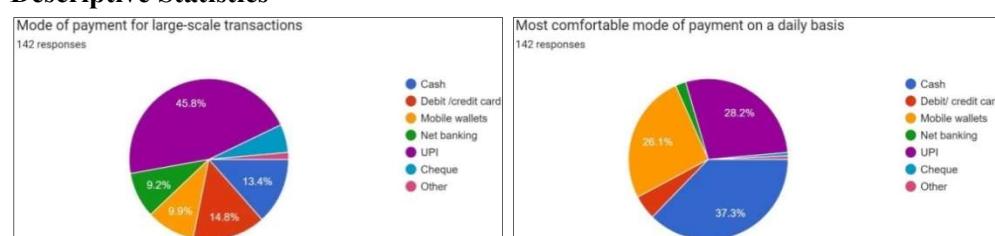


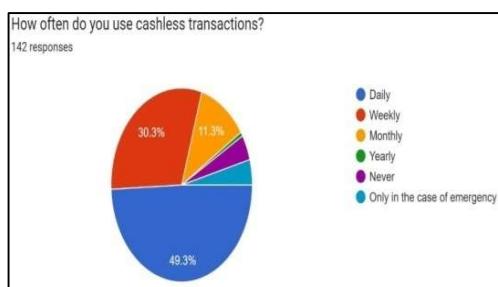
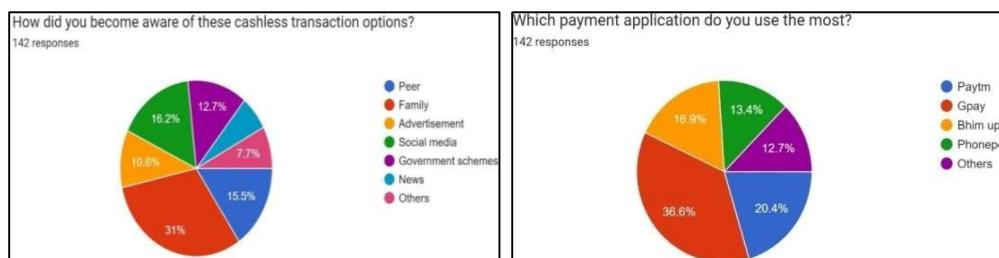
*Source: Primary Data*

The table above illustrates the demographic profile of the respondents shows a fairly balanced representation across various categories. In terms of gender, the sample is almost evenly split, with 47.2% males and 52.8% females. The majority of respondents fall in the 18-25 age group (54.2%), followed by 20.4% aged 45 and above, while smaller percentages are seen in the 25-35 (16.9%) and 35-45 (8.5%) age brackets. Educational qualifications are diverse, with 40.8% holding undergraduate degrees, 30.3% holding postgraduate degrees, and smaller proportions having completed 12th (15.5%), 10th (9.9%), or doctoral studies (3.5%).

Regarding marital status, 56.3% of the respondents are unmarried, while 43.7% are married. The sample includes respondents from both urban (52.8%) and rural areas (47.2%). Occupation-wise, the largest group falls under "other" occupations (26.1%), followed by those working in the private sector (23.2%), business (16.9%), professional jobs (13.4%), government services (8.5%), and homemakers (12%). In terms of monthly income, a significant portion earns below ₹15,000 (35.2%), while others fall within the ₹15,001-30,000 (19%), ₹30,001-45,000 (18.3%), ₹45,001-60,000 (15.5%), and above ₹60,000 (12%) income brackets. This varied demographic data provides a comprehensive snapshot of respondents from Uttarakhand, reflecting a wide range of socio-economic backgrounds.

### Descriptive Statistics-

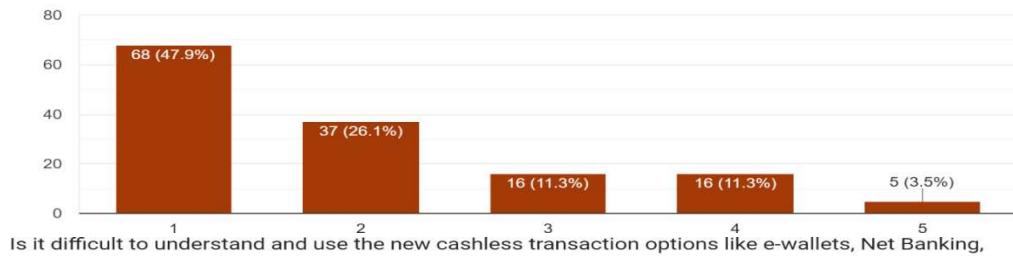




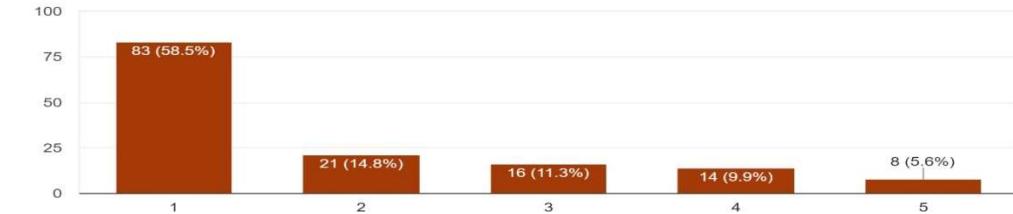
The data reveals that 37.3% of respondents prefer cash for daily payments, followed by UPI (28.2%) and mobile wallets (26.1%). For large transactions, UPI is the most used (45.8%), with debit/credit cards at 14.8%. Awareness of cashless transactions mainly comes from family (31%), followed by social media (16.2%) and peers (15.5%). Google Pay is the most popular payment app, used by 36.6%, followed by Paytm (20.4%). Most respondents (49.3%) use cashless transactions daily, while 30.3% do so weekly.

### Internet Penetration and Digital Literacy-

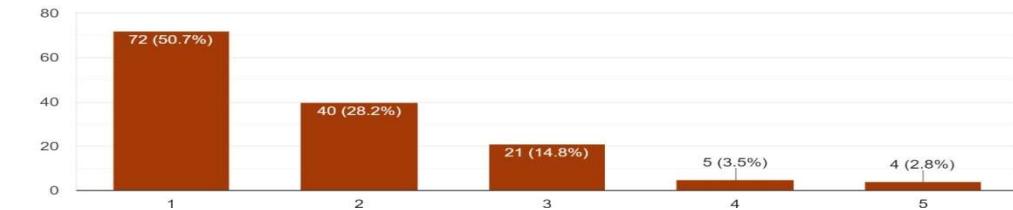
Do you always have internet access to your phone?  
142 responses



Is it difficult to understand and use the new cashless transaction options like e-wallets, Net Banking, UPI payment, and QR code scanning?  
142 responses



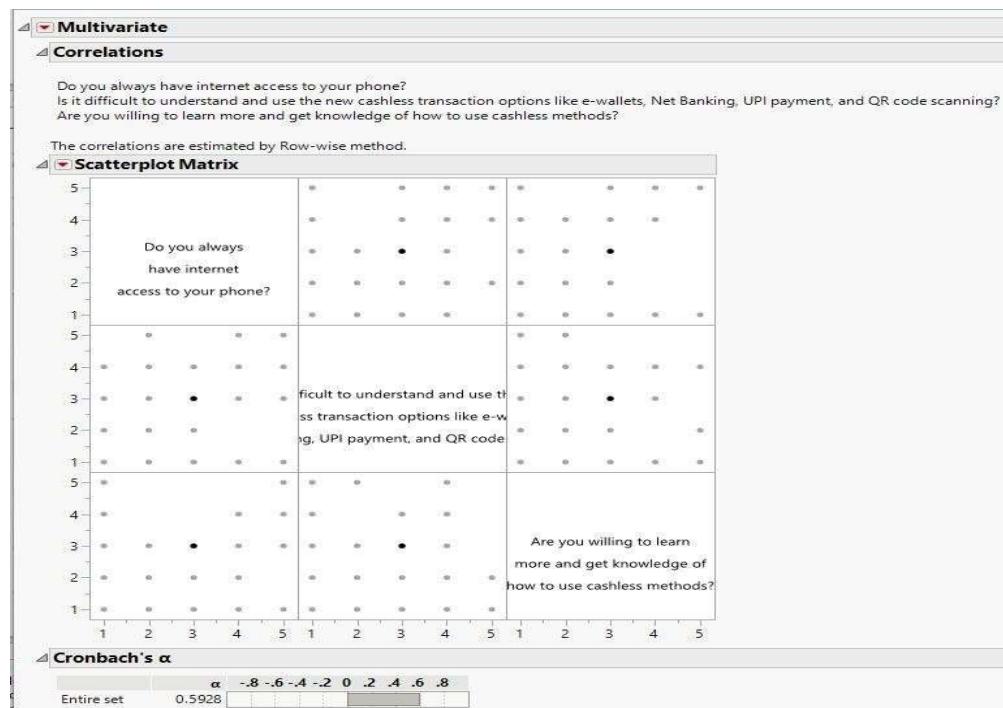
Are you willing to learn more and get knowledge of how to use cashless methods?  
142 responses



The chart shows that the majority of respondents always have internet access on their phones, with 11.35% sometimes experiencing access issues, and 14.8% lacking consistent access. Additionally, around 73% of respondents find it easy to use cashless transaction methods like e-wallets, UPI payments, and QR code scanning, while 15% still face difficulties. Furthermore, 79% are eager to learn more about using these cashless options, 14.8% are neutral, and 6.3% feel fully knowledgeable and are not seeking further learning.

### Reliability Test-

Reliability refers to the consistency of a measurement method in assessing what it is intended to measure. If the same method is applied to the same sample under the same conditions, it should produce consistent results. Cronbach's alpha is commonly used to test the internal consistency of survey items, especially when using multi-item scales like those involving Likert-type questions. It indicates how well the items measure the same underlying concept. For this study, a Cronbach's alpha of  $\geq 0.6$  indicates a reliable variable, while an alpha of  $\geq 0.5$  is considered acceptable.



**Interpretation:** Cronbach's alpha theoretically ranges from 0 to 1, with higher values indicating greater reliability. In this case, the obtained alpha value of 0.5928 exceeds the threshold of 0.5, signifying that the variable of internet penetration and digital literacy demonstrates acceptable reliability. While not highly robust, this level of consistency is sufficient for the purposes of this study.

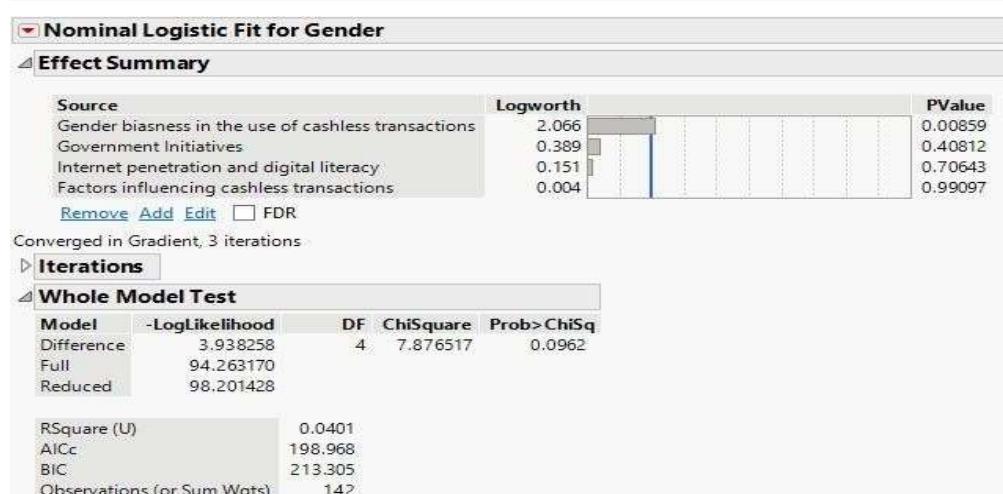
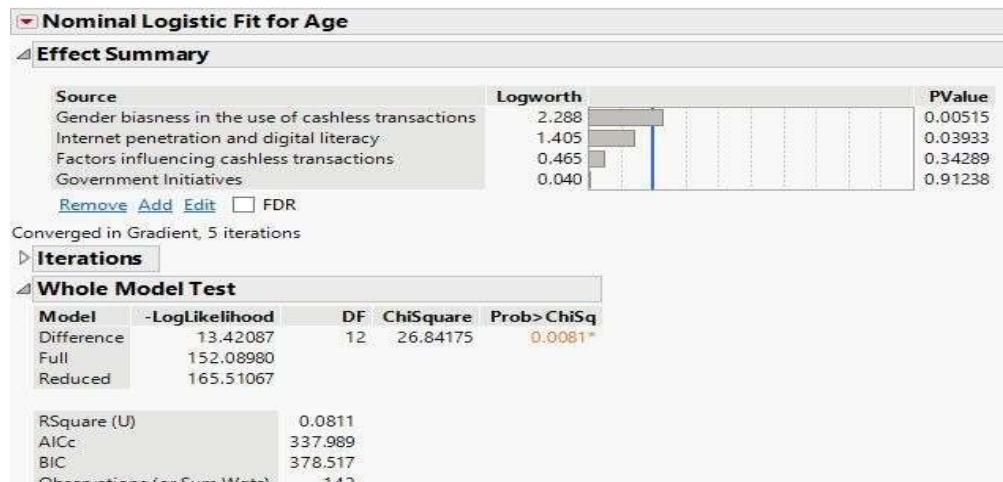
## Regression Analysis-

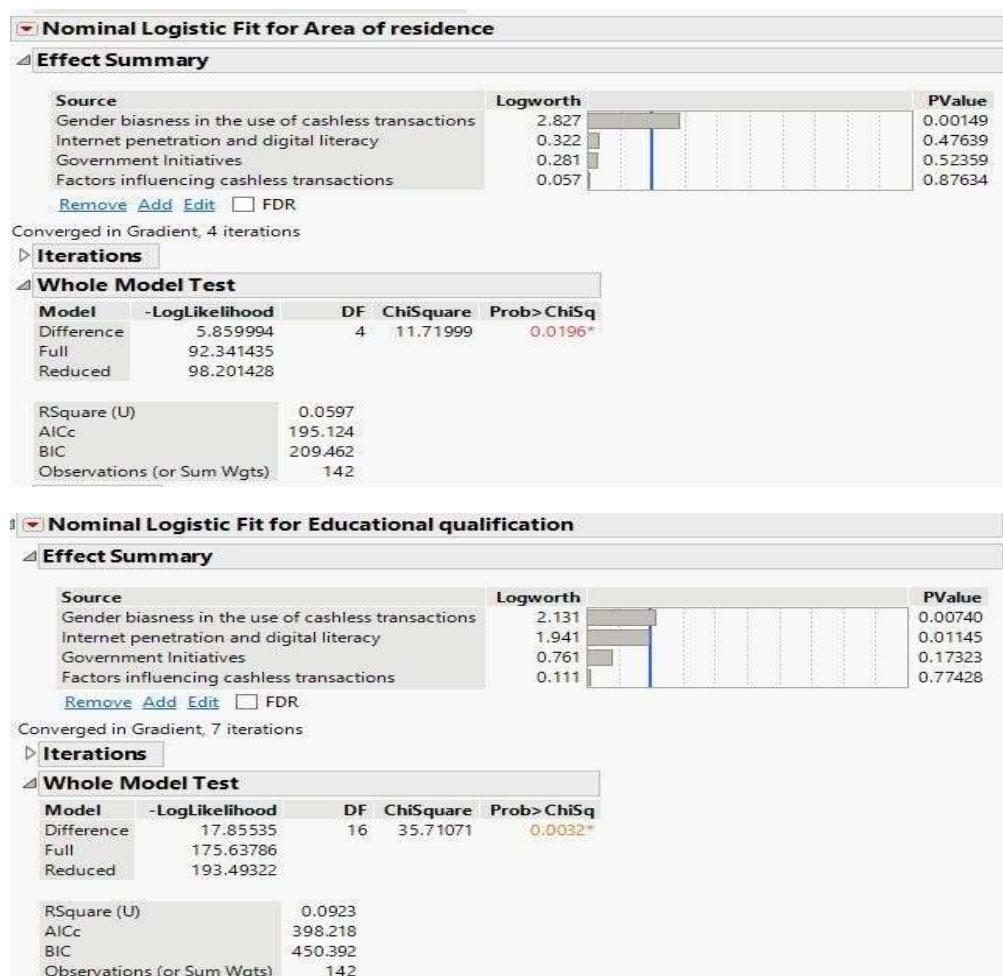
Multiple linear regression is a statistical method used to analyze how multiple independent variables influence a dependent variable. In this study on the shift to cashless transactions, it identifies the factors affecting cashless payment adoption.

Coefficients show the strength and direction of the relationship. Positive coefficients indicate an increase in cashless transactions, while negative ones suggest a decrease due to specific factors like demographics or technology.

Significance levels (p-values) measure whether these relationships are statistically meaningful, with p-values under 0.05 considered significant.

R-squared ( $R^2$ ) indicates how well the model explains the variability in cashless transactions, while adjusted  $R^2$  offers a more refined view. Together, these metrics help identify which factors are most influential in the transition to cashless payments.





The R-squared values in the regression model indicate a limited ability of the independent variables to explain the variance in cashless transactions. An R-squared value of 0.0811 suggests that age accounts for approximately 8.11% of the variance, reflecting a weak relationship. Similarly, a low R-squared of 0.0401 for gender shows that it does not significantly account for the variance in cashless transactions. The variable representing the region of residency has an R-squared value of 0.0597, indicating it explains only 5.97% of the variation, suggesting a weak linear relationship. Finally, an R-squared of 0.0923 shows that the independent variables account for about 9.23% of the variance in cashless transactions, which, while still low, indicates a somewhat better connection compared to the other variables. Overall, these low R-squared values suggest that the independent variables in the model have limited explanatory power regarding the transition to cashless transactions.

### Statistical Summary—

Correlation measures the linear relationship between two variables, with a coefficient (r) ranging from -1 to +1. Positive r values indicate a direct relationship,

while negative r values show an inverse relationship. The closer r is to zero, the weaker the relationship.

Covariance assesses how two variables change together. Positive covariance indicates similar behavior between variables, while negative covariance suggests opposite behavior. Covariance helps in portfolio management by combining assets with negative covariance to reduce risk.

Standard Deviation measures data dispersion from the mean. A low value indicates data clustered around the mean, while a high value shows wide variability. It is the square root of variance, representing how spread out the data is.

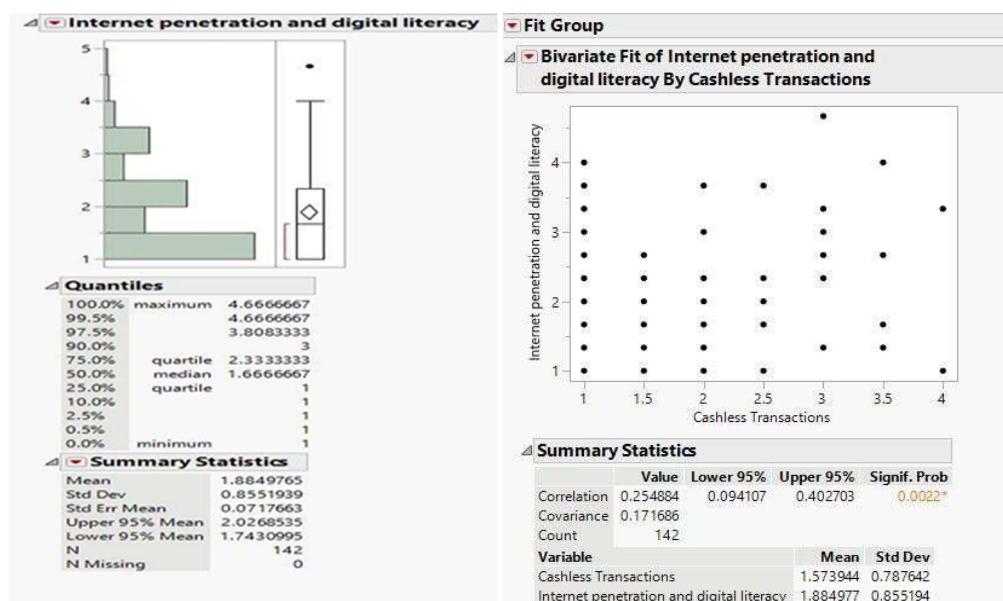
Skewness measures the asymmetry or deviation from a symmetrical distribution in data. A normal distribution has zero skewness, while skewed distributions can tilt to the left (negative skew) or right (positive skew). Right-skewness is important for assessing data extremes beyond the average. Skewness indicates outliers' direction but not frequency.

#### **Measures of central tendency include:**

- **Mean:** The average of the data.
- **Median:** The middle value, dividing data equally.
- **Mode:** The most common value.

Quartiles divide data into four parts, with the first quartile at 25% and the third quartile at 75%.

Standard deviation measures data variability from the mean, with higher values indicating more spread-out data.

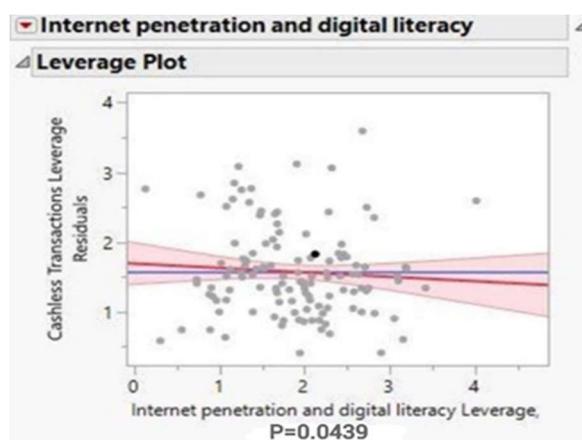


**Interpretation :** The correlation value of 0.254884 indicates a positive relationship between internet penetration, digital literacy, and cashless transactions, meaning that as internet penetration and digital literacy increase, cashless transactions tend to increase as well. The covariance value of 0.171686 further supports this, showing that both variables move in the same direction, confirming a positive association between them.

### **Hypothesis Testing-**

H0- There is no significant impact of internet penetration and digital literacy on cashless transactions.

H1-There is significant impact of internet penetration and digital literacy on cashless transactions.



Since the significance value  $p = 0.0439$ , which is less than 0.05, we will reject the null hypothesis and accept the alternative hypothesis. This indicates that there is a significant impact of internet penetration and digital literacy on cashless transactions. The data supports the conclusion that these factors play an important role in influencing cashless transactions.

### **Findings and Suggestions-**

#### **Findings-**

1. Internet Access and Cashless Transactions: The research indicates that the majority of respondents have consistent access to the internet, which significantly influences their ability to engage in cashless transactions. Limited internet access was found to be a barrier for about 14.8% of respondents.
2. Digital Literacy: Around 73% of respondents found it easy to understand and use new cashless payment methods like UPI, e-wallets, and net banking. However, 15% of respondents still face difficulties in using these platforms, indicating a gap in digital literacy.
3. Frequency of Cashless Transactions: Nearly half of the respondents (49.3%) use cashless transactions daily, showing the widespread acceptance of digital payment methods in Uttarakhand.

4. Awareness Channels: Family and social circles were the most common sources of awareness about cashless transaction methods, with 31% learning from family and 16.2% from social media.
5. Preferred Payment Methods: UPI (45.8%) is the most popular payment method for large transactions, followed by debit/credit cards. For small daily payments, cash remains the most commonly used mode at 37.3%.
6. Hypothesis Testing: The p-value of 0.0439 from the hypothesis testing suggests that there is a significant impact of internet penetration and digital literacy on cashless transactions.

#### **Suggestions-**

1. Enhancing Digital Literacy: There should be targeted initiatives to improve digital literacy, particularly for the 15% of respondents who find it difficult to use cashless payment systems. Workshops and awareness programs can help bridge this gap.
2. Improving Internet Access: To further boost cashless transactions, efforts should be made to improve internet penetration, particularly in rural areas, where access may be less consistent.
3. Incentivize Digital Payments: Governments and financial institutions could introduce incentives, such as discounts or rewards, for using digital payments. This would encourage more users to adopt cashless transactions over traditional cash payments.
4. Localized Awareness Campaigns: Family and peer influence play a major role in spreading awareness about cashless payment methods. Leveraging these networks, along with social media and community outreach, could expand the reach of digital payment literacy programs.
5. Security and Fraud Prevention: Concerns about the security of digital transactions can deter adoption. Therefore, financial institutions must focus on enhancing the security features of cashless payment platforms and educating users about fraud prevention.

#### **Conclusion-**

The research demonstrates a positive correlation between internet penetration, digital literacy, and the adoption of cashless transactions in Uttarakhand. While the majority of the population has embraced digital payment methods, gaps in internet access and digital literacy remain. Improving these factors could further drive the shift from cash to cashless transactions, contributing to the government's vision of a digital economy. The study also highlights the importance of education, awareness, and secure infrastructure in promoting the use of cashless payment systems across diverse demographics.

## References-

- Yuvaraj, S., & Evelin, S. (2018). Consumers' perception towards cashless transactions and information security in the digital economy.
- Singh, K. (2017). A conceptual study on cash to cashless economy: Transforming India towards digitalization.
- Kavitha, B., & Nachammi, N. (2022). Moving from cash to cashless economy: Digital payments in India.
- Sharma, N. (2022). Cashless economy in Rajasthan: Opportunities and threats.
- Manda, V., & Margana, S. (2019). Transformation towards cashless economy: An Indian perspective.
- Kumar, A., & Jain, M. (2019). Transition from cash to cashless economy: A study on the perception of rural population in Uttarakhand. *International Journal of Business and Management Studies*.
- Singh, D., & Chauhan, P. (2020). Cashless economy in India: An empirical study of Uttarakhand state. *Indian Journal of Commerce and Management Studies*.
- Mukherjee, K. (2017). Demonetization and transition to cashless economy in India: A study of factors affecting adoption of digital payments. *Journal of Internet Banking and Commerce*.
- Agarwal, R. (2020). Digital payments in Uttarakhand: An empirical study on the transition to a cashless economy. *International Journal of Management Studies*.

Manuscript Timeline

Submitted : July 28, 2023

Accepted : August 13, 2023

Published : September 30, 2023

दलित स्त्री प्रश्नों की मुखर अभिव्यक्ति : दलित आत्मकथाएँनिर्भय सिंह<sup>1</sup>डॉ. संदीप मधुकर सपकाले<sup>2</sup>

## शोध सारांश

वर्तमान समय में स्त्री-विमर्श और दलित-विमर्श के साहित्यिक, राजनीतिक, सामाजिक, आर्थिक एवं धार्मिक विमर्शों में दलित एवं गैर दलितों के शोषणों में समानता होने के बावजूद उनमें कुछ भिन्नता होने के कारण दलित स्त्रियों की कुछ समस्याएँ शेष रह जाती हैं, जिन्हें समझना और साथ लेकर चलना जरूरी है। गैर दलित स्त्री की अपेक्षा दलित स्त्री को एक नए दृष्टिकोण से देखने की जरूरत है, क्योंकि जिस स्तर से गैर दलित स्त्रियाँ अपने अधिकारों के लिए पितृसत्तात्मक समाज से लड़ रहीं हैं। उस स्तर से अपने अधिकारों की मांग कर रही हैं, उस स्तर से दलित स्त्रियों की कुछ समस्याओं पर कम प्रकाश डाला गया है। हालांकि यह भी कि कुछ पढ़ी-लिखी दलित स्त्रियाँ संपूर्ण दलित स्त्रियों का प्रतिनिधित्व तो कर रहीं हैं, किंतु उनकी संख्या गैर दलित स्त्रियों की अपेक्षा बहुत कम है। इसका मूल कारण दलित-स्त्रियों में उच्च शिक्षा का अभाव और दलित स्त्री द्वारा किए गए आंदोलनों को सीमित अध्ययन की दृष्टि से देखा जाना हो सकता है।

**बीज शब्द :** दलित, स्त्री, आत्मकथा, जाति, पितृसत्ता, शोषण, विमर्श, शिक्षा, मराठी दलित साहित्य।

चेतनाशील स्त्री स्वयं यह कहती है कि एक स्त्री ही अपने भोगे हुए यथार्थ को ज्यादा मार्मिकता के साथ अभिव्यक्त कर सकती है। पुरुष तो पढ़कर, सुनकर अथवा अपने समय के समाज के आधार पर ही सहानुभूति दिखाकर स्त्री अधिकारों की बात करता है। प्रश्न यह है कि जब पुरुष स्त्री के शोषण को व्यक्त कर पाने में असमर्थ है, तो एक गैर दलित स्त्री एक दलित स्त्री की वास्तविक संवेदना को क्या बयान कर सकती है? और यदि कर सकती है तो दलित स्त्रियों के साथ कंधे से कंधा मिलाकर चलने में हिचकिचाती क्यों है? दलित स्त्री के मुद्दों पर बहुतायत फ़ॉर्मल्टी क्यों अदा करती है? गैर दलित स्त्रियों द्वारा दलित स्त्रियों पर कितनी पुस्तकें लिखीं गई? इस प्रकार के प्रश्नों को समझने की आवश्यकता है। अधिकांशतः जब एक दलित स्त्री स्वतंत्र रूप से जैसे ही विचरण करने की कोशिश करती है। किसी आततायी के स्पर्श पड़ने से केंचुएँ की तरह उसे सिमटना पड़ता है। वह केंचुआ बनना नहीं चाहती लेकिन बनने पर मजबूर है। आततायी यदि दबंग और प्रभावशाली वर्ग से है तब लड़की के घरवाले उसके विरुद्ध कुछ नहीं बोलते स्वयं अपनी बेटी को ही चुप करा

<sup>1</sup> शोधार्थी, पीएचडी- हिंदी साहित्य विभाग, साहित्य विद्यापीठ, महात्मा गांधी अंतरराष्ट्रीय हिंदी विश्वविद्यालय, वर्धा  
ईमेल : [sitara1992ji@gmail.com](mailto:sitara1992ji@gmail.com) संपर्क : 7905930905

<sup>2</sup> सहायक प्रोफेसर, साहित्य विद्यापीठ, महात्मा गांधी अंतरराष्ट्रीय हिंदी विश्वविद्यालय, वर्धा  
ईमेल : [sandeepmsapkale@hindivishwa.ac.in](mailto:sandeepmsapkale@hindivishwa.ac.in) संपर्क : 9175606910

देते हैं। यदि वे कानून का सहारा लेते भी हैं या उसकी पुत्री ही स्वयं कानून की दहलीज पर अपना दुखड़ा रोती है, तो बीच में सामंतवाद और जातिवाद की ऐसी दीवार खड़ी हो जाती है, जिसे तोड़ने की कोशिश में वह स्वयं टूट जाती रही है।

प्रो. विमल थोरात के अनुसार दलित स्त्री तिहरे शोषण का शिकार है जाति के आधार पर, महिला होने के आधार पर और गरीब होने के आधार पर चूँकि जाति के आधार पर मुद्दा छुआछूत और भेदभाव का आता है। एक अछूत स्त्री से एक सर्वण पुरुष का देह से किस प्रकार संबंध रहता है। इस प्रकार के संबंधों को जानने-समझने के लिये कन्नड़ साहित्यकार यू.आर. अनंतमूर्ति के उपन्यास 'संस्कार' में आए प्रसंगों को देखा जा सकता है। 'संस्कार' उपन्यास में श्रीपति और बेल्ली के शारीरिक संबंधों पर एक दृश्य है जिसमें श्रीपति एक ब्राह्मण पुरुष और बेल्ली एक अछूत स्त्री है, 'जानते हो, क्या हुआ था, आज पिल्य और उसकी बीबी मर गए, जैसे राक्षस उन पर टूट पड़ा हो। श्रीपति को इस घड़ी बातों के लिए समय नहीं था। बेल्ली नम खड़ी थी। उसने उसे जमीन पर खींच लिया।..... क्योंकि दोनों इस तरह मर गये थे, हमने उनके शवों को वहाँ झोपड़ी में ही आग लगाकर जला दिया किसी प्रकार का ज्वर आया था, चल बसे। आखें ऐसे बन्द कीं कि फिर खोल भी न सके। श्रीपति अधीर हो रहा था। वह कुछ कह रही है, कुछ खोई-खोई सी है। मैं काम-लिप्सा की इतनी उतावली में आया हूँ। यह किसी की मौत की बात ले बैठी है। श्रीपति ने धोती बांधी। अंगवस्त्र पहना। जेब से कंधी निकाल कर बाल संवारे टार्च जलाकर देखा और फिर जल्दी से भाग निकला। बेल्ली केवल साथ सोने के लिए ही ठीक थी, बातें करने के लिए नहीं। यह प्रसंग दलित स्त्रियों और सर्वण पुरुषों के बीच के संबंधों की पहचान करा सकता है यानि किस प्रकार से सर्वण पुरुष एक दलित स्त्री को एक भोजन की थाली समझता है। यह सब कुछ सामाजिक रूप से छिपते हुए किंतु खुलकर वह समाज में तो वह किसी कीमत पर इस तरह के संबंधों को स्वीकार नहीं करेगा। यदि दलित स्त्री चाहे कि वह समाज में अपने शारीरिक शोषण का बखान कर उसे अपने जीवनसाथी बनाने की मांग करे तो सामाजिक रूप से उससे पीछा छुड़ाने के लिए यह पुरुषवादी मानसिकता से ग्रसित लोग किसी भी हद तक जा सकता है। अक्सर इस तरह की कई घटनाओं को हम अपने आस-पास के समाज में घटित होते हुए देख सकते हैं। एक गैर दलित स्त्री का शोषण तो मात्र स्त्री होने के कारण है लेकिन यहाँ एक दलित स्त्री, स्त्री होने का शोषण और साथ ही दलित स्त्री होने के कारण दोहरी शोषित है। इस तरह की यदि तुलना की जाए तो गैर-दलित स्त्री की अपेक्षा एक दलित स्त्री शोषण की मार अधिक झेलती है। अक्सर यह भी देखने को मिलता है कि एक स्त्री ही ननद और सास के रूप में एक स्त्री (बहू) का शोषण करती है, लेकिन यह परिस्थितियाँ 60 के दशक के बाद से बदलने लगी हैं। संयुक्त परिवार एकल परिवार में परिवर्तित हो रहे हैं। संयुक्त परिवार जब बँटकर एकल परिवार में परिवर्तित होते हैं तो लड़के के हिस्से में दहेज व हिस्से में आई पिता की संपत्ति होती है। लेकिन दलितों में तो बहुतायत गरीबी ही रहती है। हिस्से में कभी-कभी खाने के बर्तन तो दूर रहने की जगह भी कम पड़ जाती है। ऐसी स्थिति में एक नई नवेली बहू को गृहस्थी बनाने में काफी मुसीबत का सामना करता पड़ता है। लड़का सारा गुस्सा अपनी पत्नी पर ही उतारता है। फिर धीरे-धीरे शोषण के प्रकार और बढ़ने लगते हैं। उस अपूर्ण गृहस्थी को पूर्ण करने के लिए उस नई-नवेली दुल्हन को मजदूरी करने के लिए बाध्य होना पड़ता है, फिर काम पर जाते वक्त यदि किसी ने पूछ

भी दिया कि कहाँ जा रही हो? तुम क्या फला की पतोहू हो? इस प्रकार की वार्तालाप में यदि परिवारों वालों ने देख लिया तो समझो उस पर क्यामत आना तय है। हमारे भारतीय समाज में लोग गरीब की स्त्री को भौजाई ही समझते हैं, फिर उस नई नवेली बहू को ये हमारा समाज कैसे छोड़ सकता है। यदि लड़के में नशा-पत्ती करने के गुण हैं तो वह जरूर अपनी पत्नी को मर्दानगी दिखायेगा ही। ऐसी स्थितियों में उसका (बहू) जीवन शोषण से लबालब बरसात में पोखर की तरह भरने लगता है जो खत्म होने का नाम ही नहीं लेता। वह अपना जीवन सिसकियों में गुजारने पर मजबूर हो जाती है। वीरभारत तलवार का स्त्री प्रश्न पर एक लेख है, जिसका शीर्षक है, ‘बातें जो कही नहीं जाती’। इस लेख के आरंभ में उन्होंने वर्षों पहले सुनी एक गजल को उद्धृत किया है जो स्त्री की अभिव्यक्ति को परिभाषित करने की कोशिश करती है—‘उनको ये शिकायत है हम कुछ नहीं कहते,/ अपनी तो ये आदत है हम कुछ नहीं कहते / कुछ कहने से तूफान उठा लेती है दुनिया,/ और उसपे ये क्यामत है कि हम कुछ नहीं कहते।/ कहने को बहुत कुछ था अगर कहने पे आते,/ दुनिया की इनायत है कि हम कुछ नहीं कहते’<sup>ii</sup>। कौसल्या बैसंत्री की आत्मकथा ‘दोहरा अभिशाप’ में लेखिका अपने वैवाहिक जीवन के चार दशकों तक निष्क्रिय रहीं और अपने पति से अलग होकर कई वर्षों बाद सक्रिय हुईं। उन्होंने अपनी आत्मकथा में दलित स्त्री के सामाजिक यर्थाथ को बड़ी सादगी लेकिन प्रभावशाली ढंग से प्रस्तुत किया है। ‘दोहरा अभिशाप’ में लेखिका ने अपने परिवार तथा माँ-बाबा द्वारा समझदारी से चलने के कारण जीवन में आने वाली प्रत्येक मुसीबत, बीमारी, संघर्ष और परेशानी का डटकर मुकाबला करने के मार्मिक चित्र अंकित किये हैं। वे अपनी आत्मकथा में लिखती हैं कि, ‘कभी मैं गोबर उठाती, तो बहन इधर-उधर देखती, कोई आता दिखता तो मुझे झट इशारा करती थी। मैं गोबर उठाना छोड़कर खड़ी हो जाती थी। गोबर उठाने में शर्म लगती थी परंतु उपले बन जाने से कुछ घर के काम में मदद होगी, यह भवना मन में रहती थी’<sup>iii</sup>। कौसल्या बैसंत्री ने अपने पति (देवेन्द्र कुमार) द्वारा किये गये शोषण को बड़ी ही मार्मिकता के साथ चित्रित किया है, जो यह बताता है कि एक पढ़ी-लिखी दलित स्त्री का भी शोषण दलित समाज में सामंजस्य के अभाव में होता है। वे अपनी आत्मकथा में लिखती हैं कि, ‘‘देवेन्द्र कुमार (लेखिका के पति) को पत्नी सिर्फ खाना बनाने और शारीरिक भूख मिटाने के लिए चाहिए थी। पैसे आलमारी में ताले में बन्द रखता था और रोज दूध-सब्जी के लिए पैसा देता था। ..मेरे कोई बात पूछने पर 10 मिनट तक कोई उत्तर न देता था। मेरे कपड़े, चप्पल की सिलाई के लिए पैसे लेने के लिए बहुत ही पीछे पड़ना पड़ता, तब पैसे देने की बात आती तब कुछ न कुछ कारण निकालकर झगड़ा करता, मारने दौड़ता’’<sup>iv</sup>।

गैर दलित और दलित स्त्रियों में कभी-कभी यह भी देखने को मिलता है कि वे अपने पति को छोड़कर किसी दूसरे पुरुष के साथ चली जाती हैं। यह दशा दलित स्त्रियों में गैर दलित स्त्रियों की अपेक्षा अधिक देखने को मिलती है। स्त्री सोचती है कि यह पुरुष हम पर इतना मर रहा है तो यह हमको जरूर सुखी रखेगा। अतएव वे अपने पहले पति के शोषण से छुटकारा पाने के लिए उसका गैर पुरुष के साथ चली जाती हैं, लेकिन शोषण का नया रूप तब सामने आता है जब वह उसे जी भर उपभोग करने के बाद किसी अनबन पर यह ताने मारता है कि जब तू अपने पहले पति की न हुई तो मेरी कैसी हो सकती है। गांव, मोहल्ले की औरतें तो इस मामले में चूकती ही नहीं। जरा सी बात पर यहाँ तक कि हँसी-मजाक में भी भगोड़ी, कलमुँही और न

जाने कौन-कौन शब्दों से उसे अलंकृत कर अपनी जिह्वा में धार लगाया करती हैं। यहाँ उसका जीना और मुश्किल हो जाता है। ग्रामीण कहावत है, “धोबी का कुत्ता न घर का न घाट का” इस प्रकार एक स्त्री सभी स्तरों पर छली जाती है। हालांकि स्त्रियों का दूसरे पुरुषों के साथ जाने के और भी कारण हो सकते हैं। कभी-कभी जीवन सुखी भी बीता है पहले पति की अपेक्षा लेकिन यह बहुतायत कम ही देखने को मिलता है। इस संदर्भ में श्योराज सिंह बेचैन अपनी आत्मकथा मेरा ‘बचपन मेरे कंधों पर’ में अपनी माँ पर किये गये उस शोषण को उजागर करते हैं, जो उनकी माँ द्वारा अपनाए गए तीसरे पति द्वारा किया जाता है। भिकारी नामक लेखक की माँ का तीसरा पति लेखक और उसकी माँ पर अमानवीय जुल्म ढाता है। जाति-व्यवस्था के आधार पर पहले दलितों के पास खेत तो रहते नहीं थे। उस समय आज के जैसे पूंजीवादी व्यापार का चलन भी नहीं था। तब भारत गाँव में बसता था। गाँव में दलित सर्वर्णों के खेतों में ही मेहनत मजदूरी करते थे। उनको मेहनताना इतना कम मिलता कि अपने बीवी बच्चों की भूख तक न मिटा पाते थे। लेखक के अनुसार उसके गाँव में दलित महिलाओं के लिए रोजगार का कोई विशेष प्रबंध नहीं था। लेखक इस बात को समझता है कि उसकी माँ को बुरे समय में एक पुरुष की आवश्यकता रही होगी। क्योंकि उसे अपना और अपने बेटे (लेखक) के भरण-पोषण के लिए पराश्रित होने के सिवाय कोई विकल्प ही नहीं था। इसी कारण वह भिकारी का कठोर जुल्म सहती है। लेखक अपने शब्दों में लिखता है कि, “अम्मा उनके साथ न जाती तो खाती क्या? मैं कुछ अधिक कमाने लायक नहीं। स्त्रियों के लिए उस समय मेरे गाँव में कोई काम नहीं था। हमारे ग्रामीण जीवन में भूमिहीनता से बड़ी गुलामी और दूसरी नहीं थी। जो भू-स्वामी है उसका जुल्म, ज्यादती, आतंक, अन्याय सब जायज थे। फसल कटने या शकरकंदी खुदने के समय तो पेट भरा जा सकता था, अन्यथा रात खाते तो सुबह भूखे और सुबह खाते तो शाम को भूखे रहना होता था। अम्मा पाली में भी परेशान रहती थी। सबसे दुखद यह कि भिकारी अम्मा को लाठी-डंडे, केलाबूत या फरहे से मारा-पीटा करता था”<sup>vii</sup>। अक्सर यह देखा जाता है कि जब एक दलित स्त्री अपनी गृहस्थी अच्छे से चलाने के लिए मजदूरी या छोटा-मोटा काम शुरू कर देती है। बाहर काम में देरी होना तो स्वाभाविक ही है। कामकाजी स्त्री यदि घर पर कुछ समय देरी से पहुँचे तब पुरुष स्त्री पर खफा हो जाता है और उसे अपनी स्त्री पर शक करने की आदत हो जाती है। फलस्वरूप वह अपनी स्त्री को मारना-पीटना शुरू कर देता है। मराठी में दलित लेखक लक्ष्मण गायकवाड़ की आत्मकथा ‘उचक्का’ में इस प्रकार का प्रसंग आया है। लेखक लक्ष्मण गायकवाड़ की माँ जब दूध बेचने जाती थी तो कभी-कभी देर हो जाती थी, तब लेखक के पिता उसे पीटते थे और भी बहुत प्रकार से उसका शोषण करते थे। लक्ष्मण गायकवाड़ लिखते हैं कि, “दूध बेचकर अगर किसी दिन माँ देर से आती, तो बाबा कहता, “क्यों आज अपने यार के यहाँ गई थी क्या?” और फिर पीटता। सरू (मेरी बड़ी बहन) मेरी नहीं है, ऐसा भी कहता”<sup>viii</sup>। हालांकि शक करने के और भी कई कारण हो सकते हैं। इस सन्दर्भ में मराठी दलित साहित्यकार दया पवार अपनी आत्मकथा ‘अछूत’ जिसे मराठी की पहली दलित आत्मकथा मानी जाती है, में एक जगह महारवाड़ा में बबन की छोटी बेटी का किस प्रकार से उसका पति सन्देह के कारण शोषण करता है जिसका एक प्रसंग देखिए जिसे दया पवार ने खुले मन से लिखा है, ‘बबन सभी लड़कियों को मन से चाहता। उसके मन में एक बात हमेशा खटकती रहती कि एक भी लड़की की शादी वह ठीक स नहीं कर पाया। उसकी छोटी बेटी वेणू के दुखान्त के

समय का मैं स्वयं गवाह था। वेणू की शादी गांव में खूब धूम-धड़के से हुई थी। वेणू बहुत सुन्दर थी। नक्शों सी। माँ-बाप से उजली थी। उसे जो घर मिला वह धनवान लड़के के पिता जी बम्बई के किसी कम्पनी में फोरमैन थे। लड़का दिखने में बड़ा ऊँचा-पूरा। घर में खेती-बाड़ी देखता। वेणू को पति द्वारा बहुत अधिक तकलीफ दिया जाना शुरू होता है। पति रात-रात उसे सोने न देता। उस पर सन्देह भी करता। बाहर खेतों में जाता तो चाबी ताले में बन्द कर देता। स्कूल में जब था, तब मैंने भी एक-दोबार उसका छल करने की कोशिश की। पति छोटे-मोटे कारणों पर ही चिढ़ जाता। बैल-दोरों सा पीटा”<sup>vii</sup>। उधर जब वेणू के पिता बबन को जब अपनी बेटी के शोषण के बारे में पता चलता है, तो वह बहुत टूट जाता है। टूटना तो स्वाभाविक है। वह अपनी बेटी को उस जाहिल दामाद के चंगुल से आजाद कराकर अपने घर लाता है और मजबूर अपनी बेटी वेणू का हाँथ काफी उम्रदराज पुरुष को थमाता है। वेणू भी पिता के इस फैसले को बिना किसी विचार के मंजूर कर लेती है। अब वेणू का पति छल-बल से वेणू को अपनाने का खूब प्रयास करता है, लेकिन सब व्यर्थ चला जाता है। इस संदर्भ में दया पवार जी स्वयं प्रश्न करते हैं कि, “इतना वैभव छोड़कर वेणू क्यों आई? बूढ़ा पति क्यों अपनाया? दुख-तकलीफों का कँटीला रास्ता उसने क्यों अपनाया, यह प्रश्न आज भी मुझे निरुत्तर कर देता है”<sup>viii</sup>। दया पवार का आत्ममंथन स्त्री-विमर्श की दृष्टि से काफी मायने रखता है। चेतनाशील मनुष्य के मन में इस तरह के प्रश्नों का उठना वाजिब है। दया पवार जिस मुखरता के साथ दूसरों की कहानी बताने में कोई कसर नहीं छोड़ी ठीक उसी प्रकार अपनी और अपने परिवार की कहानी को बेद्विज्ञक बताते हैं। दया पवार अपने बारे में भी लिखते हैं, जो उनके और उनकी पत्नी के बीच झगड़े का मुख्य कारण रहा करता था। शक की बीमारी में आकर उन्होंने ने भी अपनी पत्नी पर कई प्रकार के आक्षेप लगाने शुरू किये लेकिन गलीमत यह हुई कि स्त्री के प्रति स्वयं की स्त्री का भी अगाध प्रेम और उस मुसलमान लड़के जो मेहबूब नाम का था उसने रोते हुए कुरआन की कसम भी खाई कि “वो मेरी बहन है.....” फिर भी उसे मुंबई छोड़कर अपने गाँव जाना ही पड़ा। दया पवार लिखते हैं कि, उसके बाद वह कहीं नहीं मिला”<sup>ix</sup>। संदेह की जड़े तुरंत उखड़ जाने के कारण वे अपनी पत्नी को प्रताड़ना न दे सके नहीं तो अंजाम कुछ भी हो सकता था। आगे दया पवार ने अपनी आत्मकथा में स्त्रियों के शोषण को दिखाया कि किस प्रकार वे घर के अन्दर और बाहर काम पर जाने पर शोषण झेलती हैं “पुरुष हमाली (मजदूरी) करते। किसी मिल या कारखाने में जाते। स्त्रियों को कोई भी परदे में न रखता। उल्टे पुरुषों की अपेक्षा वे ही अधिक खट्टी थीं। शराबी पति उन्हें कितना भी पीटें वे उनकी सेवा करतीं। उनका शौक पूरा करतीं। सड़कों पर पड़ी चिन्दियाँ, कागज, काँच के टुकड़े, लोहा-लंगर, बोतलें बीनकर लाना उन्हें छाँट-छाँट कर अलग करना और सुबह बाजार में ले जाकर बेचना यही उनका धन्धा था। वहीं पास ही मंगलदास मार्केट में कपड़े का व्यापार चलता था। उन दुकानों से फेंके गये कागज आदि ये औरतें इकट्ठा करती सबकी अपनी-अपनी दुकानें तय थीं। कचरा उठाने के लिए झगड़े होते वहाँ की दुकानों के नौकरों को छोटी-मोटी रिश्वत भी दी जाती। कुछ औरतें मास के ही वेश्यालय में वेश्याओं की साड़ियाँ धोतीं। कीमापाव से ऊबी वेश्याओं के लिए कुछ औरतें बाजेरे की रोटियाँ और रायता पहुँचातीं। शौकीन ग्राहक इन आयाओं की ही माँग कर बैठता। ऐसे समय काँच-सी इज्जत बचाने के लिए वे सिर पर पैर रखकर भागतीं”<sup>x</sup>। और यही नहीं दलित स्त्रियाँ जाति के दंश में फँसकर किन हालातों से गुजरती हैं यह दया पवार के शब्दों में ही

देखिए- “पानी लेने के लिए आते-जाते महार स्त्रियों की छाया हनुमान पर पड़ती। भगवान अपवित्र हो जाता है, इसलिए गांव वालों ने एक बार रास्ता बंद कर दिया। कुएँ पर यदि दूसरे रास्ते से जाना हो तो तालाब के किनारे-किनारे कीचड़ से लथपथ होकर जाना पड़ता, एक मील तक”<sup>xii</sup>। इस प्रकार दलित स्त्री प्रश्नों से संबंधित मार्मिक उदाहरण दया पवार की आत्मकथा में प्राप्त होते हैं। शोषणकारियों ने दलितों में कुछ ऐसी जातियाँ भी बनाईं जिनको समाज में सम्मान तो बहुत दूर की बात एक गाली के रूप में आज भी जी रहीं हैं। इन जातियों में स्त्रियाँ ऐसे शोषण के जाल में फँसी हैं जो घर से लगाकर बाहर तक कदम-कदम पर या यूँ कहें कि हर वक्त शोषण का शिकार रहती हैं। ऐसी स्त्रियों माँ तो बनती हैं लेकिन पत्नी का दर्जा नहीं पा सकती। संतान तो जनती हैं लेकिन संतान को पिता का सुख तो दूर उसे पिता के नाम की मुहर लगवाने का भी हक नहीं मिल पाता। माँ ऐसे हालातों से गुजरती कि जिसके कारण अपने बच्चे को ममता का सुख भी नहीं परोस सकती। बच्चों को शिक्षा भी नहीं नसीब हो पाती। समाज में मानवता का झूठा ढिंडोरा पीटने वाले समाज में उच्च सम्मान पाने वाले राजनेता तक रंगरेलियाँ मनाने के लिए ऐसी स्त्रियों के पास आते हैं और कहते हैं कि मैं तुम्हें हर सुख दूंगा, पत्नी की तरह रखूंगा, लेकिन वे पत्नी बनाकर रखूंगा नहीं कहते। ऐसे लोग उस स्त्री की देह से जी भर खेल लेने के बाद, उसे गर्भवती करके ऐसे छोड़ देते हैं जैसे, ढोर किलनी छोड़ता है। किशोर शांताबाई काले की ‘छोरा कोल्हाटी का’ एक ऐसी ही मराठी दलित आत्मकथा है, जिसमें इस तरह की शोषित महिलाओं और उनके प्रताड़ित बच्चों का वर्णन है। इसमें कोल्हाटी जाति के एक बच्चे (लेखक) और उसकी माँ की एक ऐसी संघर्ष गाथा है, जो नाचने वाली का काम छोड़कर गृहस्थ स्त्री का जीवन जीना चाहती है। इस आकांक्षा में उसने कहने भर की सफलता तो पाई, परंतु उसे अपने बड़े बेटे को अपने से दूर रखना पड़ा। माँ के होते हुए भी वह बच्चा माँ का प्यार नहीं पा सका। तमाम अवर्णीय कष्टों को झेलकर आज वह बच्चा डॉक्टर बन चुका है लेकिन समाज ने उसे नाजायज औलाद का ठप्पा लगा दिया। वह लड़का (किशोर शांताबाई काले) एक कांग्रेस विधायक का बेटा है, जो उसकी माँ का ‘चिरा’ उतारने के बाद उसके शरीर का भरपूर आनंद लेने के बाद उसे छोड़कर चला गया। आत्मकथा का यह प्रसंग मार्मिक और सामाजिक व्यवस्था में ढंकी-छुपी सङ्कांध को उजागर करने वाला है ‘एमएलए साहब ने माँ का ‘चिरा’ उतारा। चीरा उतारने की रस्म शादी-ब्याह जैसी ही होती है। नाचने वाली के जीवन में जो भी पहला आदमी आता है, उसे नाचने वाली के परिवार द्वारा मांगी गई रकम अदा करनी पड़ती है। अदायगी सोना, जमीन, जायदाद या रूपयों के माध्यम से भी हो सकती है। पहली रात नाचने वाली को सुहागन की तरह सजाया जाता है। भगवान की पूजा होती है। उसे सब रिश्तेदारों के पैर छूने पड़ते हैं। गले में मंगलसूत्र और पांव में बिछुए पहनाये जाते हैं। सोने के जेवर हों तो वे भी पहनाए जाते हैं। सुहागरात का कमरा फूलों से सजाया जाता है। ‘चिरा’ उतारने वाले को नाचने वाली के जीवन में पति का स्थान मिल जाता है। फिर वह ‘चिरा’ उसकी मर्जी से उतारा गया हो या किसी और की मर्जी से। जब तक वह व्यक्ति उसकी देखभाल करता है नाचने वाली किसी और से यौन-संबंध नहीं रखती। नाचने वाली के साथ यौन संबंध रखने वाले को उसका मालिक कहा जाता है, कोल्हाटी समाज में उसे ‘कजा’ कहते हैं<sup>xiii</sup>। ऐसी हैं हमारे भारत के कुछ सम्मानित व्यक्तियों की करतूतें। इनकी दृष्टि में स्त्री केवल शारीरिक भूख से बढ़कर कुछ नहीं यानि इन स्त्रियों का जीवन पशु से भी बदतर है। इन्हें समाज से न कोई

शिकायत है न कोई गिला वाणी होते हुए भी मूक रहकर पुरुषों की कलेवा बनकर, शोषणकारियों द्वारा बनाये गये जाल को परम्परा मानकर एक कठौते की तरह बस जी भर रही हैं। इस बात को और अधिक स्पष्ट करने के लिए इसी आत्मकथा के कुछ एक उद्धरण और देना आवश्यक है। दो बच्चों की माँ होने के बाद शांताबाई के जीवन में कृष्णराव वडकर (नाना) नाम का व्यक्ति आता है। वह शांताबाई से सम्बन्ध बनाने के लिए मनुहार करता है, लेकिन शांताबाई तो पहले धोखा खा चुकी होती है और आगे की हकीकत का अनुमान लगाकर कृष्णराव की बातों में फँसना नहीं चाहती। दूध का जला छाछ भी फूँक-फूँक कर पीता है। इसलिए वह मना कर देती है। जब बार-बार मना करती है तो नाना के दोस्त भी उसे फुसलाते, फिर भी शांताबाई पर कोई प्रभाव नहीं पड़ता, तब उसकी ही पार्टी की अन्य औरतें भी उसे नाना के साथ जाने के लिए समझाती हैं, लेकिन उसी पार्टी में सुमित्रा मौसी जो शब्द नाना से कहती हैं वह कोल्हाटी जाति की समस्त स्त्रियों की आकांक्षाएँ और उनके यथार्थ का वर्णन अभिव्यक्त हो जाता है- “साहूकार, यूं अपने होश न खोइए। यह नाच गाना क्या हमें अच्छा लगता है? क्या यह सब हम अपनी मर्जी से करती हैं? हमें भी लगता है कि हमारा पति हो। घर गृहस्थी हो, लेकिन यह सब शायद हमारी किस्मत में नहीं है। हमारे परिवार वाले हमें किसी के साथ भेजकर खुश नहीं हैं। आप जैसे लोग नये-नवेले रिश्ते का जादू खत्म होते ही हमें छोड़ देते हैं। फूल में जब तक खुशबू है, उसे सब सूंधते रहते हैं, जब वह सूखने लगता है, उसे फेंक दिया जाता है। उस सूरत में नाचने वालियाँ क्या करें? जो अपना घर-परिवार छोड़कर आपके पास ठहरती हैं, उसे आप आसानी से बेदखल कर देते हैं। नाचने वाली की उम्र हो जाये तो उसे आप क्या उसके सगे-सम्बन्धी भी नहीं पूछते। यह कई नाचनेवालियों के साथ हो चुका है, कि बहला-फुसलाकर, ब्याह का वचन देकर, रूपये-पैसे का लालच दिखाकर उससे संबंध जोड़ जाते हैं और वह अपने घरवालों की नाराजगी मोल लेकर आपके साथ चल पड़ती है। लेकिन जैसे ही जवानी ढलने लगती है, उसे छोड़ दिया जाता है। जिस नाचने वाली के बच्चे होते हैं, वह फिर भी अच्छी स्थिति में रह सकती हैं। लेकिन बच्चे न हों तो सड़कों पर आकर भीख माँगने के अलावा वह कुछ नहीं कर सकती, या फिर वह अपनी जान दे देती है। समाज उसे स्वीकार नहीं करता”<sup>xiii</sup>। इसमें संदेह नहीं कि यह आत्मकथा स्त्री की अति दयनीय दशा को दिखाकर कठोर हृदय को भी पिघलाकर रख देती है। इस प्रकार भिन्न-भिन्न दलित जातियों में भिन्न-भिन्न भौगोलिक क्षेत्रों में भिन्न-भिन्न प्रकार की कुरीतियों के प्रचलन एवं जातीय व्यवस्था के दंश से स्त्रियों का शोषण देखा जा सकता है। हमें इन सारे शोषणों की जड़ों को खत्म करने के लिए व्यापक स्तर पर एकजुट होकर भारतीय समाज को जागरूक कर शोषित दलित स्त्रियों को शिक्षित कराने और उनको समाज में बराबरी का अधिकार दिलाने के लिए बृहद स्तर पर काम करना होगा।

## संदर्भ

<sup>i</sup> अनंतमूर्ति, यू.आर. (2008). संस्कार. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 50-51.

<sup>ii</sup> तलवार, वीरभारत. (2005). सामना. नई दिल्ली : वाणी प्रकाशन. पृष्ठ सं. 246.

<sup>iii</sup> बैसंत्री, कौसल्या. (2016). दोहरा अभिशाप. दिल्ली : परमेश्वरी प्रकाशन. पृष्ठ सं. 55.

<sup>iv</sup> बैसंत्री, कौसल्या. (2016). दोहरा अभिशाप. दिल्ली : परमेश्वरी प्रकाशन, पृष्ठ सं. 104-105.

<sup>v</sup> बेचैन, श्योराज सिंह. (2009). मेरा बचपन मेरे कंधों पर. नई दिल्ली : वाणी प्रकाशन. पृष्ठ सं. 47.

<sup>vi</sup> गायकवाड, लक्ष्मण. (2001). उच्चकक्ष. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 22.

<sup>vii</sup> पवार, दया. (2016). (अनु. खडसे, दामोदर). अछूत. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 130.

<sup>viii</sup> पवार, दया. (2016). (अनु. खडसे, दामोदर). अछूत. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 130.

<sup>ix</sup> पवार, दया. (2016). (अनु. खडसे, दामोदर). अछूत. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 181.

<sup>x</sup> पवार, दया. (2016). (अनु. खडसे, दामोदर). अछूत. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 13.

<sup>xi</sup> पवार, दया. (2016). (अनु. खडसे, दामोदर). अछूत. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 52.

<sup>xii</sup> काले, किशोर शांताबाई. (1997). (अनु. अरुंधती, देवस्थले). छोरा कोल्हाटी का. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 18.

<sup>xiii</sup> काले, किशोर शांताबाई. (1997). (अनु. अरुंधती, देवस्थले). छोरा कोल्हाटी का. नई दिल्ली : राधाकृष्ण प्रकाशन. पृष्ठ सं. 31-32.

**Manuscript Timeline****Submitted : July 30, 2023      Accepted : August 25, 2023      Published : September 30, 2023****गल्फ प्रवासन की चुनौतियां एवं प्रवृत्तियां****डॉ. अभिषेक त्रिपाठी<sup>1</sup>****परिचय-**

गल्फ प्रवासन से तात्पर्य है ऐसे लोगों के प्रवासन से है, जो विभिन्न देशों, खासकर दक्षिण एशिया, दक्षिण-पूर्व एशिया और अफ्रीका के कुछ हिस्सों से होकर, मध्य पूर्व में स्थित गल्फ सहयोग परिषद (GCC) देशों, जैसे- सऊदी अरब, संयुक्त अरब अमीरात (UAE), कतर, कुवैत, ओमान और बहरीन जैसे देशों में रोजगार के लिए जाते हैं। यह प्रवासन मुख्य रूप से निर्माण, तेल, घरेलू काम और सेवाओं जैसे विभिन्न क्षेत्रों में श्रम की मांग की पूर्ति के लिए होता है। पिछले कुछ दशकों में, गल्फ क्षेत्र प्रवासी श्रमिकों के लिए एक प्रमुख गंतव्य बन गया है, यह प्रवासी देशों और गंतव्य देशों के आर्थिक, सामाजिक और राजनीतिक संदर्भों को कई स्तरों पर प्रभावित करता है।

गल्फ प्रवासन का इतिहास 20 वीं शताब्दी की शुरुआत में शुरू हुआ था, लेकिन यह 1970 और 1980 के दशक में तेल में आई क्रांति के पश्चात तेजी से बढ़ा है। तेल राजस्व में अचानक वृद्धि ने GCC देशों में तेज़ आर्थिक विकास को जन्म दिया, जिससे श्रमिकों की एक बड़ी शक्ति की आवश्यकता हुई। तब से प्रवासन की प्रवृत्तियां कई प्रमुख कारकों द्वारा निर्धारित की गई हैं।

**प्रवासन के कारण-**

प्रवासन एक जटिल प्रक्रिया है, जो विभिन्न प्रकार के कारणों से प्रभावित होती है। इन कारणों को मुख्य रूप से पुश और पुल कारकों में बांटा जा सकता है। ये कारक आर्थिक, सामाजिक, राजनीतिक, पर्यावरणीय या व्यक्तिगत भी हो सकते हैं। प्रवासन के प्रमुख कारण निम्नलिखित इस प्रकार हैं-

**1. आर्थिक कारण-**

**बेरोजगारी और गरीबी :-** कई लोग ऐसे आर्थिक रूप से अविकसित या ग्रामीण क्षेत्रों से प्रवासन करते हैं, जहां रोजगार के अवसर कम होते हैं और गरीबी फैली होती है। बुनियादी आवश्यकताओं, जैसे कि स्वास्थ्य देखभाल, शिक्षा और भोजन की कमी उन्हें बेहतर जीवन की तलाश में प्रवासन करने के लिए प्रेरित करती है।

**कम वेतन :-** कुछ क्षेत्रों में वेतन इतना कम होता है कि एक अच्छे जीवन स्तर को बनाए रखना मुश्किल होता है। लोग अधिक पैसे कमाने और अपने परिवार का भरण-पोषण करने के लिए अन्य स्थानों पर प्रवासन करते हैं।

<sup>1</sup> अतिथि अध्यापक, समाजशास्त्र विभाग, महात्मा गांधी अंतर्राष्ट्रीय हिंदी विश्वविद्यालय, वर्धा-442001.

मो.- 9405510301; ईमेल- abhisheksocio1991@gmail.com

**संसाधनों की कमी :-** कुछ क्षेत्रों में भूमि, पानी और बुनियादी ढांचे की कमी होती है, जो लोगों को अधिक संसाधन या बेहतर अवसरों की तलाश में प्रवासन करने के लिए मजबूर करती है।

**बेहतर रोजगार के अवसर :-** अन्य क्षेत्रों या देशों में रोजगार की संभावनाएँ लोगों को प्रवासन करने के लिए आकर्षित करती हैं। उदाहरण के लिए, विकासशील देशों के लोग बेहतर वेतन और अवसरों के लिए विकसित देशों में प्रवासन करते हैं। कई लोग बेहतर जीवन स्तर एवं अपने जीवन की गुणवत्ता को सुधारने के लिए प्रवासन करते हैं, जैसे कि बेहतर आवास, स्वास्थ्य देखभाल और शिक्षा की तलाश में।

**आर्थिक विकास और समृद्धि :-** कुछ देशों में तेज़ आर्थिक विकास ने निर्माण, आईटी, स्वास्थ्य देखभाल, वित्त और सेवाओं जैसे क्षेत्रों में अवसर उत्पन्न किए हैं, जो प्रवासियों को अपनी तरफ तेज़ी से आकर्षित करते हैं।

## 2. सामाजिक और सांस्कृतिक कारण-

सामाजिक अशांति और संघर्ष, नागरिक युद्ध, जातीय संघर्ष या सामाजिक अशांति से प्रभावित क्षेत्रों से लोग हिंसा, भेदभाव या उत्पीड़न से बचने के लिए प्रवासन करते हैं। परिवारिक अलगाव, कुछ लोग परिवार के अन्य सदस्यों से जुड़ने के लिए या पारिवारिक समस्याओं से बचने के लिए भी प्रवासन करते हैं। लोग बेहतर शिक्षा प्रणालियों वाले देशों या क्षेत्रों में प्रवासन करते हैं, ताकि वे खुद या अपने बच्चों के लिए बेहतर शिक्षा प्राप्त कर सकें। गुणवत्ता वाली शिक्षा एक मजबूत पुल कारक है, खासकर उन परिवारों के लिए जो अपने बच्चों के लिए बेहतर भविष्य की तलाश में होते हैं। साथ ही कुछ लोग खुले, सहिष्णु और प्रगतिशील सामाजिक वातावरण में रहने के लिए प्रवासन करते हैं, जहाँ वे बेहतर सांस्कृतिक सुविधाओं, सामाजिक संपर्कों और उन जीवनशैली को अपना सकते हैं जो उनके मूल्यों से मेल खाती हो। परिवार के पुनर्मिलन के लिए प्रवासन करना एक सामान्य कारण है। लोग अपने परिवार के अन्य सदस्यों के पास जाने के लिए प्रवासन करते हैं, जो पहले ही किसी अन्य कारण से प्रवासन कर चुके होते हैं।

## 3. राजनीतिक कारण-

राजनीतिक अस्थिरता और उत्पीड़न, अस्थिर सरकारों, उत्पीड़न और राजनीतिक दमन से भागकर दूसरे देशों में प्रवासन करते हैं। जातीय अल्पसंख्यक, राजनीतिक विरोधी या वे लोग जो अपने विश्वासों, धर्म या पहचान के कारण उत्पीड़न का सामना करते हैं, वे सुरक्षा की तलाश में प्रवासन करते हैं। संघर्ष, गृहयुद्ध, क्षेत्रीय विवाद और अन्य प्रकार की हिंसा लोगों को शरणार्थी बनने के लिए मजबूर कर देती है, ताकि वे शांति और सुरक्षा प्राप्त कर सकें। राजनीतिक स्वतंत्रता और स्थिरता के लिए लोग उन देशों में प्रवासन करते हैं जहाँ राजनीतिक स्थिरता, लोकतंत्र और कानून का पालन किया जाता है। स्वतंत्रता की चाह, राजनीतिक उत्पीड़न से बचने और लोकतांत्रिक प्रणाली में भाग लेने के लिए लोग अन्य देशों में प्रवासन करते हैं। वे देश जो नागरिक अधिकारों, अभिव्यक्ति की स्वतंत्रता और समानता की रक्षा करते हैं, उन देशों में लोग प्रवासन करना ज्यादा पसंद करते हैं, विशेष रूप से वे लोग जो अपने देश में इन अधिकारों से वंचित होते हैं।

#### 4. पर्यावरणीय कारण-

प्राकृतिक आपदाएँ, भूकंप, बाढ़, तूफान, सूखा और अन्य प्राकृतिक आपदाएँ लोगों को अपने घर छोड़ने के लिए मजबूर कर देती हैं। इन आपदाओं से जान-माल का नुकसान और पुनर्निर्माण की असंभावना के कारण लोग प्रवासन करते हैं। की बार जलवायु परिवर्तन, समुद्र स्तर में वृद्धि, मरुस्थलीकरण, बनों की कटाई और कृषि उत्पादकता में कमी जैसे दीर्घकालिक पर्यावरणीय बदलाव कुछ क्षेत्रों में लोगों को प्रवासन करने के लिए मजबूर करते हैं। वे बेहतर जीवन स्थितियाँ और अनुकूल पर्यावरणीय स्थितियाँ तलाशने के लिए प्रवासन करते हैं। साथ ही, जब कृषि उत्पादकता में कमी आती है, जैसे- मृदा क्षरण, सूखा या बाढ़ के कारण जो लोग कृषि पर निर्भर होते हैं, वे नए रोजगार अवसरों के लिए प्रवासन करते हैं।

#### 5. व्यक्तिगत या मानसिक कारण-

कुछ लोग व्यक्तिगत कारणों से प्रवासन करते हैं, जैसे कि साहसिक कार्य की इच्छा, आत्म-खोज या सपनों और महत्वाकांक्षाओं का पीछा करना। खासकर युवा लोग विभिन्न संस्कृतियों का अनुभव करने, शिक्षा प्राप्त करने या करियर के अवसरों के लिए प्रवासन करते हैं। स्वास्थ्य की खराब स्थिति या पर्याप्त चिकित्सा सुविधाओं की कमी के कारण लोग ऐसे स्थानों पर प्रवासन करते हैं जहाँ बेहतर स्वास्थ्य देखभाल उपलब्ध हो। साथ ही एक बेहतर जीवन की तलाश और व्यक्तिगत विकल्प बनाने की स्वतंत्रता, आत्म-निर्णय या आत्म-प्रकाशन का अवसर, कुछ व्यक्तियों को ऐसे क्षेत्रों में प्रवासन करने के लिए आकर्षित करता है जहाँ ये अधिकार सुरक्षित होते हैं।

प्रवासन पुश और पुल कारकों के मिश्रण द्वारा प्रेरित होता है, जिनमें आर्थिक कठिनाई, राजनीतिक अस्थिरता, सामाजिक गतिशीलता, पर्यावरणीय परिवर्तन, व्यक्तिगत महत्वाकांक्षाएँ और तकनीकी विकास शामिल हैं। प्रवासन के कारण अक्सर एक दूसरे से जुड़े होते हैं और यह उन व्यक्तियों या समुदायों की स्थितियों पर निर्भर करता है जो इसमें शामिल होते हैं। जबकि प्रवासन बेहतर जीवन के अवसर प्रदान कर सकता है, यह प्रवासियों और उन समाजों के लिए भी चुनौतियाँ उत्पन्न करता है, जहाँ वे जाते हैं, इसलिए इसे सही तरीके से प्रबंधित करने और सहायक नीतियाँ बनाने की आवश्यकता है ताकि सकारात्मक परिणाम सुनिश्चित किए जा सकें।

#### प्रवासन की प्रवृत्ति-

कुछ प्रमुख प्रवृत्तियाँ हैं जो गल्फ प्रवासन को परिभाषित करती हैं जैसे- श्रम की मांग और लिंग आधारित प्रवासन, गल्फ क्षेत्र में श्रमिकों का अधिकांश हिस्सा निर्माण और अन्य शारीरिक श्रम की जरूरतों के कारण पुरुषों का है। हालांकि, धरेलू काम और स्वास्थ्य देखभाल जैसे क्षेत्रों में काम करने वाली महिला प्रवासियों की संख्या भी बढ़ रही है, खासकर फिलीपींस, इंडोनेशिया और श्रीलंका से। प्रवासी परिवारों को भेजी गई रोमिंटेस (उत्प्रवाह) उनके गृह देशों की अर्थव्यवस्थाओं में महत्वपूर्ण योगदान देती है। ये रोमिंटेस दक्षिण एशिया और अफ्रीका के कई देशों के लिए आय का एक प्रमुख स्रोत हैं। गल्फ प्रवासन अपेक्षाकृत अस्थायी होता है, क्योंकि कई श्रमिक एक निश्चित अवधि (आमतौर पर 1-2 वर्ष) के लिए इस क्षेत्र में रहते हैं और फिर

अपने घर लौट जाते हैं। यह र प्रवासन पैटर्न यह सुनिश्चित करता है कि श्रमिक अक्सर गल्फ क्षेत्र में स्थायी रूप से बसते नहीं हैं। यह प्रदाता देश या कंपनी के नियमों पर आधारित होता है कि कितने समय के लिए प्रवासी खाड़ी के देशों में प्रवास करेगा।

### गल्फ प्रवासियों की जनसांख्यिकीय विवरण-

गल्फ प्रवासन में अधिकांश प्रवासी निम्न और मध्य-आय वाले देशों से आते हैं, जिनमें भारत, पाकिस्तान, बांग्लादेश, फिलीपींस, नेपाल और श्रीलंका प्रमुख हैं। ये प्रवासी विभिन्न भूमिकाओं में कार्यरत होते हैं, जैसे- कुशल और अर्ध-कुशल श्रमिक के रूप में, निर्माण क्षेत्र में, इंजीनियरिंग, स्वास्थ्य देखभाल और सूचना प्रौद्योगिकी जैसे क्षेत्रों में कार्य करने वाले श्रमिक होते हैं। इनमें कुछ संख्या अकुशल श्रमिकों की भी होती है जो कृषि, सफाई, घरेलू काम और आतिथ्य जैसे क्षेत्रों में काम करने वाले प्रवासी होते हैं।

**महिला प्रवासी श्रमिक:** पिछले कुछ वर्षों से गल्फ के देशों में महिला श्रमिकों की संख्या बढ़ रही है, खासकर दक्षिण-पूर्व एशिया से, जो घरेलू सेवाओं, देखभाल और नर्सिंग जैसे क्षेत्रों में काम करती हैं। इनमें से कई महिलाएँ हाउस मेड, ननियाँ या स्वास्थ्य देखभाल कर्मचारियों के रूप में काम करती हैं।

### गल्फ प्रवासन की कानूनी नीतियाँ-

GCC देशों में प्रवासन प्रणालियाँ मुख्य रूप से काफ़ाला (प्रायोजन) प्रणाली पर आधारित होती हैं, जो श्रमिकों की कानूनी स्थिति को उनके नियोक्ता से जोड़ देती है। इस प्रणाली के तहत, नियोक्ता श्रमिकों के प्रायोजक के रूप में कार्य करते हैं, और श्रमिक बिना नियोक्ता की अनुमति के न तो नौकरी बदल सकते हैं और न ही देश छोड़ सकते हैं। इसके परिणामस्वरूप कई समस्याएँ भी उत्पन्न हुई हैं। काफ़ाला प्रणाली पर यह आरोप भी लगता आया है कि यह शोषण की स्थिति उत्पन्न करती है, जिसमें श्रमिकों को खराब कामकाजी परिस्थितियों, कम वेतन और सीमित स्वतंत्रता का सामना करना पड़ता है। विशेष रूप से घरेलू काम करने वाले प्रवासी श्रमिकों को शारीरिक दुर्ब्यवहार, लंबे कार्य घंटों और कानूनी सुरक्षा की कमी का सामना करना पड़ता है। साथ ही समय पर वेतन न मिलना एवं अनुबंध से कम वेतन दिया जाना शामिल है। किंतु पिछले कुछ वर्षों में, कुछ गल्फ देशों ने प्रवासी श्रमिकों के अधिकारों को सुधारने के लिए उपाय किए हैं। उदाहरण के लिए, कतर और यूएई ने इस प्रणाली को बदलने और श्रमिकों को नौकरी बदलने में अधिक स्वतंत्रता देने के लिए कदम उठाए हैं। हालांकि, इन सुधारों के लागू करने में अभी भी चुनौतियाँ हैं और प्रवासी श्रमिकों के शोषण जारी हैं।

### गल्फ प्रवासन के सामाजिक और आर्थिक प्रभाव-

प्रवासी श्रमिक गल्फ देशों की अर्थव्यवस्था में महत्वपूर्ण भूमिका निभाते हैं, क्योंकि वे प्रमुख उद्योगों में सस्ती श्रम शक्ति प्रदान करते हैं। इसने गल्फ क्षेत्र में तेज़ शहरीकरण और बुनियादी ढाँचे के विकास में मदद की है। प्रवासी देशों के लिए रेमिटेंस विदेशी मुद्रा का एक महत्वपूर्ण स्रोत है। गल्फ प्रवासियों द्वारा घर भेजी गई आय, गरीबी को कम करने, स्वास्थ्य देखभाल सुधारने और परिवारों के लिए शिक्षा निधि जुटाने में मदद करती है। गल्फ में प्रवासी अक्सर पृथक श्रमिक शिविरों में रहते हैं और सामाजिक रूप से अलग-थलग होते हैं। इसके

बावजूद कि वे अर्थव्यवस्था में महत्वपूर्ण योगदान देते हैं, प्रवासी श्रमिकों को अक्सर नागरिकों से निचला दर्जा दिया जाता है और उनके अधिकार सीमित होते हैं। जिससे उनका संस्कृतिक और पारिवारिक विघटन विघटन भी होता रहा है। प्रवासन की अस्थायी प्रकृति के कारण अक्सर परिवार लंबे समय तक अलग रहते हैं। प्रवासी समुदायों के सामाजिक ताने-बाने में तनाव उत्पन्न हो जाता है, खासकर उन पुरुषों के लिए जो प्रवासन के लिए जाते हैं, जबकि महिला प्रवासी, विशेष रूप से घरेलू काम करने वाली महिलाओं को सामाजिक कलंक का सामना करना पड़ता है। किंतु परिवारों का रेमिटेंस पर निर्भरता होने के कारण जोकि रेमिटेंस तत्काल आर्थिक सहायता प्रदान करती है, यह परिवारों को प्रवासियों की वित्तीय मदद पर निर्भर बना देती है, जो कि ग्रामीण क्षेत्रों में गरीबी के स्थायित्व को बनाए रख सकती है।

### गल्फ प्रवासन की चुनौतियां-

गल्फ देशों में अक्सर मानवाधिकार का उल्लंघन होता है। गल्फ में प्रवासी श्रमिक अक्सर मानवाधिकारों के उल्लंघन का शिकार होते हैं, जैसे कि वेतन का भुगतान न करना, असुरक्षित आवास, और कामकाजी परिस्थितियों का उल्लंघन। श्रमिकों को दुर्व्यवहार का सामना करना पड़ता है, और नियोक्ता के खिलाफ शिकायतों का समाधान करना कठिन होता है। इन देशों में कानूनी सुरक्षा की कमी भी होती है। कई प्रवासी श्रमिकों को उचित कानूनी सुरक्षा प्राप्त नहीं होती, और विवादों का निवारण करने या शिकायतों को हल करने में देरी होती है, जिससे श्रमिकों को अधिक जोखिम उठाना पड़ता है। की बार स्वास्थ्य और सुरक्षा संबंधी चिंताएँ भी प्रभावित करती हैं। प्रवासी श्रमिकों को निर्माण और अन्य श्रम-प्रधान क्षेत्रों में काम करते समय दुर्घटनाओं और स्वास्थ्य समस्याओं का अधिक खतरा होता है। इसके अतिरिक्त, स्वास्थ्य देखभाल तक पहुंच की कमी और घरेलू श्रमिकों के लिए श्रम कानूनों की कमी भी उनके लिए जोखिम उत्पन्न करती है।

### गल्फ प्रवासन के भविष्य की दिशा-

जैसे-जैसे प्रवासन की प्रवृत्तियाँ विकसित हो रही हैं, गल्फ देशों में श्रमिकों के कल्याण, अधिकारों और एकीकरण के लिए सुधार की आवश्यकता बढ़ रही है। कुछ संभावित परिवर्तन निम्नलिखित इस प्रकार के हो सकते हैं-

**श्रम अधिकारों को मजबूत करना :-** गल्फ देशों पर श्रमिक अधिकारों और परिस्थितियों में सुधार करने का दबाव है, विशेष रूप से काफ़ाला प्रणाली को समाप्त करने या सुधारने और प्रवासी श्रमिकों के लिए कानूनी सुरक्षा सुनिश्चित करने के लिए कदम उठाए जा रहे हैं।

**श्रम प्रवासन में विविधीकरण :-** जबकि निर्माण और घरेलू काम प्रमुख उद्योग बने हुए हैं, उच्च-तकनीकी श्रम जैसे स्वास्थ्य देखभाल, वित्त और प्रौद्योगिकी में श्रमिकों की बढ़ती मांग है। इसने प्रवासन प्रवृत्तियों को और विविध बना दिया है और कुशल पेशेवरों के लिए अधिक अवसर उत्पन्न किए हैं।

**एकीकरण और सामाजिक समरसता :-** प्रवासी समुदायों और स्थानीय जनसंख्या के बीच एकीकरण और सामाजिक समरसता को बढ़ावा देने से प्रवासियों की सामाजिक स्वीकृति में सुधार हो सकता है और क्षेत्र में तनाव को कम भी किया जा सकता है।

**क्षेत्रीय सहयोग और नीति समन्वय :-** मानव तस्करी, श्रम अधिकारों का उल्लंघन, और प्रवासन प्रबंधन जैसे मुद्दों को हल करने के लिए श्रमिक-प्रेषक और श्रमिक-प्राप्त देशों के बीच बेहतर समन्वय और नीति समन्वयन से अधिक स्थिर प्रवासन प्रथाओं का निर्माण हो सकता है।

### **निष्कर्ष-**

गल्फ प्रवासन ने GCC देशों की अर्थव्यवस्थाओं को आकार देने में महत्वपूर्ण भूमिका निभाई है और उन प्रवासियों के लिए एक जीवन रेखा के रूप में साबित हुआ है जो बेहतर आर्थिक अवसरों की तलाश में होते हैं। जबकि प्रवासन ने आर्थिक विकास, गरीबी में कमी और रेमिटेंस के संदर्भ में लाभ पहुंचाए हैं, इसने श्रमिकों के शोषण, अधिकारों की कमी और सामाजिक पृथक्करण जैसी महत्वपूर्ण सामाजिक चुनौतियां भी उत्पन्न की हैं। जैसे-जैसे गल्फ देश प्रवासी श्रमिकों पर निर्भर होते जा रहे हैं वैसे ही उनके लिए प्रवासी श्रमिकों की भलाई, अधिकारों और एकीकरण से संबंधित चुनौतियों का समाधान करना एक स्थिर और न्यायपूर्ण प्रवासन प्रणाली के निर्माण के लिए अत्यंत महत्वपूर्ण होता जा रहा है। इसमें संदेह नहीं है कि जहां गल्फ के देशों में प्रवासन एक जोखिम भरा कार्य है वहीं प्रवासन ने प्रवासियों एवं उनके परिवारों के लिए जीवन यापन के बेहतर विकल्प भी उपलब्ध कराए हैं।

### **संदर्भ ग्रंथ सूची-**

- Baldwin-Edwards, M. (2011). Labour migration and the Gulf States: From guestworker to expat. In M. M. Esposito & M. J. Wainwright (Eds.), *The Gulf States and the Global Economy* (pp. 73-92). London: Routledge.
- Cohen, R. (2006). Migration and the labor market in the Gulf States. *International Journal of Middle East Studies*, 38(2), 347-358.  
<https://doi.org/10.1017/S0020743806382017>
- Hajji, M. (2014). Migration and labor in the Gulf Cooperation Council countries: Policy challenges and implications. *Journal of Migration Studies*, 19(1), 5-23. <https://doi.org/10.1016/j.jomg.2013.12.005>  
<https://doi.org/10.1080/20424720.2020.1782064>
- Kapiszewski, A. (2006). Arab migration to the Gulf states: The political economy of labor migration. In M. A. Razak (Ed.), *Arab migration to the Gulf: Trends and issues* (pp. 67-92). Leiden: Brill.

- Khan, S. R. (2020). Migrant workers and the construction industry in the Gulf: A study of labor exploitation. *International Journal of Sociology and Anthropology*, 14(2), 113-124.
- Meer, I. (2017). Qatar's migrant labor policy and the nexus between labor and human rights: A critique. *Middle East Journal of Politics*, 31(4), 62-79.
- Sadiqi, F. (2012). Women in the Gulf States: Their changing roles and status. *Arab Studies Quarterly*, 34(2), 143-163.  
<https://doi.org/10.1080/19444168.2012.681888>
- Shah, N. M. (2008). Migration in the Arab world: A review of recent trends and their impacts. *International Migration*, 46(3), 7-23.  
<https://doi.org/10.1111/j.1468-2435.2008.00445.x>
- Vora, N. (2013). Expanding migrant labor in the Gulf: What does it mean for labor activism? *Global Migration and Social Change*, 27(4), 29-51.

*Manuscript Timeline**Submitted : July 30, 2023**Accepted : August 25, 2023**Published : September 30, 2023***भारतीय भाषाएं एवं राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषाओं का उत्थान****कु. प्रीति दुबे<sup>1</sup>****प्रस्तावना-**

भाषा किसी भी राष्ट्र की संपत्ति होती है, भाषा राष्ट्र के गौरवपूर्ण इतिहास, संस्कृतियों, परंपराओं एवं सामाजिक मूल्यों की मुख्य संवाहक होती है। किसी भी परिस्थिति में भाषाओं का मृत होना उस भाषा को जन्म देने वाली संस्कृतियों की कारण भी बनती है। भाषाओं के महत्व को समझने के लिए हमें सर्वप्रथम इतिहास को समझना होगा। आज हमारे समाज में जिस भी धार्मिक संस्कृतियों का अस्तित्व है, उनके विस्तार को अगर हम समझ सकें तो उस धर्म विशेष के संस्थापक पर उसकी व्यावहारिक भाषा की प्रमुख भूमिका दिखाई पड़ती है। मूलतः धर्म एवं धार्मिक संस्कृतियों के विस्तार में दो कारकों का महत्वपूर्ण योगदान रहा है, प्रथम प्रमुख धर्म संस्थापक/धर्मगुरु की भाषा एवं द्वितीय धर्म को राजकीय स्वीकारिता। उदाहरण के तौर पर अगर हम सिख धर्म को देखें तो सिख धर्म का विस्तार सिर्फ उस जनसमुदाय तक हो सका जो सिख धर्म संस्थापकों, धर्मगुरुओं की भाषा को समझ पाया। जो लोग सिख धर्मगुरुओं के उपदेशों, संदेशों, मानवीय जीवन को लेकर उनके विचारों को भाषाई जटिलता की वजह से नहीं समझ सकें वे सिख धर्म से नहीं जुड़ सकें। इसी प्रकार अगर इस्लाम धर्म के प्रारम्भिक स्वरूप को समझ सकें तो वहाँ भी धर्म संस्थापक की अपनी भाषा में प्रमुख विस्तार का स्वरूप दिखता देता है, बाद में इस्लामिक राजाओं ने अपने साम्राज्य विस्तार के क्रम में इस्लाम को दुनिया के कोने-कोने में पहुंचाने का काम किया। महत्वपूर्ण वह भी कि सिर्फ इस्लामिक साम्राज्य होने की वजह से इस्लामिक संस्कृति का विस्तार नहीं हुआ अपितु उस दौर में कहीं न कहीं इस्लाम धर्म से जुड़ी भाषाओं पर जोर दिया गया, पठन-पाठन और प्रशिक्षण में मुख्य भाषा के तौर पर आगे बढ़ाया गया तब जाकर इस्लामिक संस्कृति का विस्तार हो सका। इन्हीं उदाहरणों के आधार पर हम चीन, बौद्ध एवं ईसाई धर्म के विस्तार के संबंध में भी कह सकते हैं। प्रारंभ में बौद्ध धर्म का विस्तार बेहद सीमित रहा क्योंकि इसके संदेश उन्हीं लोगों तक पहुँच सके जो महात्मा बुद्ध की भाषा को समझ सकते थे, तब आज की अंग्रेजी की तरह कोई वैश्विक स्वीकार्यता वाली न तो कोई भाषा थी और न ही तब कोई अनुवादक हुआ करता था। बौद्ध धर्म का मूल विस्तार सम्राट अशोक की वजह से हुआ क्योंकि सम्राट अशोक ने जैसे ही बौद्ध धर्म को स्वीकार किया, सम्पूर्ण मगध साम्राज्य के लिए बौद्ध धर्म राज-धर्म हो गया।

इसी प्रकार अंग्रेजी का विस्तार ईसाई धर्म के विस्तार की प्रमुख वजह बना। औपनिवेशिक राष्ट्रों जैसे ब्रिटिश, पुर्तगाली, डच और फ्रांसीसियों ने जहाँ तक अपना औपनिवेशिक साम्राज्य स्थापित किया वहाँ-

<sup>1</sup> पी-एच.डी. शोधार्थी (शिक्षाशास्त्र), महात्मा गांधी अंतरराष्ट्रीय हिंदी विश्वविद्यालय, वर्धा-442001.

ईमेल- pritimgahv1994@gmail.com

वहां अंग्रेजी सहित अपनी स्थानीय भाषाओं का नीतिगत विस्तार किया जो कहीं-न-कहीं ईसाई धर्म के विस्तार की प्रमुख वजह बना।

उपरोक्त सभी उदाहरण इस बात का प्रमाण है कि भाषाएं ही धर्म, धार्मिक उपदेशों, संस्कृतियों की मुख्य संवाहक बनी अर्थात् किसी भी मानव सभ्यता, संस्कृति, परंपरा का वजूद तब तक ही सुरक्षित या विस्तार के योग्य है जब तक उस संस्कृति की भाषा सुरक्षित है और आज जब हम इस दृष्टिकोण से भारतीय भाषाओं को देखते हैं तो भारत में काफी निराशाजनक स्थिति परिलक्षित होती है।

भारत एक बहुलतावादी संस्कृति का अद्भुत सम्मिश्रण है और यह बहुलता हमें भाषाई आधार पर भी परिलक्षित होती है। स्पष्ट है भाषाओं का संरक्षण ही संस्कृतियों, परंपराओं एवं मूलों का संरक्षण है। निःसंदेह भारत एक राष्ट्र के रूप में सदियों तक गुलामी की जंजीरों में जकड़ा रहा है। गुलामी के दौर में शासकों ने भारतीय भाषाओं के प्रति बेहद सौतेला व्यवहार रखा और भारत में भारतीय भाषाओं की अपेक्षा आक्रांताओं ने अपने मूल भाषा के प्रचार-प्रसार पर ही ज्यादा जोर दिया।

किन्तु भारत का दुर्भाग्य तो यह कि 1947 में स्वतंत्रता प्राप्ति के पश्चात जब हमें अपनी भाषाओं, बोलियों के पुनरुत्थान पर जोर देना चाहिए था, उन्हे राजकीय संरक्षण के साथ मुख्य धारा में लाकर पठन-पाठन का विषय बनाना चाहिए था, कहीं न कहीं हम इसमें चूक गए और हमनें विदेशी भाषाओं के साथ कदमताल मिलाना जारी रखा। आज स्थिति यहाँ तक आ पहुंची है कि पिछले 50 वर्ष में ही 220 से अधिक भारतीय भाषाएं/बोलियाँ अपना अस्तित्व खो चुकी हैं। यूनेस्को ने तो 197 भारतीय भाषाओं को लुप्तप्राय घोषित कर दिया है और अगर अब भी हमने ध्यान नहीं दिया तो यह स्थिति और भी खराब हो सकती है।

क्षेत्रीय एवं स्थानीय भाषाओं का महत्व सिर्फ सांस्कृतिक उत्थान के लिए ही नहीं अपितु शैक्षणिक दृष्टिकोण से भी बेहद महत्वपूर्ण है। दुनिया के तमाम शिक्षाविद और मनोवैज्ञानिक यह दावा कर चुके हैं कि बच्चे भी किसी भी ज्ञान को अपनी मातृभाषा में अन्य भाषा की अपेक्षा बेहतर समझते हैं, अगर प्रारंभ में ही किसी दूसरी भाषा का बोझ उनके शैक्षणिक कार्यक्रम पर डाल दिया जाए तो वह संबंधित विषय से ज्यादा विषय की भाषा से ही जूझते रह जाएंगे। यह अकाट्य सत्य है कि हिन्दी भाषी छात्र अंग्रेजी माध्यम की शिक्षा के दौरान गणित, विज्ञान और सामाजिक विज्ञान के पाठ्य पुस्तकों को पढ़ने के दौरान भी अंग्रेजी से ही जूझ रहे होते हैं, विषयक ज्ञान पर पूर्ण फोकस नहीं कर पाते हैं। फिर परीक्षाओं के दबाव में रट्ठ मारने की आदत डाल लेते हैं जिससे प्रमाण-पत्र पर अच्छे अंक तो आ जाते हैं किंतु भाषाई जटिलता की वजह से पाठ्य-पुस्तक का ज्ञान एवं उसकी विषय-वस्तु उनके समझ से परे होता है।

वर्तमान में आवश्यकता है कि बच्चों पर कोई विदेशी भाषा थोपने से पूर्व उन्हें उनकी मातृ भाषा में ही कम से कम प्राथमिक शिक्षा का ज्ञान दिया जाए। अन्य भाषाओं को एक भाषा के रूप में ही पाठ्यक्रम का हिस्सा रखा जाए, न की पूरे पाठ्य सामग्री को ही विदेशी भाषा के अधीन कर दिया जाए। तभी वे पाठ्य-

पुस्तक के ज्ञान को समझ पाएंगे उस ज्ञान और अपनी सामाजिक समझ के आधार पर अपनी चेतना का सही विकास कर पाएंगे।

भारत सरकार द्वारा राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषा/बोलियों के संवर्धन की दिशा में काफी मजबूत प्रयास के दावे किये गए हैं। जो उम्मीद की एक किरण के रूप में हमारे सामने है। राष्ट्रीय शिक्षा नीति 2020 के प्रभावी होने से यह आशा भी की जा रही है कि भारतीय भाषाओं के उत्थान एवं उनके प्रयोग में वृद्धि होगी।

#### उद्देश्य-

प्रस्तुत शोध पत्र में निम्नलिखित प्रश्नों के उत्तर खोजने का प्रयास किया गया है-

1. राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषाओं के उत्थान के लिए किए गए प्रावधानों का अध्ययन करना।
2. भारतीय भाषाओं एवं भारतीय बोलियों को पाठ्यक्रम से कैसे जोड़ा जाएगा।
3. भविष्य में हम अपनी भाषाओं की स्थिति का अध्ययन करना।

#### भारतीय भाषाओं की वर्तमान स्थिति-

राष्ट्रीय शिक्षा नीति 2020 के हिंदी ड्रॉफ्ट को अगर हम ध्यान से देखें तो इसे बनाने वाली समिति के द्वारा भारतीय भाषाओं की दयनीय स्थिति पर काफी गंभीर चिंता व्यक्त की गई है। प्रस्तुत नीति पुस्तिका के अध्याय 22 में भारतीय भाषाओं, कला और संस्कृति के संवर्धन पर विस्तार एवं गंभीरता से चर्चा की गई है। समिति ने कहा है कि 'संस्कृति हमारी भाषाओं में समाहित है। साहित्य, नाटक, संगीत और फ़िल्म आदि के रूप में कला की पूरी तरह सराहना करना बिना भाषाओं के संभव नहीं है। संस्कृति के संरक्षण, संवर्धन और प्रसार के लिए, हमें उस संस्कृति की भाषाओं का संरक्षण एवं संवर्धन करना ही होगा।'

आजादी के पश्चात भारतीय भाषाओं के कुपोषण को लेकर राष्ट्रीय शिक्षा नीति 2020 में काफी आलोचनात्मक टिप्पणी दर्ज की गई है। ऐसी सभी भाषाएं जिनकी कोई लिपि नहीं, जो आमतौर पर मुख्यधारा से हटके दूर-दराज के गांवों, पहाड़ी इलाकों, वनवासी/आदिवासी समाजों में बोली जाती हैं। राजकीय संरक्षण के अभाव में या तो खत्म हो चुकी हैं, या खत्म होने के कगार पर हैं। इन भाषाओं या भाषा को बोलने वाली पीढ़ी की समाप्ति के साथ ही उस समाज के इतिहास, संस्कृति और परंपराओं का भी लोप हो रहा है। जैसे आज जब पालि और प्रकृति भाषा से जुड़े शिलालेख या ऐतिहासिक दस्तावेज प्राप्त होते हैं तो उन भाषाओं का अस्तित्व न होने की वजह से उनके कथन का अध्ययन अत्यंत जटिल हो जाता है। जबकि ये भाषाएं लिपिगत थीं, लेखन और पाठन का हिस्सा थी बावजूद इसके इनका बजूद आज नहीं मिलता है। इस प्रकार से देखें तो भाषाओं और बोलियों का लोप होना उस भाषा और बोली को बोलने वाले समुदाय को भी उस अंधेरी कोठरी में धकेल देता हैं जहां भाषाई विशेषज्ञों एवं इतिहासकारों के लिए भी बेहद चुनौतीपूर्ण हो जाता है।

राष्ट्रीय शिक्षा नीति 2020 आम भारतीयों द्वारा बोली जाने वाली क्षेत्रीय भाषाओं के पतन पर चिंता तो व्यक्त करती ही है, वह संविधान की आठवीं अनुसूची में दर्ज 22 भाषाओं की स्थिति पर भी चिंता जताती है। राष्ट्रीय शिक्षा नीति 2020 के अनुसार भारतीय भाषाओं की वर्तमान दशा और दिशा सुधारने के लिए शिक्षण और अधिगम को स्कूली शिक्षा के साथ उच्चतर शिक्षा तक ले जाने की आवश्यकता है। भाषाओं को जीवंत और आम जन-मानस के बीच प्रासंगिक बनाए रखने के लिए उच्च गुणवत्तापूर्ण अधिगम एवं प्रिन्ट सामग्री पर लगातार जोर देने की आवश्यकता है जिसमें पाठ्य-पुस्तकें, अभ्यास पुस्तकें, वीडियो, साहित्यिक सामग्री शामिल हों। साथ ही भाषाओं के शब्द भंडार को भी संबंधित भाषाज्ञानियों के साथ मिलकर लगातार अपडेट करने की जरूरत पर बल दिया गया है जिससे भाषा की शाब्दिक संपदा में निरंतर वृद्धि हो सके और समसामयिक मुद्दों, घटनाओं पर चर्चा-परिचर्चा इन भाषाओं के दायरे में संभव हो सके। शिक्षा नीति में भारत की भाषाओं को लेकर भाषा-विज्ञानियों, विद्वानों, कुशल शिक्षकों की कमी को भी प्रमुखता से दर्ज किया गया है।

### **भारत की राष्ट्रीय शिक्षा नीति 2020 (NEP 2020) और त्रि-भाषा सूत्र-**

भारत की राष्ट्रीय शिक्षा नीति 2020 (NEP 2020) भारतीय शिक्षा प्रणाली में महत्वपूर्ण सुधारों का प्रस्ताव करती है, जिनका उद्देश्य विद्यार्थियों का सर्वांगीण विकास करना है। इस नीति का एक प्रमुख पहलू 'त्रि-भाषा सूत्र' है, जो विद्यार्थियों को कम से कम तीन भाषाओं में निपुण बनाने पर जोर देता है। यह पहल भारतीय विद्यार्थियों के भाषाई कौशल, सांस्कृतिक समझ और बहुभाषी क्षमता को बढ़ावा देने के लिए है।

#### **त्रि-भाषा सूत्र की अवधारणा-**

'त्रि-भाषा सूत्र' का उद्देश्य विद्यार्थियों को तीन प्रमुख भाषाओं में दक्ष बनाना है। यह सूत्र निम्नलिखित भाषाओं पर आधारित है-

**मातृभाषा/स्थानीय भाषा/क्षेत्रीय भाषा :-** पहली भाषा के रूप में, विद्यार्थियों को उनकी मातृभाषा या स्थानीय भाषा सिखाई जाएगी। यह भाषा बच्चों के मानसिक विकास और समझ को बेहतर बनाती है।

**हिंदी :-** दूसरी भाषा के रूप में, हिंदी भाषा को सिखाया जाएगा, जो भारत की प्रमुख भाषा है और राष्ट्रीय एकता को प्रोत्साहित करती है।

**अंग्रेजी या कोई अन्य आधुनिक भाषा :-** तीसरी भाषा के रूप में, अंग्रेजी या किसी अन्य आधुनिक भाषा को सिखाया जाएगा। अंग्रेजी वैश्विक संवाद का प्रमुख माध्यम है, जबकि अन्य भाषाएँ भी क्षेत्रीय संस्कृति और पहचान को बढ़ावा देती हैं।

#### **त्रि-भाषा सूत्र के उद्देश्य-**

'त्रि भाषा सूत्र' के मुख्य उद्देश्य निम्नलिखित हैं-

**भाषाई कुशलता :-** विद्यार्थियों को कम से कम तीन भाषाओं में दक्ष बनाना, ताकि वे विभिन्न भाषाओं में संवाद स्थापित कर सकें।

**सांस्कृतिक समझ :-** विभिन्न भाषाओं के माध्यम से भारतीय संस्कृति और विरासत की बेहतर समझ को बढ़ावा देना।

**संवाद क्षमता :-** बहुभाषी शिक्षा से विद्यार्थियों की संवाद क्षमता में वृद्धि करना, जो उनके सामाजिक और व्यक्तिगत जीवन में लाभकारी सिद्ध होगा।

**शैक्षिक विकास :-** भाषाई विविधता को अपनाने से विद्यार्थियों का शैक्षिक विकास तेज होगा, जिससे उनका समग्र व्यक्तित्व निखरेगा।

#### कार्यान्वयन-

'त्रि-भाषा सूत्र' को सफलतापूर्वक लागू करने के लिए निम्नलिखित कदमों की योजना बनाई गई है-

**शिक्षक प्रशिक्षण :-** शिक्षकों को त्रि-भाषा सूत्र के अनुसार प्रशिक्षित किया जाएगा, ताकि वे विभिन्न भाषाओं में प्रभावी शिक्षा प्रदान कर सकें।

**पाठ्यक्रम का विकास :-** त्रि-भाषा सूत्र के आधार पर नए पाठ्यक्रम और शिक्षण सामग्री तैयार की जाएंगी।

**प्रेरणा कार्यक्रम :-** विद्यार्थियों को भाषाओं के महत्व को समझाने के लिए प्रेरणा कार्यक्रम चलाए जाएंगे, ताकि वे इन भाषाओं को सीखने के लिए उत्साहित हों।

**शैक्षिक संस्थानों की भागीदारी :-** स्कूलों और कॉलेजों को इस पहल में सक्रिय रूप से शामिल करने के लिए प्रोत्साहित किया जाएगा।

#### चुनौतियाँ-

'त्रि-भाषा सूत्र' को लागू करते समय कुछ प्रमुख चुनौतियाँ भी सामने आ सकती हैं-

**भाषाई विविधता :-** भारत में 22 आधिकारिक भाषाएँ और कई क्षेत्रीय भाषाएँ हैं। इन भाषाओं के बीच समन्वय स्थापित करना एक कठिन कार्य हो सकता है।

**शिक्षकों की कमी :-** कई स्थानों पर विभिन्न भाषाओं में प्रशिक्षित शिक्षकों की कमी हो सकती है, जो योजना के कार्यान्वयन में बाधा डाल सकती है।

**पाठ्यक्रम समायोजन :-** त्रि-भाषा सूत्र के अनुरूप पाठ्यक्रम को समायोजित करना और नई शैक्षिक सामग्री तैयार करना एक चुनौतीपूर्ण कार्य हो सकता है।

**संसाधनों की कमी :-** विभिन्न भाषाओं में शिक्षा देने के लिए आवश्यक संसाधनों (जैसे पुस्तकें, डिजिटल सामग्री) की कमी हो सकती है, खासकर ग्रामीण या दूर-दराज के क्षेत्रों में।

### **संभावित प्रभाव-**

'त्रि-भाषा सूत्र' के सफल कार्यान्वयन से भारतीय शिक्षा प्रणाली पर निम्नलिखित सकारात्मक प्रभाव पड़ सकते हैं-

**भाषाई कौशल में वृद्धि :-** त्रि-भाषा सूत्र के प्रभावी कार्यान्वयन से विद्यार्थियों की भाषाई कौशल में वृद्धि होगी। तीन अलग-अलग भाषाओं में दक्षता से उनके संचार और व्यावसायिक कौशल में भी सुधार होगा, जिससे वे समाज और कार्यस्थल में बेहतर संवाद स्थापित कर सकेंगे।

**सांस्कृतिक समृद्धि :-** विभिन्न भाषाओं का अध्ययन विद्यार्थियों में सांस्कृतिक समृद्धि और विविधता के प्रति सम्मान की भावना पैदा करेगा। वे भारतीय संस्कृति और विभिन्न भाषाई समुदायों की समझ को विकसित करेंगे, जो राष्ट्रीय एकता को बढ़ावा देगा और विभिन्नता में एकता की भावना को मजबूत करेगा।

**वैश्विक प्रतिस्पर्धा में वृद्धि :-** अंग्रेजी जैसी अंतरराष्ट्रीय भाषा का ज्ञान भारतीय विद्यार्थियों को वैश्विक स्तर पर प्रतिस्पर्धा करने में सक्षम बनाएगा। इससे उन्हें वैश्विक मंचों पर अवसर मिलेंगे और वे अंतरराष्ट्रीय व्यापार, शिक्षा और संवाद में सफल होंगे।

**शैक्षिक सुधार :-** त्रि-भाषा सूत्र से शिक्षा प्रणाली में सुधार होगा और शिक्षण की गुणवत्ता में भी वृद्धि होगी। यह विद्यार्थियों को व्यापक दृष्टिकोण प्रदान करेगा, जिससे उनका संज्ञानात्मक और रचनात्मक विकास होगा, जो उनके शैक्षिक अनुभव को और बेहतर बनाएगा।

राष्ट्रीय शिक्षा नीति 2020 में प्रस्तावित 'त्रि-भाषा सूत्र' भारतीय विद्यार्थियों के भाषाई और सांस्कृतिक विकास के लिए एक महत्वपूर्ण कदम है। हालांकि इसके कार्यान्वयन में कुछ चुनौतियाँ हो सकती हैं, लेकिन यदि इसे प्रभावी रूप से लागू किया जाता है, तो यह भारतीय शिक्षा प्रणाली में व्यापक सकारात्मक परिवर्तन ला सकता है। इस सूत्र के माध्यम से विद्यार्थियों को बहुभाषी कौशल मिलेगा, जिससे वे एक बेहतर और वैश्विक नागरिक बन सकेंगे।

### **राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषाओं के उत्थान के लिए प्रमुख प्रस्ताव-**

शिक्षा नीति 2020 में भारतीय भाषाओं के संरक्षण और उनके उत्थान के लिए कई महत्वपूर्ण कदम उठाए जाने का प्रस्ताव किया गया है। इस नीति में भारतीय भाषाओं की स्थिति पर गंभीर चिंता व्यक्त करते हुए, इन भाषाओं के प्रसार और सशक्तिकरण के लिए एक ठोस योजना बनाई गई है। जिसका विवरण निम्नलिखित इस प्रकार है-

**शैक्षणिक कार्यक्रमों में भारतीय भाषाओं को प्राथमिकता :-** शिक्षा नीति 2020 के तहत, भारतीय भाषाओं को शैक्षणिक कार्यक्रमों का अभिन्न हिस्सा बनाने पर जोर दिया गया है। स्कूली स्तर से लेकर उच्च

शिक्षा तक भारतीय भाषाओं का समावेश किया जाएगा। इसके तहत, विद्यार्थियों को उनकी मातृ भाषा या स्थानीय भाषा में शिक्षा देने के लिए बहुभाषिकता को प्रोत्साहित करने का प्रस्ताव है। इसके अलावा कला, संगीत, और हस्तकला के माध्यम से स्थानीय भाषाओं को बढ़ावा देने के लिए कार्यक्रम चलाए जाएंगे। त्रिभाषा सूत्र और मातृभाषा में शिक्षण पर विशेष ध्यान दिया जाएगा। उच्च शिक्षा में भारतीय भाषाओं, तुलनात्मक साहित्य, सृजनात्मक लेखन, कला, संगीत और दर्शनशास्त्र के लिए अलग विभाग स्थापित किए जाएंगे। इन क्षेत्रों में डिग्री कोर्स विकसित किए जाएंगे ताकि भाषाई विशेषज्ञों का एक मजबूत समूह तैयार हो सके। साथ ही, ऐसे अतिथि शिक्षकों को संस्थानों में शामिल किया जाएगा जो स्थानीय भाषाओं से जुड़े साहित्य, कला और संस्कृति के प्रमुख हस्ताक्षर हैं।

**इंस्टिट्यूट ऑफ ट्रांसलेशन एंड इंटरप्रिटेशन की स्थापना :-** भारतीय भाषाओं के प्रसार और सशक्तिकरण के लिए राष्ट्रीय शिक्षा नीति 2020 में "इंस्टिट्यूट ऑफ ट्रांसलेशन एंड इंटरप्रिटेशन (ITII)" जैसे संस्थान स्थापित करने का प्रस्ताव है। ये संस्थान भारतीय भाषाओं के साहित्य का अनुवाद और संपादन करेंगे, साथ ही विदेशी भाषाओं में उपलब्ध साहित्य का अनुवाद भारतीय भाषाओं में करेंगे। ये संस्थान देश भर के प्रमुख उच्च शिक्षण संस्थानों में अपनी इकाइयाँ स्थापित करेंगे, जो भाषाओं के संवर्धन में योगदान करेंगे।

**संस्कृत भाषा का उत्थान :-** भारत की प्राचीनतम भाषा संस्कृत के उत्थान के लिए नई शिक्षा नीति में कई महत्वपूर्ण कदम उठाने की बात की गई है। संस्कृत को केवल संस्कृत पाठशालाओं तक सीमित न रखते हुए, इसे गणित, खगोल शास्त्र, दर्शनशास्त्र जैसे अन्य विषयों के साथ जोड़ा जाएगा। संस्कृत शिक्षकों की संख्या बढ़ाने के लिए बी.एड. पाठ्यक्रम का संचालन मिशन मोड में किया जाएगा ताकि संस्कृत के शिक्षकों की आवश्यक संख्या पूरी हो सके।

**शास्त्रीय भाषाओं के विश्वविद्यालयों का विस्तार :-** राष्ट्रीय शिक्षा नीति 2020 में शास्त्रीय भाषाओं और साहित्यिक अध्ययन से जुड़े संस्थानों का विस्तार करने की योजना है। इन संस्थानों में प्राचीन पांडुलिपियों का संकलन, संरक्षण, अनुवाद और अध्ययन किया जाएगा। भारतीय कला, इतिहास और भारत विद्या से संबंधित संस्थानों में भी इन कदमों का पालन किया जाएगा।

**आठवीं अनुसूची में शामिल प्रत्येक भाषा के लिए अकादमी :-** संविधान की आठवीं अनुसूची में दर्ज 22 भाषाओं के संरक्षण और संवर्धन के लिए प्रत्येक भाषा के लिए अलग-अलग संस्थान स्थापित करने का प्रस्ताव किया गया है। इन अकादमियों का उद्देश्य संबंधित भाषाओं की स्थिति में सुधार लाना और उनकी वैश्विक पहचान स्थापित करना होगा। साथ ही, राज्य सरकारों के सहयोग से अन्य प्रमुख भाषाओं के लिए भी संस्थान स्थापित किए जाने का प्रावधान है।

**भाषा, कला, संस्कृति और साहित्य का डिजिटलीकरण :-** भारतीय भाषाओं, कला, साहित्य और अन्य सांस्कृतिक सामग्री के डिजिटलीकरण को प्रमुखता दी गई है। डिजिटल माध्यमों का उपयोग करके इन

भाषाओं को अधिक से अधिक लोगों तक पहुँचाने की योजना बनाई गई है। इसके लिए वेब आधारित प्लेटफॉर्म, पोर्टल और विकिपीडिया जैसे डिजिटल संसाधनों का उपयोग किया जाएगा।

**भारतीय भाषाओं में अध्ययन के लिए छात्रवृत्तियाँ :-** भारतीय भाषाओं के अध्ययन और अनुसंधान को बढ़ावा देने के लिए छात्रवृत्तियाँ प्रदान की जाएंगी। इसके साथ ही, साहित्य और कला के छात्रों के लिए पुरस्कारों और रोजगार के अवसरों की व्यवस्था की जाएंगी। यह कदम भारतीय भाषाओं में रुचि बढ़ाने और इनके अध्ययन में छात्रों को प्रोत्साहित करने के लिए महत्वपूर्ण होगा।

#### निष्कर्ष-

यह शोध पत्र भारतीय भाषाओं के महत्व, उनकी वर्तमान स्थिति और नई शिक्षा नीति 2020 में उठाए गए कदमों पर विचार करता है। शोध पत्र में यह प्रश्न उठाया गया है कि क्या भारतीय भाषाओं के अध्ययन से रोजगार के अवसर उत्पन्न हो सकते हैं, खासकर एक ऐसे दौर में जब अधिकतर लोग व्यावसायिक शिक्षा की ओर बढ़ रहे हैं और महंगाई के कारण साहित्यिक गतिविधियों से जीवनयापन करना कठिन होता जा रहा है। राष्ट्रीय शिक्षा नीति 2020 ने भारतीय भाषाओं के संवर्धन और शिक्षण पर जोर दिया है, लेकिन यह नीति वास्तव में किस हद तक प्रभावी होगी, यह अभी तक स्पष्ट नहीं है। क्योंकि आज के व्यावसायिक युग में जहाँ एक ओर वैश्विक भाषाओं, जैसे अंग्रेजी, फ्रेंच, स्पेनिश, चीनी, आदि की मांग बढ़ रही है, वहाँ दूसरी ओर भारतीय भाषाओं का अध्ययन धीरे-धीरे कम हो रहा है। इसमें एक चुनौती यह भी है कि डिजिटल क्रांति के दौर में वैश्विक भाषाओं का प्रभाव बढ़ रहा है और भारतीय बच्चे इन भाषाओं को सीखने के लिए आकर्षित हो रहे हैं, जबकि भारतीय भाषाओं के प्रति जागरूकता की आवश्यकता है।

शोध पत्र में यह भी उल्लेख किया गया है कि भाषा राष्ट्र की पूँजी होती है, लेकिन उस पूँजी की वास्तविकता बनाए रखने के लिए निरंतर सुधार और अद्यतन की आवश्यकता होती है। शिक्षा नीति ने जो कदम उठाए हैं, उनका उद्देश्य भारतीय भाषाओं के महत्व को बढ़ाना और उनके प्रति जागरूकता फैलाना है, किंतु यह देखना होगा कि यह नीति कितनी सफल होती है, खासकर वैश्विक भाषाओं के प्रभाव और व्यावसायिक शिक्षा के बीच संतुलन बनाने में।

राष्ट्रीय शिक्षा नीति 2020 में भारतीय भाषाओं के उत्थान के लिए कई दूरदर्शी कदम उठाए गए हैं। यदि इन प्रस्तावों का सही तरीके से कार्यान्वयन होता है, तो भारतीय भाषाओं का संरक्षण और उनका प्रसार एक महत्वपूर्ण दिशा में आगे बढ़ेगा। हालांकि, यह देखना होगा कि क्या ये योजनाएँ और प्रस्ताव वास्तविकता में सफलतापूर्वक लागू हो पाते हैं। अगर ये सफल होते हैं, तो भारतीय भाषाओं की प्रभावशाली उपस्थिति हमारे दैनिक जीवन में दिखाई देगी।

#### संदर्भ ग्रंथ सूची-

- Chaturvedi, M. (2021). Trilingual education in India: A study of the three language formula in the National Education Policy 2020. *Journal of Language and Education*, 7(2), 45-56, 79-86.
- Kumar, S., & Patel, D. (2020). The role of multilingualism in modern Indian education: Perspectives from the NEP 2020. *Asian Journal of Education and Social Studies*, 12(4), 99-113.
- Ministry of Human Resource Development. (2020). *National education policy 2020*. Government of India.
- Sharma, R., & Gupta, P. (2021). Implementing the three language formula: Challenges and opportunities in Indian schools. *International Journal of Multilingual Education*, 8(1), 23-38.
- Singh, A. (2022). Linguistic diversity and education in India: An analysis of the National Education Policy 2020. *Indian Journal of Educational Research*, 11(3), 78-92.

**Manuscript Timeline****Submitted : July 31, 2023****Accepted : August 25, 2023****Published : September 30, 2023****समकालीन हिंदी कविता में राजेश जोशी की कविताओं का योगदान****रवि शंकर आर्य<sup>1</sup>****शोध सार**

राजेश जोशी समकालीन हिंदी कविता के प्रमुख हस्ताक्षर हैं, जिनकी कविताएँ समाज, राजनीति और मानवीय संवेदनाओं को गहराई से उजागर करती हैं। उनका काव्य व्यक्तित्व न केवल सरलता और सहजता में बसा हुआ है, बल्कि उसमें सशक्त सामाजिक और राजनीतिक संदेश भी छिपा होता है। राजेश जोशी की कविताओं में प्रमुख रूप से समाज में व्याप्त अन्याय, शोषण, और बाल श्रम जैसे गंभीर मुद्दों का चित्रण किया गया है, जिनमें वे समाज के उपेक्षित वर्गों की आवाज बनकर उभरते हैं। जोशी की कविताओं की विशेषता उनकी साधारण भाषा और गहरी संवेदनाओं में निहित है। उन्होंने समकालीन सामाजिक-राजनीतिक स्थितियों को अपनी कविता के माध्यम से आलोचनात्मक दृष्टिकोण से प्रस्तुत किया है। वे न केवल समकालीन हिंदी कविता के एक अहम स्तंभ हैं, बल्कि समाज में सकारात्मक बदलाव के लिए एक प्रेरणा भी हैं। उनका योगदान समकालीन हिंदी कविता को नई दिशा और ऊर्जा प्रदान करता है, जो आज भी पाठकों को सोचने और जागरूक होने के लिए प्रेरित करता है।

**बीज शब्द** - समकालीन हिंदी कविता, समाज, वर्ण भिन्नता, त्रासदी, काव्यशास्त्र, सामाजिक यथार्थ, मानवीय संवेदनाएँ, बाल श्रम, प्रकृति और जीवन, सामाजिक परिवर्तन, शोषण और अन्याय, मासूमियत और जिज्ञासा, राजनीतिक चेतना, सामाजिक आलोचना, सामाजिक न्याय।

समकालीन हिंदी कविता में राजेश जोशी का योगदान महत्वपूर्ण और समृद्ध है। हिंदी साहित्य में एक ऐसी कविता की आवश्यकता थी, जो न केवल व्यक्तिगत अनुभवों और भावनाओं को व्यक्त करे, अपितु समाज के विभिन्न पहलुओं, जैसे सामाजिक असमानता, राजनीतिक भ्रष्टाचार, शोषण, और मानवीय संवेदनाओं को भी उजागर करे। राजेश जोशी की कविताएँ इस आवश्यकता को पूरा करती हैं। उन्होंने अपनी कविताओं के माध्यम से समाज के हाशिए पर खड़े लोगों की आवाज बनकर उन मुद्दों को साहित्य के केंद्र में लाया है, जो आमतौर पर उपेक्षित रहते हैं। राजेश जोशी का काव्य जीवन की जटिलताओं, संघर्षों और असमानताओं को अपने सहज और प्रभावी शिल्प के माध्यम से प्रस्तुत करता है। उनके काव्य में एक ओर जहाँ मानवाधिकारों की रक्षा की बात की गई है, वहाँ वे प्रकृति और मनुष्य के रिश्ते को भी विश्लेषित करते हैं। उनकी कविताएँ एक ओर समाज की समस्याओं का निदान प्रस्तुत करती हैं, तो दूसरी ओर वे व्यक्ति के अस्तित्व, उसकी मासूमियत और जीवन की सच्चाइयों को भी उकेरती हैं।

<sup>1</sup> पी-एच.डी. शोधार्थी, हिंदी साहित्य विभाग, म.गां.अं.हिं.वि., वर्धा (महाराष्ट्र)

मो.- 8770422961; ई-मेल.- raviaryach@gmail.com

समकालीन हिंदी कविता में राजेश जोशी का योगदान अत्यधिक महत्वपूर्ण और प्रभावशाली है। वे न केवल एक कवि, बल्कि एक संवेदनशील और जागरूक सामाजिक प्रबुद्ध व्यक्ति के रूप में उभेरे हैं, जिन्होंने अपनी कविताओं के माध्यम से समाज के उन पहलुओं को उजागर किया है, जो आमतौर पर उपेक्षित रहते हैं। उनका काव्य रचनात्मकता, सामाजिक चेतना और मानवता के प्रति गहरी संवेदनाओं का प्रतीक है। राजेश जोशी की कविताओं में जहां एक ओर समाज की विषमताओं, संघर्षों और सामाजिक-राजनीतिक यथार्थ की तीव्र आलोचना की गई है, वहां दूसरी ओर वे मनुष्य की मासूमियत, बच्चों की जिज्ञासा, और प्रकृति के साथ उसके रिश्ते की भी खूबसूरत अभिव्यक्ति देते हैं। उनकी कविताएँ समाज में व्याप्त असमानताओं, शोषण और अन्याय की गहरी समझ और न केवल आलोचना, बल्कि उन समस्याओं के प्रति संवेदनशीलता का भी परिचय देती हैं। उनकी कविताओं का विषयवस्तु विविध है- बाल श्रम से लेकर प्रकृति के संकट, सामाजिक असमानताओं से लेकर जीवन की जटिलताओं तक, उन्होंने समाज के हर पहलु को अपनी कविता में स्थान दिया है।

राजेश जोशी की कविताओं में सामाजिक यथार्थ का चित्रण अत्यंत सशक्त और प्रभावी रूप से किया गया है। वे अपनी कविताओं के माध्यम से समाज की समस्याओं, असमानताओं और संघर्षों को बेबाकी से प्रस्तुत करते हैं। इनकी कविताएँ समाज में व्याप्त अन्याय, शोषण, और वर्गभेद की गहन समझ प्रस्तुत करती हैं। उनकी प्रसिद्ध कविता 'बच्चे काम पर जा रहे हैं' बाल श्रम की त्रासदी को मार्मिक रूप में व्यक्त करती है;

“बच्चे काम पर जा रहे हैं  
सड़क पर धूल भरे कंधे झुलाते हुए  
खामोश हैं, अनमने हैं  
जैसे कह रहे हों कि  
काम पर जा रहे हैं बच्चे”।

उपर्युक्त कविता समाज की उस कड़ी सच्चाई को सामने लाती है, जहाँ बच्चों का बचपन खपकर उनकी कामकाजी ज़िंदगी बन जाती है। जोशी अपनी कविताओं में समाज की गहरी वास्तविकताओं, जैसे शोषण, भेदभाव, और अन्याय की जटिलताओं को सरलता से व्यक्त करते हैं। वे इस यथार्थ को न केवल एक सामाजिक समस्या के रूप में प्रस्तुत करते हैं, बल्कि उसे साहित्यिक रूप में प्रस्तुत कर समाज के बीच जागरूकता फैलाने का कार्य भी करते हैं। राजेश जोशी का काव्य समाज में सकारात्मक बदलाव की प्रेरणा देने वाला है।

आज वर्तमान समय में बढ़ती आधुनिकता एवं तकनीक के युग में भाग-दौड़ का एक सिलसिला ही चल पड़ा है जिसके कारण सामान्य चीजों पर भी प्रभाव होने लगा है जिसके बजह से राजेश जोशी अपने कविता के माध्यम से उन मासूम बच्चों के स्थिति को ध्यान में रखते हुये सलाह देते हैं कि;

“रुको बच्चो, रुको  
सड़क पार करने से पहले रुको  
तेज रफ्तार से जाती इन गाड़ियों को  
गुजर जाने दो”।

राजेश जोशी की कविता ‘समय के पास बहुत समय नहीं है’ में राजनीतिक चेतना और प्रतिरोध का स्वर गहरे अर्थों में समाहित है। यह कविता न केवल समय की महत्ता को रेखांकित करती है, बल्कि समाज और राजनीति में बदलाव की आवश्यकता को भी उजागर करती है। जोशी के अनुसार, समय की कमी केवल व्यक्तिगत नहीं, बल्कि समग्र समाज और राजनीतिक ढाँचे पर भी लागू होती है। वे चेतावनी देते हैं कि अगर हम समय रहते अपने संघर्षों को पहचान नहीं पाए, तो हमें बहुत बड़ी कीमत चुकानी पड़ेगी।

कवि का यह सुनना क्या केवल सपने की बात है? क्या राजनीतिक गण बोट-बैंक के लिए धर्म को हथियार नहीं बनाते? यदि नहीं बनाते, तो दंगे और हिंसा की भीषण घटनाएँ बार-बार क्यों घटित होतीं? आम जन-जीवन तबाही की ओर क्यों बढ़ता? ‘मेरठ 87’ शीर्षक कविता में राजेश जोशी साफ देख रहे हैं;

“पीली बत्तियों वाली बोगी में ठसाठस भरे लोग  
बुदबुदाते हैं मेरठ से  
कब बाहर निकलेगी यह रेलगाड़ी”?

राजेश जोशी की कविताओं में सत्ता के दमनकारी स्वरूप और राजनीतिक व्यवस्था की विडंबनाओं के प्रति स्पष्ट प्रतिरोध दिखाई देता है। उनकी कविता ‘समय के पास बहुत समय नहीं है’ वर्तमान सामाजिक-राजनीतिक परिदृश्य पर गहरी चोट करती है;

“वे जो कुछ भी करते हैं  
उसके लिए समय निकाल लेते हैं  
लेकिन उनके पास समय नहीं है  
भविष्य के लिए सोचने का”।

यह कविता सत्ता के तंत्र की उन कमजोरियों को उजागर करती है, जो केवल वर्तमान के स्वार्थों में उलझी रहती हैं और जनता के भविष्य को अंधकारमय बनाती हैं।

राजेश जोशी की कविताओं में प्रेम, करुणा, और जीवन के प्रति गहन संवेदनशीलता का भाव मिलता है। वे छोटे-छोटे अनुभवों और भावों में भी मानवीयता की गहराई तलाशते हैं। उदाहरण के लिए, उनकी कविता ‘मिट्टी का चेहरा’ में प्रकृति और मनुष्य के आपसी संबंध का सजीव चित्रण मिलता है;

“मिट्टी का चेहरा  
हर बार धोता हूँ

**तो उसमें से उभर आता है  
एक नया चेहरा”।**

राजेश जोशी को कविता में उस व्यक्ति की मानवीय संवेदना हो स्वयं दर्शाते हैं कि ये लोग जिनसे हमारा मानवीय रिश्ता है जिनसे अलग रह पाना किसी भी सामाजिक मनुष्य के लिए कठिन है उस प्लंबर का नाम क्या है कविता में कहते हैं कि;

“पत्नी जानती थी कि चार दिन पहले  
जमादारिन के यहाँ बच्चा हुआ है  
वो उसके बच्चे के लिए हमारी बेटी के छुटपन के कपड़े  
निकाल रही थी उस बत्त”।

राजेश जोशी की कविताओं में बच्चों की मासूमियत और उनकी जिज्ञासा को बड़ी संवेदनशीलता से उकेरा गया है। वे बच्चों के व्यवहार और उनके अद्भुत सवालों को कविता के माध्यम से दर्शाते हैं, जिससे उनकी दुनिया की सरलता और खूबसूरती प्रकट होती है। उनकी कविता ‘बच्चे’ इसका बेहतरीन उदाहरण है, जिसमें बच्चों के सवालों और उनकी निरंतर जिज्ञासा को शब्दों में पिरोया गया है;

“बच्चे हर चीज़ को देखकर सवाल करते हैं,  
तारे क्यों चमकते हैं, पानी क्यों बहता है,  
क्यों कि जो होता है, उसे वे जानते नहीं।  
उनके सवालों में पूरी दुनिया होती है”।

इस कविता में जोशी बच्चों के मनोविज्ञान को पूरी गहराई से समझते हैं। बच्चे अपने आसपास की दुनिया को जानने की प्रक्रिया में निरंतर सवाल करते हैं, और ये सवाल उनकी दुनिया को समझने की कोशिश को दर्शाते हैं। उनका हर सवाल एक नई खोज की शुरुआत होता है, जिसमें वे जीवन के बड़े रहस्यों को समझने की ओर अग्रसर होते हैं। यह मासूमियत, जिज्ञासा, और जानने की ललक जीवन के प्रति उनके अनगिनत सवालों में दिखती है। जोशी ने बच्चों की सोच और उनके बेहतरीन दृष्टिकोण को एक सरल, लेकिन गहरी संवेदनशीलता के साथ प्रस्तुत किया है।

राजेश जोशी की कविताएँ प्रकृति और मानव जीवन के गहरे रिश्ते को सशक्त रूप से उजागर करती हैं। वे यह मानते हैं कि मनुष्य और प्रकृति का सामंजस्य ही जीवन का सही मार्ग है, और इस सामंजस्य में ही जीवन की सच्चाई और सुंदरता निहित है। उनकी कविता ‘मिट्टी का चेहरा’ इस दर्शन का एक बेहतरीन उदाहरण है, जिसमें प्रकृति और जीवन के आपसी संबंध को बहुत गहराई से व्यक्त किया गया है;

“मिट्टी का चेहरा  
हर बार धोता हूँ

## तो उसमें से उभर आता है एक नया चेहरा”।

यह कविता न केवल प्रकृति के साथ मनुष्य के संबंध को दर्शाती है, बल्कि यह भी बताती है कि जैसे मिट्टी जीवन में निरंतर बदलाव लाती है, वैसे ही मनुष्य को भी अपनी प्रकृति और जीवन के साथ सामंजस्य बैठाना चाहिए। मिट्टी, जो प्रतीक है जीवन की, के चेहरे को धोने पर एक नया चेहरा उभरता है, जो यह दर्शाता है कि जीवन में निरंतर परिवर्तन और विकास आवश्यक हैं।

कवि बताना चाहता है कि प्रकृति की जगह उद्योग या टेक्नालॉजी नहीं ले सकती। जीवन की मूलभूत आवश्यकताएँ प्राकृतिक संसाधनों द्वारा पूरी होती हैं। मनुष्य प्रकृति का उपयोग किए बिना रह नहीं सकता। वह प्रकृति का उपयोग करने के लिए बाध्य है, शोषण करने के लिए नहीं। उसका यह नैतिक दायित्व है कि न वह स्वयं प्रकृति का शोषण करे, न अन्य किसी माध्यम से होने दे। शायद इसी कारण राजेश जोशी कहते हैं:

“पानी पियो तो शुक्रिया अदा करो बादलों का  
नदियों, तालाबों और समुद्रों का”।

जोशी की यह कविता यह सन्देश देती है कि मनुष्य और प्रकृति के बीच निरंतर संपर्क और सामंजस्य जरूरी है। जब हम प्रकृति को समझकर उसके साथ सामंजस्य बनाए रखते हैं, तब ही हम जीवन के गहरे अर्थ और स्थिरता को पा सकते हैं। इस कविता में प्रकृति केवल एक बाहरी तत्व नहीं, बल्कि जीवन की गहरी शक्ति है, जो मनुष्य के अस्तित्व का हिस्सा है।

### निष्कर्ष-

राजेश जोशी समकालीन हिंदी कविता के उन कवियों में से हैं, जिन्होंने कविता को केवल व्यक्तिगत अनुभवों तक सीमित नहीं रखा, बल्कि उसे समाज, राजनीति, और मानवता के बड़े सवालों से जोड़ा। उनकी कविताएँ यथार्थ और कल्पना के बीच संतुलन स्थापित करती हैं और पाठक को गहरे चिंतन की ओर प्रेरित करती हैं। उनकी कविताएँ न केवल समकालीन हिंदी साहित्य को समृद्ध बनाती हैं, बल्कि समाज के लिए भी चेतना का कार्य करती हैं। राजेश जोशी की कविताएँ आज के समय में केवल साहित्यिक दस्तावेज़ नहीं, बल्कि एक ऐसी आवाज़ हैं, जो समाज के हाशिए पर खड़े लोगों को प्रतिनिधित्व और उम्मीद देती हैं। राजेश जोशी का काव्य शिल्प सरल, सहज, और गहरे अर्थों से भरा हुआ है। वे अपनी कविताओं में आम आदमी के जीवन की समस्याओं, उनके संघर्षों, और उनकी संवेदनाओं को विशेष रूप से चित्रित करते हैं। उनका काव्य समाज के पिछड़े वर्गों के दर्द, शोषण, और उनके अधिकारों की पुकार है। इसके अलावा, जोशी की कविताएँ मानवीयता, करुणा और संवेदनाओं का भी अक्स प्रस्तुत करती हैं। राजेश जोशी का योगदान न केवल उनकी कविताओं की विषयवस्तु में है, बल्कि उनके द्वारा समकालीन हिंदी कविता में लाए गए

सामाजिक और राजनीतिक दृष्टिकोण ने इस कविता के परिप्रेक्ष्य को नया आयाम दिया है। उनका काव्य समकालीन हिंदी साहित्य में जागरूकता और परिवर्तन का प्रतीक बन चुका है।

कविता के माध्यम से जोशी यह संदेश देते हैं कि समाज में व्याप्त असमानताओं और शोषण के खिलाफ तत्काल कदम उठाने की जरूरत है। राजनीति और सत्ता पर काबिज़ ताकतों के खिलाफ एक मजबूत प्रतिरोध की आवश्यकता है, क्योंकि यदि समय को खो दिया गया, तो यह परिस्थितियाँ और भी विकट हो सकती हैं। राजेश जोशी का यह प्रतिरोध समाज को जागरूक करने का प्रयास है कि अगर हम अपनी गलत नीतियों और असमानताओं के खिलाफ आवाज नहीं उठाएंगे, तो समय बहुत जल्दी निकल जाएगा। यह कविता राजनीति, शोषण, और सामाजिक असमानताओं के खिलाफ एक सशक्त प्रतिरोध का प्रतीक बनती है, जिसमें लेखक समाज से तत्काल बदलाव की मांग करता है।

### संदर्भ ग्रंथ-

#### आधार सामग्री (राजेश जोशी की कविता)

1. बच्चे काम पर जा रहे हैं – बाल श्रम की पीड़ा।
2. समय के पास बहुत समय नहीं है – वर्तमान समय और राजनीतिक विंडबना।
3. मिट्टी का चेहरा – प्रकृति और मनुष्य का रिश्ता।

#### अन्य-

1. एस, महेश. (2020). उत्तर औपनिवेशिक संदर्भ और समकालीन हिंदी कविता. कानपुर : विकास प्रकाशन.
2. अरविंदाक्षन, ए. (2001). समकालीन हिंदी कविता. नई दिल्ली : राधाकृष्ण प्रकाशन प्राइवेट लिमिटेड.
3. खरपूसे, उर्मिला. (2008). समकालीन हिंदी कविता प्रकृति और स्वरूप. नई दिल्ली : शैवाल प्रकाशन.
4. रणखांबे, संजय. (2020). समकालीन हिंदी कविता जनवादी आयाम. नई दिल्ली : प्रकाशन संस्थान.
5. झा, मनीषा. (2011). समय संस्कृति और समकालीन कविता. नई दिल्ली : प्रकाशन संस्थान.
6. स्नेही, सत्यनारायण. (2017). समकालीन कविता का लोक. नई दिल्ली : प्रकाशन संस्थान.
7. वर्मा, राधा. (2010). समकालीन हिंदी-कविता के बदलते सरोकार. नई दिल्ली : प्रकाशन संस्थान.

**Manuscript Timeline**

**Submitted : September 10, 2023 Accepted : September 15, 2023 Published : September 30, 2023**

## **Technological Innovations for Inclusive Growth : A Sentimental Study**

**Dr. Anveshan Singh<sup>1</sup>**

**Mr. Kameshwar Singh<sup>2</sup>**

### **Abstract**

*Inclusive growth aims to ensure the same distribution of economic advancement benefits, maintain marginalized population groups, and address systemic inequality. This article examines the intersection of technology and human moods and focuses on how innovation affects emotions, social justice and economic opportunities. In this article, content analysis uses statistical methods to analyze mood data and determines the correlation between technological innovation and integrated growth indicators. Quantitative analysis approaches are the definition of key metrics for integrated growth (economic potential, access to education and healthcare, reducing inequality), and using statistical tools and models to help these metrics and technologies. Correlate innovation. Through an analysis of technological advancements and its social impact, this study aims to convey a differentiated understanding of the ways in which technology promotes integrated and sustainable growth.*

**Keywords:** - *Human sentiment, Societal Implications, Sustainable Growth, Impact Emotions.*

### **Introduction-**

Incidental growth refers to an economic structure, which contributes to the general prosperity, justice and the approach to opportunities for everyone. Technical achievements have revolutionized the industry, but their potential to overcome the socioeconomic gap is particularly attention. But this human aspect of emotional and social influence is often noticeable. This study emphasizes the sentimental impact on various communities, taking into account the role of technology innovation in comprehensive growth development.

*This study aims to solve three important problems.*

What technological innovation contributed greatly to comprehensive growth?  
How does this innovation affect the marginal community emotionally and socially?

---

<sup>1</sup> Assistant Professor, Department of Journalism & Mass Communication, IIMT College of Management, Greater Noida, U.P.; Email : [anveshansingh@gmail.com](mailto:anveshansingh@gmail.com)

<sup>2</sup> Assistant Professor, Department of MCA, IIMT College of Engineering, Greater Noida, U.P. Email- [kesarsingh2000@gmail.com](mailto:kesarsingh2000@gmail.com)

What kind of problems and opportunities do you have when using technology for comprehensive growth?

For a long time, technology achievement was the driving force of economic growth, social change and general human progress. Nevertheless, the distribution of these advantages is often uneven, increasing interest in inclusiveness and social justice. Comprehensive growth refers to the development paradigm, which guarantees that the advantage of economic development is that it is not fair in other areas of society, especially in the group. The role of technology in the promotion of comprehensive growth is becoming more and more important with the growth of digitization, automation, artificial intelligence (AI) and industrial 4.0.

Technology innovation can overcome socioeconomic inequality and improve access to education, medical care, financial services and employment, but without considering inclusiveness, inequality can be worse. Many societies are fighting against unequal access to digital differences, technical and technical resources, which prevents the ability to participate in the rapidly developing world economy. Therefore, understanding of how technology innovation contributes to comprehensive growth is important for politicians, business and society as a whole.

### **The importance of sentimental analysis in understanding technology innovation-**

This study introduces a sentimental view of technology innovation analysis in the context of comprehensive growth. Example analysis often used to calculate linguistics and artificial intelligence includes perception evaluation of various developments, including social emotions, opinions and technical achievements. Analyzing discussions on the atmosphere, social networks, political documents, and public discussions expressed in the study, this study aims to reveal their influence on the general attitudes of technological innovation and inclusive growth.

It is important to understand the atmosphere because the public's perception forms technology, political decisions and social integration. For example, AI and automation can increase efficiency and economic production, but can cause fear of loss, economic movement and digital exceptions. Through public atmosphere analysis, people can assess whether technology progress is considered as a source of tools or inequality to expand its rights and opportunities. This suggests ideas for potential solutions for comprehensive technology development.

### **Literature Review-**

The intertwining of technology, innovation, fundamentally redefined the global business ecosystem. This section aims to unpack this nexus, highlighting the symbiotic relationship that fostered a new breed of entrepreneurial ventures and set unprecedented benchmarks for innovation. Emerging technologies, particularly in the realms of AI, IoT, blockchain, and others, have not merely functioned as tools or

assets. They have metamorphosed into core drivers of entrepreneurial vision and strategy (Schwab, 2016).

The foundation of inclusive growth through technological innovation is built on theories such as Schumpeter's theory of innovation (Schumpeter, 1934), which highlights the role of disruptive technologies in economic development. The Capability Approach (Sen, 1999) also provides a framework for evaluating how technology enhances individual freedoms and opportunities, fostering inclusivity.

Digital inclusion through the Internet, mobile technology, and artificial intelligence (AI) has been pivotal in reducing economic disparities. Studies by World Bank (2020) highlight how mobile banking and fintech solutions promote financial inclusion, especially in developing economies. E-governance initiatives further improve accessibility to government services.

Research by Brynjolfsson & McAfee (2014) emphasizes AI's role in productivity growth while raising concerns about potential job displacement. However, adaptive AI solutions can enhance workforce participation by upskilling marginalized workers, as suggested by Acemoglu & Restrepo (2019).

Technological advancements in healthcare, such as telemedicine and AI-driven diagnostics, have contributed to inclusive growth by expanding healthcare access to remote and underserved areas (WHO, 2021). Sentimental analysis of public discourse on these technologies reveals mixed sentiments, where accessibility and efficiency are praised, but concerns about data privacy persist.

Online learning platforms, AI tutors, and virtual classrooms have been transformative in expanding educational opportunities. Studies by UNESCO (2022) indicate that EdTech significantly improves learning outcomes in developing regions, yet digital divides and affordability remain key concerns.

Sentiment analysis of public discourse on technological innovations provides insights into societal acceptance and concerns. Studies leveraging natural language processing (NLP) techniques analyze social media and online reviews to gauge sentiment polarity towards emerging technologies (Pang & Lee, 2008).

### **Methodology-**

A mixed-method approach was adopted, incorporating both qualitative and quantitative sentiment analysis. Data sources included social media discussions, scholarly articles, policy papers, and news reports. Sentiment analysis tools were employed to gauge public and expert opinions on the impact of technology on economic inclusivity. Additionally, case studies of specific technological interventions were analyzed to assess their effectiveness in fostering inclusive growth.

**Quantity Analysis:** Using statistical methods analyze atmosphere data and set the correlation between technological innovation and comprehensive growth indicators.

**Data collection: -**

**Auxiliary data-**

Collect data on technological innovation related to comprehensive growth on platforms of social networks, blogs, forums and news articles. We collect academic documents, main reports and topics about related technologies.

**Sentiment analysis-**

**Select Tools:** NLTK Python, Text Model or Machine Learning Models such as Machine Learning Models (NLP (Natural Language Processing Tools) (NLP) to analyze the atmosphere. Calculate the atmosphere evaluation to determine the trend and pattern.

Determine the main indicators of comprehensive growth (for example, economic opportunities, education and health management, and inequality). Using statistical tools and models to modify technology innovation with these indicators.

**Technological Innovations Driving Inclusive Growth-**

1. Digital Inclusion Technologies such as affordable smartphones, internet connectivity, and e-learning platforms have reduced the digital divide. Initiatives like mobile banking and telemedicine ensure access to financial and healthcare services for under served populations. For example, mobile payment systems like M-Pesa in Kenya have empowered millions by providing financial services to the unbanked.
2. Artificial Intelligence and Machine Learning AI tools have been transformative in agriculture, healthcare, and education. Predictive analytics in farming helps small-scale farmers optimize yields, while AI-driven diagnostic tools enhance healthcare delivery in remote regions.
3. Renewable Energy Solutions Innovations like solar-powered microgrids and affordable energy storage systems have brought electricity to remote areas, fostering economic activities and improving quality of life.
4. Assistive Technologies Assistive devices such as screen readers, hearing aids, and adaptive software ensure that technology is inclusive of people with disabilities, enhancing mobility, communication, and access to education and employment.
5. Blockchain for Financial Inclusion Blockchain technology has transformed access to credit, savings, and secure transactions, particularly in areas with limited financial infrastructure. Microloan platforms utilizing blockchain ensure transparency and trust among stakeholders.

**Sentimental Impact of Technological Innovations-**

1. Empowerment Access to technology instills a sense of empowerment and independence among marginalized groups. For instance, rural entrepreneurs using digital marketplaces can connect with global consumers, enhancing their economic stability and self-esteem.
2. Social Cohesion Communication tools and social media platforms foster community-building and collective resilience, particularly during crises. These technologies strengthen social bonds and foster a sense of belonging.
3. Overcoming Resistance Initial skepticism and mistrust often accompany technological adoption, especially in traditional societies. Awareness campaigns and culturally sensitive designs can help mitigate these challenges.
4. Reduction of Inequalities By bridging access gaps in healthcare, education, and financial services, technology helps reduce disparities, fostering optimism and societal harmony.

### **Challenges and Barriers-**

1. Technological Divide Limited access to infrastructure like electricity and the internet remains a significant barrier in remote areas.
2. Ethical and Privacy Concerns AI algorithms can perpetuate biases, and data privacy concerns may undermine trust in technology, particularly among vulnerable populations.
3. Affordability Advanced technologies often remain out of reach for economically disadvantaged groups due to high costs.
4. Cultural Resistance Sentiments tied to traditional practices may resist rapid technological changes, requiring culturally adaptive solutions.

### **Opportunities and Recommendations-**

1. Collaborative Innovation Public-private partnerships can amplify the reach and impact of inclusive technologies. Governments and tech companies must collaborate to ensure equitable access to innovations.
2. Policy Support Policies that incentivize affordable and accessible technologies can bridge gaps and foster trust in underserved communities.
3. User-Centric Design Designing technologies with a focus on the needs and emotions of end-users ensures higher adoption rates and satisfaction.
4. Localized Solutions Tailoring technological solutions to fit local contexts ensures cultural relevance and effectiveness, making them more impactful.

### **Conclusion-**

Technological innovations hold immense promise for driving inclusive growth. By addressing the emotional and societal dimensions of these advancements, we can ensure that technology fosters empowerment, equity, and shared prosperity. Challenges like infrastructure gaps, affordability, and cultural resistance must be addressed to realize the full potential of technology. With collaborative efforts and a

focus on human-centric values, technological advancements can serve as a powerful catalyst for inclusive and sustainable development.

The study highlights that while technological innovations offer substantial opportunities for inclusive growth, challenges such as accessibility gaps and economic displacement must be addressed. Policymakers should focus on digital literacy initiatives, equitable infrastructure distribution, and ethical AI practices to maximize technology's benefits for all. Future research should further explore strategies for mitigating technological inequalities to achieve truly inclusive economic development.

### References-

1. Al-Fuqaha, A., Guizani, M., Mohammadi, M., Aledhari, M., & Ayyash, M. (2015). Internet of things: A survey on enabling technologies, protocols, and applications. *IEEE Communications Surveys & Tutorials*, 17(4), 2347-2376.
2. Allen, F., Gu, X., & Jagtiani, J. (2021). A survey of fintech research and policy discussion. *Review of Corporate Finance*, 1(3-4), 259-339.
3. Arcese, G., Campagna, G., Flammini, S., & Martucci, O. (2014). Near field communication: Technology and market trends. *Technologies*, 2(3), 143-163.
4. Arthur, W. B. (2009). *The nature of technology: What it is and how it evolves*. Simon & Schuster.
5. Barton, D. L. (1995). *Wellsprings of knowledge: Building and sustaining the sources of innovation*. Harvard Business School Press.
6. Bawack, R., Wamba, S., Carillo, K., & Akter, S. (2022). Artificial intelligence in e-commerce: A bibliometric study and literature review. *Electronic Markets*, 32(1), 1-27.
7. Blank, S. (2013). Why the lean start-up changes everything. *Harvard Business Review*. <https://hbr.org/2013/05/why-the-lean-start-up-changes-everything>
8. Brown, T. (2010). *Change by design*. Lian Jing/Tsai Fong Books.
9. Brynjolfsson, E., & McAfee, A. (2014). *The second machine age: Work, progress, and prosperity in a time of brilliant technologies*. W.W. Norton & Company.
10. Cahill, P., Davidson, I., Atalah, J., Cornelisen, C., & Hopkins, G. (2022). Toward integrated pest management in bivalve aquaculture. *Pest Management Science*, 78(11), 4427-4437.
11. Cannon, S., & Summers, L. H. (2014). How Uber and the sharing economy can win over regulators. *Harvard Business Review*, 13(10), 24-28.
12. Chen, M., & Wang, Y. (2021). Research on Beyond Meat's profitability problems and strategies.

13. Chen, W., & Yuan, Z. (2023). Why Zoom is not doomed yet: Privacy and security crisis response in the COVID-19 pandemic. *American Behavioral Scientist*. <https://doi.org/10.1177/000276422311553>
14. Chesbrough, H. (2019). *Open innovation results: Going beyond the hype and getting down to business*. Oxford University Press.
15. Chesbrough, H. W. (2003). *Open innovation: The new imperative for creating and profiting from technology*. Harvard Business Press.
16. Chong, F. (2021). Enhancing trust through digital Islamic finance and blockchain technology. *Qualitative Research in Financial Markets*, 13(3), 328-341.
17. Christensen, C. M. (2013). *The innovator's dilemma: When new technologies cause great firms to fail*. Harvard Business Review Press.
18. Ciccone, A., & Papaioannou, E. (2007). Red tape and delayed entry. *Journal of the European Economic Association*, 5(2-3), 444-458.
19. Senor, D., & Singer, S. (2011). *Start-up nation: The story of Israel's economic miracle*. McClelland & Stewart.
20. Seubert, S., & Becker, C. (2019). The culture industry revisited: Sociophilosophical reflections on 'privacy' in the digital age. *Philosophy & Social Criticism*, 45(8), 930-947.
21. Shahbandi, M. (2021). Financial technologies for accepting transactions using blockchain technology and cryptocurrency in digital marketing. *International Business & Economics Studies*, 3(4), 23. <https://doi.org/10.22158/ibes.v3n4p23>
22. Sharma, S., Ilavarasan, P., & Karanasios, S. (2023). Small businesses and fintech: A systematic review and future directions. *Electronic Commerce Research*. <https://doi.org/10.1007/s10660-023-09683-5>
23. Shengqi, L. (2020). Structure optimization of e-commerce platform based on artificial intelligence and blockchain technology.
24. Shih, K., Chan, J., Chen, J., & Lai, J. (2020). Ophthalmic clinical skills teaching in the time of COVID-19: A crisis and opportunity. *Medical Education*, 54(7), 663-664.
25. Stam, E. (2015). Entrepreneurial ecosystems and regional policy: A sympathetic critique. *European Planning Studies*, 23(9), 1759-1769.
26. State, B., Park, P., Weber, I., & Macy, M. (2015). The mesh of civilizations in the global network of digital communication. *PLOS One*, 10(5), e0122543.
27. Stringham, E., Miller, J., & Clark, J. (2015). Overcoming barriers to entry in an established industry: Tesla Motors. *California Management Review*, 57(4), 85-103.
28. Sutherland, J., & Sutherland, J. J. (2014). *Scrum: The art of doing twice the work in half the time*. Currency.

29. Tapscott, D., & Tapscott, A. (2016). *Blockchain revolution: How the technology behind Bitcoin is changing money, business, and the world*. Penguin.
30. Tidd, J., & Bessant, J. R. (2020). *Managing innovation: Integrating technological, market, and organizational change*. John Wiley & Sons.
31. Voutos, Y., Mylonas, P., Katheniotis, J., & Sofou, A. (2019). A survey on intelligent agricultural information handling methodologies. *Sustainability*, 11(12), 3278.

**NOTES FOR AUTHORS,**  
The Equanimist...A peer reviewed Journal

### **1. Submissions**

Authors should send all submissions and resubmissions to [theequanimist@gmail.com](mailto:theequanimist@gmail.com). Some articles are dealt with by the editor immediately, but most are read by outside referees. For submissions that are sent to referees, we try to complete the evaluation process within three months. As a general rule, **The Equanimist** operates a double-blind peer review process in which the reviewer's name is withheld from the author and the author's name is withheld from the reviewer. Reviewers may at their own discretion opt to reveal their name to the author in their review, but our standard policy is for both identities to remain concealed. Absolute technical requirements in the first round are: ample line spacing throughout (1.5 or double), an abstract, adequate documentation using the author-date citation system and an alphabetical reference list, and a word count on the front page (include all elements in the word count). Regular articles are restricted to an absolute maximum of 10,000 words, including all elements (title page, abstract, notes, references, tables, biographical statement, etc.).

### **2. Types of articles**

In addition to Regular Articles, **The Equanimist** publishes the Viewpoint column with research-based policy articles, Review Essays, Book Review and Special Data Features.

### **3. The manuscript**

The final version of the manuscript should contain, in this order:

- (a) title page with name(s) of the author(s), affiliation
- (b) abstract
- (c) main text
- (d) list of references
- (e) biographical statement(s)
- (f) tables and figures in separate documents
- (g) notes (either footnotes or endnotes are acceptable)

Authors must check the final version of their manuscripts. against these notes before sending it to us.

The text should be left justified, with an ample left margin. Avoid hyphenation. Throughout the manuscripts, set line spacing to 1.5 or double.

The final manuscript should be submitted in MS Word for Windows.

### **4. Language**

The Equanimist is a Bilingual Journal,i.e. English and हिन्दी. The main objective of an academic journal is to communicate clearly with an international audience.

Elegance in style is a secondary aim: the basic criterion should be clarity of expression. We allow UK as well as US spelling, as long as there is consistency within the article. You are welcome to indicate on the front page whether you prefer UK or US spelling. For UK spelling we use -ize [standardize, normalize] but -yse [analyse, paralyse]. For US spelling,-ize/-yze are the standard [civilize/analyze]. Note also that with US standard we use the serial comma (red, white, and blue). We encourage gender-neutral language wherever possible. Numbers higher than ten should be expressed as figures (e.g. five, eight, ten, but 21, 99, 100); the % sign is used rather than the word 'percent' (0.3%, 3%, 30%).Underlining (for italics) should be used sparingly. Commonly used non-English expressions, like ad hoc and raison d'être, should not be italicized.

### **5. The abstract**

The abstract should be in the range of 200–300 words. For very short articles, a shorter abstract may suffice. The abstract is an important part of the article. It should summarize the

actual content of the article, rather than merely relate what subject the article deals with. It is more important to state an interesting finding than to detail the kind of data used: instead of 'the hypothesis was tested', the outcome of the test should be stated. Abstracts should be

written in the present tense and in the third person (This article deals with...) or passive (... is discussed and rejected). Please consider carefully what terms to include in order to increase the visibility of the abstract in electronic searches.

## **6. Title and headings**

The main title of the article should appear at the top of pg. 1, followed by the author's name and institutional affiliation. The title should be short, but informative. All sections of the article (including the introduction) should have principal subheads. The sections are not numbered. This makes it all the more important to distinguish between levels of subheads in the manuscripts – preferably by typographical means.

## **7. Notes**

Notes should be used only where substantive information is conveyed to the reader. Mere literature references should normally not necessitate separate notes; see the section on references below. Notes are numbered with Arabic numerals. Authors should insert notes by using the footnote/endnote function in MS Word.

## **8. Tables**

Each Table should be self-explanatory as far as possible. The heading should be fairly brief, but additional explanatory material may be added in notes which will appear immediately below the Table. Such notes should be clearly set off from the rest of the text. The table should be numbered with a Roman numeral, and printed on a separate page.

## **9. Figures**

The same comments apply, except that Figures are numbered with Arabic numerals. Figure headings are also placed below the Figure. Example: Figure 1.

## **10. References**

References should be in a separate alphabetical list; they should not be incorporated in the notes. Use the APA form of reference

## **11. Biographical statement**

The biosketch in **The Equanimist** appears immediately after the references. It should be brief and include year of birth, highest academic degree, year achieved, where obtained, position and current institutional affiliation. In addition authors may indicate their present main research interest or recent (co-)authored or edited books as well as other institutional affiliations which have occupied a major portion of their professional lives. But we are not asking for a complete CV.

## **12. Proofs and reprints**

Author's proofs will be e-mailed directly from the publishers, in pdf format. If the article is co-authored, the proofs will normally be sent to the author who submitted the manuscripts. (corresponding author). If the e-mail address of the corresponding author is likely to change within the next 6–9 months, it is in the author's own interest (as well as ours) to inform us: editor's queries, proofs and pdf reprints will be sent to this e-mail address. All authors (corresponding authors and their co-authors) will receive one PDF copy of their article by email.

## **13. Copyright**

The responsibility for not violating copyright in the quotations of a published article rests with the author(s). It is not necessary to obtain permission for a brief quote from an academic article or book. However, with a long quote or a Figure or a Table, written permission must be obtained. The author must consult the original source to find out whether the copyright is held by the author, the journal or the publisher, and contact the appropriate person or institution. In the event that reprinting requires a fee, we must have written confirmation that the author is prepared to cover the expense. With literary quotations, conditions are much stricter. Even a single verse from a poem may require permission.

# THE **Equanimist**

*A peer reviewed refereed journal*

## SUBSCRIPTION ORDER FORM

1. NAME.....  
2. ADDRESS.....  
.....  
.....

TEL.....MOB.....EMAIL.....

3. TYPE OF SUBSCRIPTION:  TICK ONE INDIVIDUAL/INSTITUTION

4. PERIOD OF SUBSCRIPTION: ANNUAL/FIVE YEARS

5. DD.....DATE.....

BANK.....

AMOUNT (IN WORD).....AMOUNT (IN NUMBERS).....

DEAR CHIEF EDITOR,

KINDLY ACNOWLEDGE THE RECEIPT OF MY SUBSCRIPTION AND START  
SENDING THE ISSUE(S) AT FOLLOWING ADDRESS:

.....  
.....  
.....

THE SUBSCRIPTION RATES ARE AS FOLLOWS W.E.F. 01.04.2015

INDIA (RS.)

TYPE	INDIVIDUAL	INSTITUTION
ANNUAL	RS. 1000	RS. 1400
FIVE YEARS	RS. 4500	RS. 6500
LIFETIME	Rs. 18,000	Rs. 20,000

YOURS SINCERELY

SIGNATURE

NAME:

PLACE:

DATE:

Please Fill This Form and deposit the money through net banking. Details are BANK- STATE BANK OF INDIA Name SHREE KANT JAISWAL A/C – 32172975280.IFSC –SBIN0003717 Branch: SINDHORA BAZAR VARANASI. After depositing the money please e-mail the form and receipt at [theequanimist@gmail.com](mailto:theequanimist@gmail.com)

Published By

Oriental Human Development Institute

121/3B1 Mahaveerpuri, Shivkuti Road.

Allahabad-211004