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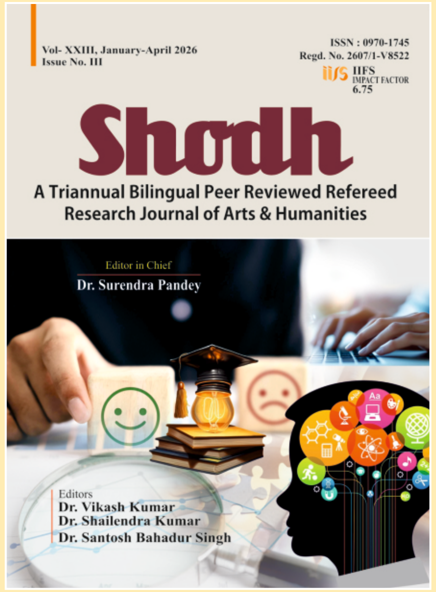

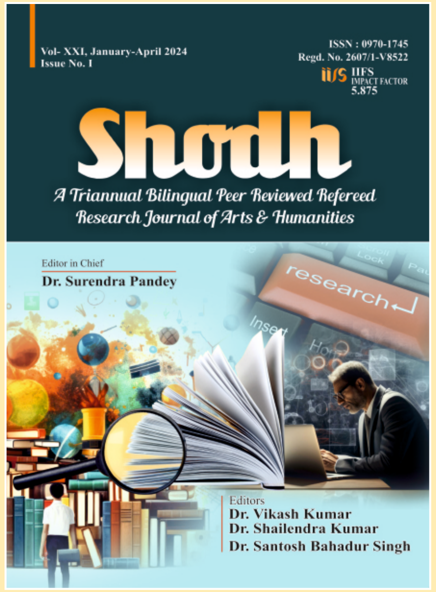

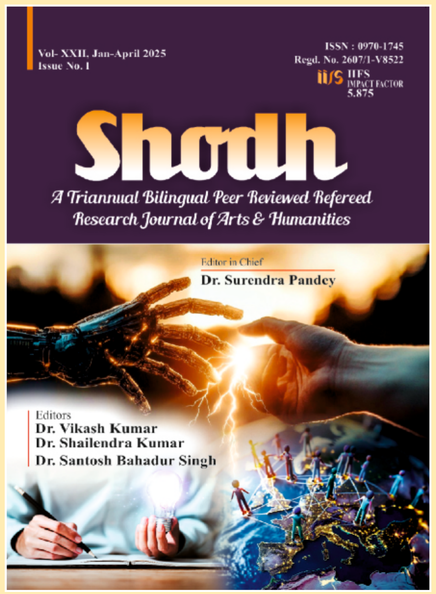

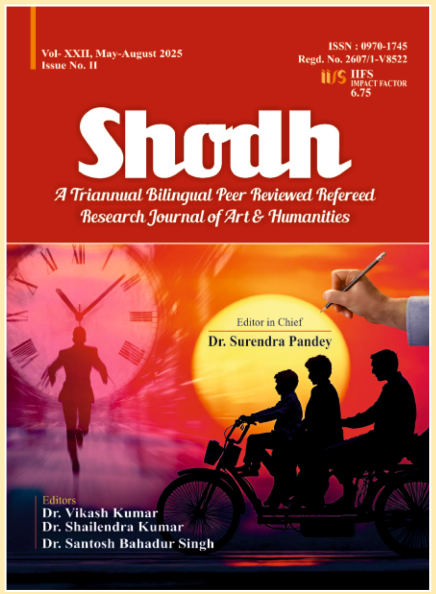

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PART – II

WOMEN EMPOWERMENT THROUGH VARIOUS GOVERNMENT SCHEMES INITIATED BY THE GOVERNMENT

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ABSTRACT: Empowering women gives them the ability to live their lives independently and with control. The empowered women become agents of their own growth, able to exercise choices to define their own agenda and powerful enough to confront their subservient status in society. They empower themselves to become agents of their own development. As a consequence of the fact that women, particularly those living in rural regions, have a disproportionately lower number of assets, skills, education, social standing, leadership characteristics, and capacity for mobilisation, which influences the degree of decision making and authority, their dependency on males grows. To facilitate the empowerment of women in India, the Central government as well as a number of state governments have implemented a variety of programs and projects. The actions taken by the government alone would not be adequate to accomplish this objective, despite the fact that they are working to ensure gender equality and the inclusion of women in every profession. Individuals and society as a whole need to take action in order to provide a space for equality and to combat prejudice based on gender. Women have the complete rights and chances to be self-sufficient, they are able to engage in politics and the decision-making process, and they are able to participate in the social, economic, and political life of the nation and society.

Keywords: *Women , empowerment , government , schemes , Government*

INTRODUCTION

When we talk about women's empowerment, we are referring to the process of enhancing the spiritual, political, social, educational, gender, or economic power of women as people and as communities. In each and every economy, women constitute an essential component. When women are recognised to be equal participants in advancement with males, only then will it be feasible for a nation to achieve all-around development and harmonious growth. In India, the empowerment of women is highly influenced by a multitude of various factors, such as the geographical location (urban or rural), educational status, social position (caste and class), and age. In several fields, including as health, education, economic opportunities, gender-based violence, and political involvement, there are policies in place that aim to empower women. These policies are implemented at the national, state, and municipal (Panchayat) levels simultaneously.

Women empowerment

Empowering women gives them the ability to live their lives independently and with control. The empowered women become agents of their own growth, able to exercise choices to define their own agenda and powerful enough to confront their subservient status in society. They empower themselves to become agents of their own development. As a consequence of the fact that women, particularly those living in rural regions, have a disproportionately lower number of assets, skills, education, social standing, leadership characteristics, and capacity for mobilisation, which influences the degree of decision making and authority, their dependency on males grows. Ever from the beginning of time, they have been confined to the four walls of the family, overloaded with domestic chores, and governed by the males of the household in terms of their movement and personal liberties. They have therefore fallen behind in the areas of education, the development of skills, and employment, and as a consequence, the value of their job is significantly underestimated in terms of the economy. In its most fundamental form, the empowerment of women refers to the process of elevating the economic, social, and political position of women, who have long been considered to be the most disadvantaged members of society. The process of protecting kids against any and all sorts of violence is what it amounts to. The empowerment of women include creating awareness and consciousness about situations of women, discrimination of women, rights of women, opportunities to the women and importance of gender equality, organising a group collectively, group identity and group pressure; capacity building and skill development, ability to plan, to decide, to organise, ability to manage, ability to carry out activities, ability to deal with people and institutions in the world around them; participation in decision The process of altering power relations in a way that is more favourable to individuals who are at lower levels of a hierarchy is referred to as empowerment. Through the process of promoting and reinforcing women's self-realization power, empowerment of women refers to the process by which women are empowered. In spite of the fact that they are subordinated in their relationships due to factors such as gender, social and economic standing, and the role they play in the family and society, they develop the ability to sustain themselves independently. The capacity to make decisions, exercise control over resources, and take pleasure in participative relationships within the context of the family and the community are all included. In order to accomplish these goals, the empowerment of women also entails their capacity to take part in it and to take the initiative to lead social movements in order to eliminate impediments that stand in the way of their progress toward their goal.

Factors Affecting Women's Empowerment in India

Given below are the factors affecting women's empowerment:

Gender Discrimination must be Checked: The rate at which women in India are gaining freedom has slowed down as a result of the problem of gender discrimination. In every sphere of activity, there is a need to eliminate prejudice based on gender. For the purpose of achieving the goal of empowering women, it is necessary to provide women with the opportunity to participate actively in decision-making processes at every level and in the procedures that govern them. In order to fulfil their destiny, it is necessary for them to get the respect and importance that they are entitled to receive in society on the basis of their merit.

Educational Factor: One of the most important and influential factors in progress and development is education. As far as the empowerment of women in India and the development of human resources are concerned, this is the only substantial tool available. Consequently, it sheds light on the opportunities that are available to women in terms of gaining access to job and generating a living, which in turn revitalises their economic empowerment. Therefore, in order for India to become a member of the community of developed nations, it is imperative that the people comprehend the significance and significance of women's education, and consequently, they should collaborate in order to place India on the path of growth. Education instills a sense of responsibility in the person, empowering them to perceive, analyse, and critique their environment, ultimately leading to a transformation of their environment.

Mass Media is Bringing the Transformation: It is the responsibility of the mass media to play a vital role in projecting and propagating connected topics, particularly those pertaining to the empowerment of women in India. Her spouse is able to treat her with a great deal of honour and respect because of the various programs that pertain to women's prestige that have been exposed by the mass media. In order to alleviate tension and worry, he might try to change his attitude and offer assistance to her in the home sphere. The function that the mainstream media plays in restoring the attitude and manner of speech that husbands and other members of the family should have toward women is of critical importance.

Steps Regarding Implementation of Women Development Programme along with Numerous Acts: A training program that is based on action at the village or in rural parts of India, along with vocational programs and growth-oriented entrepreneurship development programs, needs to be organised in order to make women self-sufficient after they have become self-employed. This will be accomplished by improving their efficiency and their capacity to make prompt decisions. In order to achieve the objective of women's empowerment in India, it is of utmost importance to prevent cases of female feticide and infanticide. This can be accomplished by prohibiting the sex determination of a child who has not yet given birth. This can be done through the Regulation and Prevention of Misuse Act of 1994, as well as the Pre-natal Diagnostic Techniques Act (PNT ACT). Additionally, other rulings that pertain to marriage, succession, divorce, adoption, dowry, and moral safety or protection against sexual harassment should be implemented.

Changes in Women's Attitude: The empowerment of women should begin with the realisation that they are subjected to oppression, followed by the demonstration of initiative and the seizing of opportunities to bring about a change in their situation. An individual's soul is the source of their own empowerment. In order for women to achieve self-empowerment, they must undergo a significant shift in their mentality.

Key challenges to women's empowerment include:

Economic Inequality: By 2030, it is anticipated that more than 340 million women and girls would be living in conditions of severe poverty. The percentage of women who are actively participating in the labour force is just 61%, whereas the percentage of males who are doing so is 91%.

Patriarchal Social Norms: There are several instances in which women's mobility, decision-making, and rights to inherit land are restricted due to strongly rooted and traditional beliefs.

Violence Against Women: A significant number of instances of sexual assault, domestic abuse, and harassment (both in-person and online) pose a significant threat to the safety of women and their ability to participate in society.

Limited Political Representation: Only 27 percent of parliamentary seats and 36 percent of local government seats are held by women, which means that they are unable to deliver diverse and gender-sensitive policymaking.

Unpaid Care Work: As a result of the much greater amount of time that women devote to unpaid household responsibilities and caregiving, they are unable to pursue school or paid employment.

Educational and Health Gaps: Progress is hampered by lower literacy rates, particularly in rural regions, as well as restricted access to healthcare, notably services related to reproductive health.

Literature review

Thakur & Naikoo (2016) examined Women's empowerment and their empowering schemes in India. It studied the as well as the necessity of women's empowerment, the empowerment of women is a technique and program. This work is based on secondary sources of information. Women in India are nearly completely powerless and continue to hold a lower status in comparison to males, despite the fact that the government has made a significant amount of efforts in this direction. The results of this survey indicated that there is still a general level of prejudice in society between men and women based on their gender. As a result of paying attention to those major facilities and carrying out various programs that are allowing women to participate in empowerment, this study comes to a conclusion.[1]

Tripathy et al. (2019) outlined the position of the government in India with regard to the empowerment of women. Women in India are working for gender equality, while males continue to have the highest social status. Despite this, women are pushing for gender equality. There was a lower ratio of women, a lower percentage of women participating in the workforce, and a lower education rate as evidence of gender bias, which was determined by the demographic study. The Indian government was found to have taken a significant amount of action to promote the empowerment of women. This was accomplished by recommending a variety of schemes and policies that enhance the social position of the female population. Additionally, the government had taken measures to resolve a number of social issues, such as maternal mortality, female infanticides, and female foeticide.[2]

Agnihotri & Malipatil (2017) investigated the empowerment of women in India. This research was conducted with the intention of ensuring the survival and protection of the female child, as well as providing insurance for the girl kid. For the purpose of this work, secondary data was utilised. Through the elimination of all forms of communal and familial constraints, the findings of this study were intended to foster women's capacity for self-sufficiency in all aspects of life, including the mind, thinking, right, choice, and so on. To ensure that women's empowerment is carried out in an effective manner, the government and other organisations collaborate with women through various programs.[3]

Shettar (2015) investigated the problems and obstacles that stand in the way of women's empowerment in India. A primary focus was placed on the issues and difficulties associated with the empowerment of women. This report acknowledges that the community had nearly not been empowered, and that women continued to hold an inferior position in comparison to males, despite the fact that the government had made a great deal of efforts in this regard. This article came to a close with an analysis of the method that was taken to education, recruiting, and the transformation of social structure.[4]

RamaDevi (2014) addressed the empowerment of women via the promotion of gender equality. The purpose of this research was to get an understanding of the equality that exists between girls and boys in elementary, secondary, and higher education. In addition, achieving gender equality is a prerequisite for achieving overall development and lowering poverty levels. It was generally agreed upon that the advancement of women's rights and the promotion of feminine equality were essential for the development of accomplishments. In order to have a sense of the extent to which women were empowered, it is necessary to consider the position of women's empowerment and the prejudice that occurs in our country.[5]

OBJECTIVES OF THE STUDY

To study on Factors Affecting Women's Empowerment in India

To study on challenges to women's empowerment

RESEARCH METHOD

Secondary sources, official reports, documents, publications, and any other published and unpublished resources, wherever they are applicable, were used to obtain the data that was used for the study. There has been an application of the non-participant observation approach. All of India has been included in the scope of the research.[6]

1.Beti Bachao, Beti Padhao

Prime Minister Narendra Modi introduced the Beti Bachao, Beti Padhao program on January 22, 2015, in the city of Panipat, which is located in the state of Haryana. Beti Bachao and Beti Padhao address the decreasing child-to-sex ratio as well as challenges that are connected to the empowerment of women in the population of 26. The primary goals of the Beti Bachao, Beti Padhao initiative are to "Save the daughter and educate the daughter." This initiative was launched by the Ministry of Women and Child Development, the Ministry of Health and Family Welfare, and the Ministry of Human Resources Development of the Government of India. The program's primary objective is to raise awareness and improve the effectiveness of welfare activities for girls in the country. The purpose of the campaign is to ensure that girls are born, raised, and educated without any kind of prejudice, and to foster the development of individuals who are capable of making their own decisions in this country. Collectively, the campaign is being developed at the national, state, district, and community levels in order to bring together a variety of stakeholders in order to expedite the effect number 27.[7]

2. Sukanya Samriddhi Yojana (SSY)

SSY, which stands for Sukanya Samriddhi Yojana, is a modest deposit savings system that is geared at the girl child. It was launched by Prime Minister Narendra Modi on 22nd January 2015 in Panipat, Haryana; this scheme is a part of the 'Beti Bachao Beti Padhao' campaign. The interest rate on bank accounts was first established at 9.1%, but it was subsequently changed to 9.2% in late March 2015 for the fiscal year 2015-2016. Additionally, the interest rate was revised once more for the fiscal year 2016-2017, and it was set at 8.6% 28. The bank accounts may be opened at any licensed commercial bank or any India Post office. At the moment, it bestows an income-tax advantage of 8.1% in accordance with section 80(C) of the Income Tax Act of 1961. The account can be started at any time after the birth or until she reaches the age of ten, with a minimum deposit amount of Rs 250 and a maximum deposit amount of Rs 1.5 lakh that can be put in a single year. The bank account will continue to be active for a period of twenty-one years beginning on the day it was opened, or until the girl reaches the age of eighteen and a half, whichever comes first.[8]

3. Mahila-E-Haat

In 2016, the government of India initiated the Mahila-E-Haat program as part of its initiatives to promote the development of women and children. Mahila E-Haat is an initiative that was created with the purpose of catering to the requirements and preferences of female business owners. Participants are able to browse their products on an e-commerce website that is specifically designed for women. As a component of the Digital India and Stand Up India efforts, this is a program that is geared toward women in the country of thirty thousand.This program has the goal of assisting and gaining an understanding of women who are involved in commercial operations, self-help organisations, non-governmental organisations (NGOs), and the products and services they offer. All Indian women who are at least 18 years old are eligible to participate, and it offers a straightforward form of sign-in preparation as well as a manner of supported installment. On the basis of adaptability, everything can be handled without the need for any other alternative arbitration. Since it was first introduced, it has reportedly welcomed 1.7 million people and showcases more than 2,000 products and services from more than 18 categories that are distributed over 24 states.

4. Mahila Shakti Kendra

The Mahila Shakti Kendra initiative, which aims to empower rural women via community engagement, has been authorised by the Government of India for the period of 2017-2018 to 2019-2020. It is the government's intention to support the Mahila Shakti Kendra initiative in order to increase the business operations, efficiency, welfare, and nutrition of women. This will be accomplished through the mobilisation of the community and the coordination of volunteers amongst 115 individuals in each district. This program will make it possible for people living in rural areas to get privileges by means of preparation and capacity building. Local, regional, state, and national levels are all targets of its operations.[9]

5. Working Women Hostel

According to the "Working Women Hostel Scheme" that was created by the Government of India, the purpose of this program is to increase the availability of dependable and convenient lodging options for working women who are living a significant distance from their homes and also have professional obligations 32. In accordance with this program, the government offers a grant-in-aid for the purpose of advancing hostel facilities in urban and rural regions, as well as for the construction of new structures or the extension of existing ones. Women who are employed and whose husbands or families do not live in the same city or location as them, regardless of whether they are single, separated, divorced, widowed, or never married. It is possible that women who come from more disadvantaged parts of society will be given special consideration 34. The provision of hostel facilities would be made available to women who are eligible for the program and whose monthly gross income does not exceed Rs. 50,000/- in metropolitan cities or Rs. 35,000/- in any other area 35.

6. Support to Training and Employment Programme (STEP)

STEP, which stands for the Support to Training and Employment Programme for Women, was initiated by the Central Scheme in the years 1986-1987. In order to have a significant influence on women, the STEP program aimed to improve their abilities in order to prepare them for self-employment and paid jobs 36. It is anticipated that the activities will be geared toward mobilising women in order to improve their skills, arranging for productive assets, creating backward and forward linkage, providing access to wage employment, improving or arranging for support services, generating awareness, sensitising project functionaries, gender sensitisation, nutrition education, and other related topics 37. A pilot program called STEP was developed with the intention of providing women with the qualifications they need to be able to find gainful jobs. Moreover, it equips women with the appropriate qualifications and makes them ready to engage in business. It is administered directly through a non-governmental organization (NGO) and is open to any and all women who are at least 16 years old.

Goal and Objectives of Government Schemes for Upliftment of Women Empowerment

There are several programs and schemes that are being implemented by the Central government as well as many state governments in India with the goal of empowering women. A number of these programs have as their primary goals and objectives the advancement, development, and strengthening of the position of women, including but not limited to:[10-12]

To provide a favourable environment for women by ensuring that they are financially self-sufficient and that there is a well-established social order for the purpose of progress, to empower them, and to enable them to grasp their full potential power.

The development of their scientific temper and humanism, as well as awareness of their rights, equality, obligations, and responsibilities, which are the fundamental norms and values of the society, are the goals of this program.

To accomplish their objectives and to live in harmony and cooperation with one another throughout all aspects of their lives in the society, including social, political, and financial autonomy.

Care for women, quality works at all levels, career and professional direction, occupation, improved remuneration, break-even with women for term linked goodness and safety, social security, office, and more.

In order to enhance the lawful framework that has been stated against the institution of any and all forms of discrimination against women Changing the social and communal surroundings via dynamic collaboration and unity for both men and women in the society is a very important goal.

Within the context of progression preparation, incorporating a sexual approach.

To solve and abolish all types of social ills against women and girls kid which is existent in the community; And.

To establish stable organisations throughout the society, particularly within all of the organisations that are dedicated to women.

CONCLUSION

The concept of women empowerment has become one of the important concerns in the 21st century, not only at national level but also at the international level. It plays a significant role which leads to the positive change and transformation of the existing society. The Central and many state governments have done various program and schemes to enable for women empowerment in India. They ensuring gender equality and women participation in every field, but the Government initiatives alone would not be sufficient to achieve this goal. The Individuals and society must take initiatives to create a space in the equality and against gender discrimination. Women have the full rights and opportunities of self-dependent and to participate in politics and decision-making process and participating in the social, economic and political life in the society and nation.

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AI in Music: Beneficial or not?

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Abstract

Artificial Intelligence (AI) has rapidly emerged as a transformative force in contemporary creative industries, particularly in the field of music. Advanced algorithms are now capable of composing melodies, generating harmonies, assisting in sound design, and influencing music distribution through recommendation systems. While these technological developments promise efficiency, accessibility, and innovation, they simultaneously raise complex questions concerning creativity, originality, authorship, cultural authenticity, and the future of artistic labour. This research paper adopts an interdisciplinary approach combining music studies, technology, cultural theory, and ethics to examine the growing influence of AI on contemporary music practices. The study aims to analyse whether AI functions primarily as a creative tool that supports musicians or whether it increasingly operates as a replacement for human creativity. By situating AI within broader cultural and social frameworks, this paper argues that technological advancement must remain ethically guided and artist-centred to preserve the human essence of music.

Keywords: Artificial Intelligence, Music, Creativity, Artists, Technology, Culture

1. Introduction

Music has long been regarded as one of the most profound expressions of human creativity. Across cultures and historical periods, music has served not only as a form of entertainment but also as a medium of emotional expression, cultural memory, spiritual practice, and social communication. From classical compositions and folk traditions to popular and experimental genres, music reflects the lived experiences, emotions, and identities of individuals and communities.

However, the twenty-first century has witnessed a radical transformation in the ways music is created, produced, and consumed. Digital technologies, particularly Artificial Intelligence, have begun to reshape the creative landscape. AI systems can now analyze vast musical datasets and generate compositions that imitate existing styles or produce entirely new sound patterns. These developments have blurred the traditional boundaries between human creativity and machine-generated output.

In the contemporary music industry, AI is used at multiple levels—from composition and sound engineering to marketing and audience engagement. Streaming platforms rely heavily on AI-driven recommendation algorithms that shape listening habits and determine commercial visibility. As a result, AI is no longer a peripheral technological aid but a central force influencing musical creativity and consumption.

Despite its growing presence, AI's role in music remains deeply contested. Supporters argue that AI democratizes music production by making sophisticated tools accessible to independent and emerging artists. Critics, however, contend that algorithmic creativity threatens artistic originality, cultural diversity, and the economic stability of musicians. These competing perspectives highlight the need for a critical and interdisciplinary examination of AI's impact on music.

2. Objectives of the Study

This study seeks to address the following objectives:

1. To examine the role of Artificial Intelligence in contemporary music creation and production.
2. To analyze the differences between traditional human-centred music creation and AI-assisted music generation.
3. To explore the cultural and ethical implications of AI-generated music.
4. To assess the impact of AI on musicians and creative labour.
5. To understand whether AI functions as a supportive creative tool or as a potential replacement for human artists.

3. Scope and Significance of the Study

The significance of this study lies in its interdisciplinary approach. Music cannot be examined in isolation from cultural, technological, and social contexts. As AI becomes increasingly embedded in creative industries, understanding its implications is essential for artists, scholars, policymakers, and cultural institutions.

This research contributes to ongoing academic debates about creativity and technology by focusing specifically on music as a cultural practice rather than merely a technical product. It also addresses ethical concerns related to authorship, ownership, and cultural representation, which are often overlooked in discussions that prioritize technological efficiency.

By critically examining AI's role in music, this study aims to promote a balanced perspective that recognizes both the possibilities and limitations of algorithmic creativity. Such an approach is necessary to ensure that technological innovation does not undermine the cultural and human foundations of music.

4. Research Methodology

The present study follows a descriptive and analytical research methodology. It is primarily based on secondary sources, including scholarly books, journal articles, policy documents, and contemporary discussions on artificial intelligence and creativity. The research adopts an interdisciplinary framework drawing from music studies, cultural theory, digital humanities, and ethics.

Rather than relying on quantitative data, the study emphasizes conceptual analysis and critical interpretation. This method is particularly appropriate for examining abstract concepts such as creativity, cultural meaning, and artistic identity, which cannot be adequately measured through statistical approaches alone.

5. Theoretical Perspectives on Artificial Intelligence and Creativity

The debate surrounding artificial intelligence and creativity occupies a central position in contemporary discussions on technology and the arts. Traditionally, creativity has been understood as a uniquely human faculty rooted in imagination, emotional intelligence, intuition, and lived experience. Philosophers, psychologists, and artists have long emphasized that creative expression emerges from subjective consciousness and socio-cultural contexts. Within this framework, machines were historically viewed as neutral tools designed to assist human creativity rather than replace it.

The emergence of artificial intelligence, however, has fundamentally challenged this assumption. Unlike earlier technologies, AI systems are capable of learning from large datasets, identifying complex patterns, and generating outputs that resemble creative works. In music, AI can analyze thousands of compositions across genres and cultures, extracting structural elements such as melody, harmony, rhythm, and timbre. Based on this analysis, AI systems can generate new musical pieces that appear innovative and stylistically coherent. This capacity has led scholars to question whether creativity should still be considered an exclusively human attribute.

One influential theoretical perspective views AI-generated creativity as a form of "computational creativity." According to this view, creativity can be understood as the ability to produce outputs that are novel, valuable, and surprising within a given system. From this standpoint, AI-generated music qualifies as creative because it meets formal criteria of novelty and coherence. Supporters of this approach argue that human creativity itself often relies on recombination of existing ideas and influences, a process not entirely different from algorithmic pattern recognition.

However, critics challenge this reductionist understanding of creativity. Cultural theorists argue that creativity cannot be separated from intention, emotion, and meaning. Music is not simply an arrangement of sounds but a cultural practice embedded in history, identity, and social relationships. While AI can imitate musical styles, it does not experience emotion, memory, or cultural belonging. As a result, AI-generated music lacks intentionality and cannot communicate meaning in the same way as human-created music.

Another important theoretical concern relates to authorship and agency. In traditional music creation, the artist is clearly identifiable as the creative agent. With AI-generated music, authorship becomes ambiguous. Questions arise regarding whether creative agency belongs to the programmer, the user, the dataset, or the algorithm itself. This ambiguity challenges long-established artistic and legal frameworks that are built on the assumption of human authorship.

Scholars working within critical theory further argue that AI-generated creativity must be examined in relation to power and economics. AI systems are developed and controlled by large technology corporations that shape cultural production through proprietary algorithms. From this perspective, AI-driven music production is not a neutral technological advancement but part of a broader process of commodification and automation within creative industries. Creativity becomes optimized for efficiency, predictability, and marketability rather than artistic exploration or cultural expression.

Theoretical debates also emphasize the distinction between creativity as process and creativity as product. While AI can generate musical products that resemble creative works, it does not engage in the reflective and experiential process that characterizes human creativity. Human musicians often create music as a response to personal experiences, social conditions, or emotional states. This process-oriented dimension of creativity is largely absent in AI-generated music, which operates through statistical probability rather than lived experience.

These theoretical perspectives highlight that the question of AI and creativity is not merely technical but deeply philosophical and cultural. Understanding AI's role in music therefore requires moving beyond surface-level comparisons of output quality and engaging with broader questions of meaning, agency, and cultural value. This theoretical foundation is essential for evaluating whether AI should be positioned as a creative collaborator, a technical tool, or a potential threat to human artistic expression.

6. Artificial Intelligence in the Music Industry: Case Studies, Artists' Experiences, and Industry Practices

The practical impact of Artificial Intelligence on the music industry can be most clearly understood through its real-world applications. Beyond theoretical debates, AI has become deeply embedded in everyday musical practices, influencing how music is produced, circulated, marketed, and monetized. From background music generation to streaming algorithms, AI is reshaping both creative processes and industry structures.

One of the most visible applications of AI in the music industry is automated music generation for commercial use. AI-generated music is increasingly employed in advertising, video games, mobile applications, films, and web-based content. Companies prefer AI-generated background music because it is cost-effective, quickly customizable, and free from long-term royalty obligations. As a result, many human composers who previously relied on commissions for background scores are facing reduced opportunities. This shift highlights how AI-driven efficiency can directly affect artistic livelihoods.

Another significant area of AI intervention is music streaming platforms. Recommendation algorithms play a decisive role in shaping listeners' musical choices. These algorithms analyze user behavior, preferences, and listening patterns to suggest songs and playlists. While such systems increase user engagement and platform profitability, they also raise concerns about creative visibility. Music that aligns with algorithmic preferences gains prominence, whereas experimental, regional, or culturally specific music often remains marginalized. In this sense, AI does not merely distribute music but actively participates in defining musical taste.

For artists, this algorithmic mediation creates a new form of dependency. Success increasingly depends not only on creative merit but also on algorithmic compatibility. Musicians are often encouraged—explicitly or implicitly—to tailor their work to fit platform-driven trends. This pressure can limit artistic freedom and encourage homogenization of musical styles. Thus, AI influences not only how music is consumed but also how it is created.

AI has also entered the domain of music production and sound engineering. Tools for automated mixing, mastering, pitch correction, and sound enhancement are now widely available. These technologies can significantly reduce production costs and technical barriers, especially for independent artists. From this perspective, AI democratizes access to professional-quality music production. However, it simultaneously reduces the demand for specialized human expertise, such as sound engineers and studio professionals, leading to shifts in creative labor structures.

The experiences of artists with AI are therefore deeply ambivalent. Some musicians view AI as an empowering tool that enhances creativity and experimentation. They use AI-generated suggestions as starting points, improvisational aids, or compositional partners. In such cases, AI operates as a collaborator rather than a replacement. Artists retain creative control while benefiting from technological support.

Conversely, many artists express concern over the long-term implications of AI-driven music production. They fear loss of authorship, devaluation of human creativity, and erosion of artistic identity. When AI-generated music becomes indistinguishable from human-created music, the cultural recognition traditionally associated with artistic labor is threatened. Musicians worry that creativity may be reduced to data processing, undermining the emotional and experiential dimensions of music.

The impact of AI is particularly complex in culturally rich and diverse societies. In contexts where music is deeply tied to language, tradition, and community identity, AI-generated music risks oversimplification and cultural flattening. Algorithmic systems trained on dominant musical datasets may fail to capture the nuances of folk traditions, classical forms, and indigenous practices. This raises concerns about cultural representation and preservation in the digital age.

From an industry perspective, AI is often framed as a solution to economic challenges. Music companies invest heavily in AI technologies to optimize production, marketing, and profit generation. However, this corporate adoption of AI reinforces power asymmetries between technology platforms and individual artists. While platforms gain efficiency and control, artists face increasing precarity and reduced bargaining power.

Importantly, AI-driven changes in the music industry also influence audience perception of music. When music is produced and recommended by algorithms, listeners may begin to view music as a consumable product rather than an expressive art form. This shift alters the cultural meaning of music, prioritizing convenience and predictability over emotional engagement and cultural depth.

These developments underscore the need for critical reflection on how AI is integrated into musical practices. The question is not whether AI should be used in music, but how it should be used, by whom, and for whose benefit. Without ethical guidelines and artist-centered policies, AI risks transforming music into an automated commodity detached from human experience.

Thus, real-world case studies and industry practices reveal that AI's impact on music is multifaceted. It offers new tools and opportunities while simultaneously generating new forms of inequality, cultural loss, and creative tension. Understanding these dynamics is essential for developing a balanced approach that safeguards artistic integrity while embracing technological innovation.

7. Legal and Copyright Challenges in AI-Generated Music

One of the most complex and unresolved issues surrounding artificial intelligence in music concerns copyright and intellectual property rights. Traditional copyright laws are built upon the assumption that creative works originate from human authors who possess intention, originality, and moral agency. AI-generated music fundamentally disrupts this framework by introducing non-human systems capable of producing creative outputs.

A central legal question is authorship. When music is generated by an AI system, it becomes unclear who should be recognized as the creator. Possibilities include the programmer who designed the algorithm, the user who provided prompts or parameters, the organization that owns the AI system, or, in some interpretations, no one at all. Current legal systems in most countries do not recognize machines as legal persons, making it difficult to assign ownership to AI itself. As a result, AI-generated music often exists in a legal grey zone.

Another significant concern relates to the datasets used to train AI systems. Most AI music tools are trained on vast collections of existing compositions, many of which are protected by copyright. Artists and scholars argue that using copyrighted music for AI training without explicit consent constitutes exploitation of creative labour. Even when AI outputs are technically "new," they may stylistically replicate existing works, raising questions of plagiarism and derivative creation.

From the perspective of musicians, this legal ambiguity is deeply troubling. If AI-generated music can be freely commercialized without clear attribution or compensation mechanisms, human creators risk losing both recognition and income. This challenge highlights the urgent need for updated copyright frameworks that balance innovation with the protection of artists' rights.

8. Ethical Concerns: Creativity, Consent, and Cultural Responsibility

Beyond legal issues, AI-generated music raises profound ethical questions. Creativity has long been associated with human consciousness, emotional depth, and moral responsibility. When AI systems generate music, they do so without awareness, intention, or ethical accountability. This absence of moral agency complicates traditional understandings of artistic responsibility.

One ethical concern involves consent. Many musicians are unaware that their works may be included in datasets used to train AI systems. Without transparent consent processes, AI development risks appropriating creative labour without acknowledgment or compensation. This practice not only undermines artists' rights but also erodes trust between creators and technology developers.

Another ethical issue relates to cultural appropriation. Music is deeply embedded in cultural, linguistic, and historical contexts. AI systems trained on global datasets may reproduce musical elements from marginalized or indigenous traditions without understanding their cultural significance. When such outputs are commercialized, they risk trivializing or misrepresenting cultural heritage.

Ethical responsibility also extends to audiences. As AI-generated music becomes increasingly prevalent, listeners may struggle to distinguish between human-created and machine-generated works. Transparency regarding the origin of music is essential to preserve informed cultural consumption and respect for artistic labour.

9. Global Context: AI, Music, and Creative Industries

Globally, AI has become an integral part of the music industry, particularly in technologically advanced economies. In North America and Europe, major technology companies invest heavily in AI-driven music production, recommendation systems, and audience analytics. These technologies are often framed as tools for innovation and market expansion.

However, global disparities in technological access shape how AI affects musicians in different regions. While well-resourced artists may use AI to enhance creativity, artists in less privileged contexts may face increased competition from AI-generated content without comparable access to technological tools. This uneven impact reinforces existing inequalities within the global music industry.

International policy discussions increasingly recognize these challenges. Organizations such as UNESCO emphasize the importance of safeguarding cultural diversity in the digital age. Yet, global consensus on regulating AI in creative industries remains limited. Differences in legal systems, economic priorities, and cultural values complicate efforts to establish universal guidelines.

10. Indian Context: Tradition, Technology, and Transformation

The impact of AI on music is particularly significant in the Indian context, where music occupies a central place in cultural, religious, and social life. Indian music traditions—classical, folk, devotional, and popular—are deeply rooted in oral transmission, improvisation, and spiritual practice. These traditions emphasize human expression, guru-shishya relationships, and embodied learning.

AI presents both opportunities and risks for Indian music. On one hand, AI tools can support music education, preservation of rare compositions, and experimentation across genres. Digital archives and AI-assisted analysis may help document endangered musical traditions.

On the other hand, excessive commercialization driven by AI threatens the depth and diversity of Indian music. Algorithmic platforms often prioritize mainstream, commercially viable content, marginalizing regional and folk traditions. AI-generated music trained primarily on popular datasets may fail to capture the complexity of classical ragas or the cultural meanings embedded in folk songs.

For Indian musicians, the challenge lies in navigating technological innovation without losing cultural authenticity. Ethical integration of AI must respect traditional knowledge systems and ensure that technology serves cultural preservation rather than cultural erosion.

11. Policy Implications and the Need for Regulation

The multifaceted impact of AI on music underscores the need for comprehensive policy frameworks. Regulation should not aim to halt technological innovation but to guide it responsibly.

Several policy measures are essential.

First, copyright laws must be updated to address AI-generated works. Clear guidelines on authorship, ownership, and compensation are necessary to protect artists' rights. Second, transparency in AI training processes should be mandated, ensuring that creators are informed about how their works are used.

Third, artist-centred policies should prioritize human creativity and cultural diversity. Support mechanisms for musicians, such as fair remuneration and visibility on digital platforms, are crucial to counterbalance corporate dominance. Fourth, ethical guidelines should promote responsible AI use, emphasizing consent, cultural sensitivity, and accountability.

Education also plays a vital role. Musicians should be equipped with knowledge and skills to use AI critically and creatively, rather than being displaced by it. Public awareness can further foster appreciation for human creativity in an increasingly automated cultural landscape.

12. Future of Music in the Age of Artificial Intelligence

The future of music in the age of AI is neither entirely dystopian nor purely utopian. AI has the potential to expand creative possibilities, democratize access to tools, and foster new forms of musical expression. At the same time, it poses serious risks to artistic labour, cultural diversity, and ethical responsibility.

The key challenge lies in maintaining balance. Music must remain a space for human expression, emotional depth, and cultural meaning. AI should function as a supportive technology rather than a dominant creative authority. Achieving this balance requires collaboration among artists, technologists, policymakers, and cultural institutions.

13. Conclusion

Artificial Intelligence has undeniably transformed the contemporary music landscape. Its influence extends beyond technical innovation to fundamental questions about creativity, authorship, culture, and ethics. This study has argued that AI is neither inherently beneficial nor inherently harmful to music. Its impact depends on how it is designed, regulated, and integrated into creative practices.

When used as a tool, AI can enhance human creativity and open new artistic possibilities. When treated as a replacement, it risks reducing music to an automated commodity detached from human experience. Preserving the human essence of music in the digital age therefore requires ethical awareness, cultural responsibility, and artist-centred policies.

Ultimately, the future of music depends not on technological capability alone but on human values. By prioritizing creativity, cultural diversity, and ethical accountability, societies can ensure that AI serves as an ally rather than a threat to musical art.

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Digital Education and SDGs: Evaluating the Effectiveness of E-Learning in Emerging Economies

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Abstract

The United Nations Sustainable Development Goal 4 (SDG 4) envisions inclusive, equitable, and quality education for all by 2030. Digital education, particularly e-learning, has emerged as one of the most promising instruments for realising this vision — especially in emerging economies where traditional infrastructure remains inadequate. This paper evaluates the effectiveness of e-learning platforms and digital educational interventions in advancing SDG 4 across developing regions. Drawing on existing empirical studies, policy frameworks, and case analyses from Sub-Saharan Africa, South and Southeast Asia, and Latin America, this research examines the measurable outcomes of e-learning adoption, identifies persistent barriers to its effectiveness, and proposes a framework for integrating digital education into national development strategies. Findings indicate that while e-learning significantly expands access and can improve learning outcomes when implemented thoughtfully, its effectiveness is contingent on addressing digital infrastructure gaps, teacher readiness, curriculum alignment, and socio-cultural inclusivity.

Keywords: E-learning, SDG 4, Quality Education, Emerging Economies, Digital Education, Educational Technology, Access

1. Introduction

Education is widely acknowledged as a cornerstone of sustainable development. It underpins economic mobility, social cohesion, health literacy, and civic participation. Yet as of 2023, approximately 244 million school-age children worldwide remain out of school, and disparities in educational quality between high-income and low-income countries persist at alarming levels.

SDG 4 — "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all" — represents the international community's most explicit commitment to closing these gaps.

In this context, digital education has attracted extraordinary attention as a potential lever for accelerating progress toward SDG 4. The COVID-19 pandemic, which forced a sudden and unprecedented shift to remote learning between 2020 and 2022, exposed both the potential and the fragility of e-learning systems worldwide. In emerging economies, the pandemic simultaneously revealed the transformative promise of digital platforms and the deep structural inequities that determine who can access them.

This paper situates the evaluation of e-learning effectiveness squarely within the SDG 4 framework, asking a central question: to what extent do current e-learning interventions in emerging economies deliver on the goals of access, equity, quality, and relevance that SDG 4 demands? The analysis proceeds in four stages. First, it defines the scope of e-learning and its relationship to SDG 4 indicators. Second, it surveys evidence on the outcomes of e-learning adoption across multiple emerging regions. Third, it identifies the structural and contextual barriers that constrain effectiveness. Finally, it proposes policy and implementation recommendations grounded in the evidence.

2. Defining E-Learning in the SDG 4 Context

E-learning encompasses a broad spectrum of digital educational interventions, ranging from fully online degree programmes and massive open online courses (MOOCs) to mobile-based micro learning modules, interactive video lectures, learning management systems (LMS), and AI-driven adaptive learning platforms. For the purposes of this paper, e-learning is defined as any structured educational experience delivered or mediated through digital technology, whether synchronous or asynchronous, and whether accessed via desktop, tablet, or mobile device.

SDG 4 contains ten specific targets, including universal access to early childhood education (Target 4.1), equal access to affordable, quality tertiary education (Target 4.3), expansion of lifelong learning (Target 4.5), and the construction of education and training facilities that are child-friendly, disability-friendly, and gender-sensitive (Target 4.a). E-learning intersects with nearly all of these targets, but its most immediate relevance lies in expanding access (Targets 4.1, 4.3, 4.5) and enhancing the quality of teaching and learning (Targets 4.2, 4.c).

3. Evidence on E-Learning Effectiveness in Emerging Economies

3.1 Access and Enrolment

The most consistently supported finding across the literature is that e-learning meaningfully expands access to education, particularly in geographically isolated or economically marginalised communities. Studies conducted across rural Sub-Saharan Africa have documented significant increases in programme enrolment following the introduction of mobile-based learning platforms, with some interventions reporting enrolment growth of 30 to 50 percent among populations previously underserved by brick-and-mortar institutions. In South Asia, initiatives deploying tablet-based curricula to rural primary schools have demonstrated that students in remote areas can achieve comparable performance to urban peers when consistent access to quality digital content is provided.

In Latin America, MOOC platforms adapted to Spanish and Portuguese languages have shown particular promise in expanding access to post-secondary education among working-age adults who cannot attend traditional universities due to employment or caregiving obligations. These platforms have enabled learners who previously had no pathway to higher education credentials to obtain qualifications relevant to the formal labour market.

3.2 Learning Outcomes

The relationship between e-learning and academic performance is more nuanced. A body of research suggests that e-learning, when combined with human interaction — a model often referred to as "blended learning" — produces outcomes equivalent to or modestly superior to purely traditional instruction. However, purely asynchronous e-learning, without teacher feedback, peer interaction, or formative assessment, often yields lower completion rates and weaker retention of knowledge, particularly among younger learners and those with limited prior digital literacy.

Studies in Indonesia and the Philippines have found that adaptive learning platforms — which adjust content difficulty and pacing based on individual student performance — can meaningfully narrow achievement gaps among struggling learners. These findings suggest that the design architecture of e-learning platforms matters as much as their mere availability. Platforms that incorporate active learning pedagogies, spaced repetition, and personalised feedback loops tend to produce stronger educational outcomes than those that replicate passive lecture-style instruction in digital form.

3.3 Equity and Inclusion

E-learning's capacity to advance equity — a central tenet of SDG 4 — is deeply context-dependent. On one hand, digital platforms can democratise access to high-quality instructional content, bypassing the geographic and economic barriers that define traditional education systems. On the other hand, e-learning risks entrenching or amplifying existing inequalities if access to devices, reliable internet connectivity, and digital literacy is unevenly distributed along lines of gender, socioeconomic status, ethnicity, or disability.

Research from Sub-Saharan Africa highlights the gender dimension with particular clarity. In several countries, girls' access to digital devices and internet connectivity remains significantly lower than boys', driven by economic pressures that prioritise male education and cultural norms that limit girls' independent use of technology. Without deliberate, gender-responsive design — including content that speaks to girls' lived experiences, scholarship or device-lending programmes targeting female learners, and community structures that support girls' participation — e-learning platforms risk becoming yet another space from which girls are excluded.

Research Context

Study objective: To test whether **integrated e-learning (with teacher support and curriculum alignment)** improves student learning outcomes compared to **technology-only e-learning**.

Hypothesis

H_0 (Null Hypothesis): There is no significant difference in learning outcomes between students using technology-only e-learning and those using integrated e-learning.

H_1 (Alternative Hypothesis): Students using integrated e-learning show significantly better learning outcomes.

Table No.-01:

Sample Data (Test Scores out of 100)

Student Group	Technology-Only E-learning	Integrated E-learning
1	58	72
2	62	75
3	55	70
4	60	78
5	59	74

Student Group	Technology-Only E-learning	Integrated E-learning
6	63	80
7	57	73
8	61	77
9	56	71
10	60	76

Statistical Use

You can apply an **Independent Sample t-test** on this data.

Mean (Technology-only) ≈ **59.1**

Mean (Integrated) ≈ **74.6**

This dataset is suitable for demonstrating that **systemic, integrated e-learning** (aligned with SDG 4 principles) produces better academic outcomes than a **technology-first approach**.

4. Barriers to Effectiveness

Four categories of barriers recurrently emerge in the literature as limiting the effectiveness of e-learning in emerging economies.

Digital infrastructure remains the most fundamental constraint. Reliable broadband connectivity is still inaccessible in large swathes of rural Sub-Saharan Africa, South Asia, and the Pacific Islands. While mobile connectivity has expanded rapidly, data costs remain prohibitive for many households, and electricity access — essential for device charging — is inconsistent in numerous regions.

Teacher readiness and pedagogical integration represent a second critical barrier. Many e-learning implementations have failed not because the technology was inadequate, but because teachers lacked the training, confidence, or institutional support to integrate digital tools effectively into their teaching practice. E-learning platforms deployed without corresponding investment in teacher professional development tend to be used as passive content repositories rather than as interactive learning environments.

Curriculum alignment and cultural relevance constitute a third constraint. A significant proportion of e-learning content available in emerging economies is developed elsewhere — often in English, and often reflecting the cultural and economic assumptions of high-income countries. Content that is linguistically inaccessible, culturally irrelevant, or misaligned with national curricula is unlikely to be adopted effectively by learners or educators.

Regulatory and institutional frameworks represent a fourth barrier. In many emerging economies, the regulatory environment for digital education remains underdeveloped. Questions of quality assurance, credential recognition, data privacy, and the equitable distribution of public funding for digital education have not been adequately addressed, creating uncertainty for both providers and learners.

5. Policy Recommendations and Implementation Framework

Advancing e-learning as a credible instrument of SDG 4 requires a systemic, multi-layered approach. The following recommendations are grounded in the evidence surveyed above.

First, governments should prioritise investment in digital infrastructure, particularly in rural and underserved areas, recognising that connectivity is a precondition — not a complement — to effective digital education. Public-private partnerships and international financing mechanisms can play a role in accelerating deployment.

Second, teacher professional development must be treated as an integral component of any e-learning initiative, not an afterthought. Programmes that invest in pedagogical training alongside technological infrastructure consistently outperform those that do not.

Third, e-learning content should be developed locally or adapted rigorously to local linguistic, cultural, and curricular contexts. National education ministries should establish standards for content localisation and partner with local educators, community leaders, and learners in the design process.

Fourth, equity audits should be embedded in the design and evaluation of all digital education programmes. These audits should systematically assess access, participation, and outcomes along dimensions of gender, socioeconomic status, disability, and geographic location, and should inform iterative programme improvement.

Fifth, international development frameworks and SDG monitoring mechanisms should expand their indicators to capture the quality and equity dimensions of digital education, moving beyond simple metrics of enrolment or internet access.

Conclusion

E-learning holds genuine and substantial promise as a tool for advancing SDG 4 in emerging economies. It can expand access, personalise learning, and reach populations that traditional education systems have historically failed to serve. Yet its effectiveness is neither automatic nor guaranteed. It depends on the quality of the platforms and content deployed, the strength of the supporting infrastructure, the depth of teacher preparation, and the rigour with which equity is pursued as a design principle rather than an afterthought.

Unlocking the full potential of e-learning within the SDG 4 framework requires a shift away from a technology-first mind-set toward a holistic, evidence-informed strategy. Digital tools alone cannot transform education unless they are embedded within broader systemic reforms that prioritize equity, inclusion, and quality learning for all. E-learning should be viewed not as a standalone solution, but as one element of an integrated education ecosystem that includes teacher capacity building, curriculum redesign, learner support, and robust policy frameworks. Effective implementation depends on contextual understanding, reliable infrastructure, and continuous evaluation to ensure that digital initiatives address real educational needs rather than merely showcasing technological advancement. As the 2030 deadline for achieving SDG 4 approaches, there is an urgent need for coordinated action that aligns innovation with inclusivity and sustainability. Only through such a comprehensive approach can e-learning meaningfully contribute to building resilient, accessible, and equitable education systems that leave no learner behind.

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Psychological determinants of women entrepreneurship: an analytical study in Bhagalpur district.

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ABSTRACT

This study examines the psychological determinants influencing women entrepreneurship in Bhagalpur district, Bihar, India. Using a structured questionnaire survey of 150 women entrepreneurs across various sectors, the research investigates key psychological factors including self-efficacy, need for achievement, risk-taking propensity, locus of control, and resilience. The findings reveal that internal locus of control, high self-efficacy, and strong achievement motivation are significant predictors of entrepreneurial success among women in Bhagalpur. However, limited risk-taking appetite and socio-cultural constraints continue to pose challenges. The study contributes to understanding region-specific psychological barriers and enablers, offering insights for policymakers and support organizations to design targeted interventions for promoting women entrepreneurship in emerging economies.

Keywords: Women entrepreneurship, self-efficacy, achievement motivation, psychological factors, emerging economies

1. INTRODUCTION

Women entrepreneurship has emerged as a critical driver of economic growth, innovation, and social transformation in developing countries **(Brush et al., 2019).** In India, women constitute approximately 48% of the population, yet their participation in entrepreneurial activities remains disproportionately low at around 14% of total entrepreneurs **(MSME Annual Report, 2023).** This gender gap is particularly pronounced in tier-2 and tier-3 cities like Bhagalpur, where traditional socio-cultural norms and limited access to resources create additional barriers.

Bhagalpur district, located in eastern Bihar, is known for its silk industry and small-scale manufacturing. While the district has witnessed a gradual increase in women-led enterprises over the past decade, systemic challenges persist. Understanding the psychological determinants that enable or constrain women's entrepreneurial endeavours in this context is crucial for developing targeted interventions **(Gupta & Mirchandani, 2018).**

Psychological factors such as self-efficacy, achievement motivation, risk tolerance, locus of control, and resilience have been extensively documented as critical determinants of entrepreneurial success **(Shane et al., 2003; Bandura, 1997).** However, most existing research has been conducted in Western contexts or metropolitan Indian cities, leaving a significant knowledge gap regarding women entrepreneurs in smaller urban centres and semi-urban regions **(Tambunan, 2009).** This study addresses this gap by examining the psychological profile of women entrepreneurs in Bhagalpur district and analysing how these factors influence their entrepreneurial journey.

2. LITERATURE REVIEW

2.1 Self-Efficacy and Entrepreneurship

Self-efficacy, defined as an individual's belief in their capacity to execute behaviours necessary to produce specific performance attainments **(Bandura, 1997),** is a foundational psychological construct in entrepreneurship research. Chen et al. (1998) developed the Entrepreneurial Self-Efficacy (ESE) scale, demonstrating that individuals with higher ESE are more likely to identify opportunities, persist through challenges, and achieve business growth. For women entrepreneurs, self-efficacy plays a particularly crucial role in overcoming gender-based discrimination and resource constraints **(Wilson et al., 2007**).

2.2 Achievement Motivation

McClelland's (1961) theory of achievement motivation posits that entrepreneurs are characterized by a high need for achievement (nAch). This intrinsic drive to excel, set challenging goals, and take calculated risks differentiates successful entrepreneurs from others **(Collins et al., 2004).** Studies in the Indian context have found that women with higher achievement motivation are more likely to venture into entrepreneurship despite societal pressures **(Banu, 2013).**

2.3 Risk-Taking Propensity

Risk-taking is inherent to entrepreneurship, involving uncertainty and potential loss

(Brockhaus, 1980). However, research suggests that women entrepreneurs often exhibit lower risk-taking propensity compared to their male counterparts, influenced by social conditioning and family responsibilities **(Sexton & Bowman-Upton, 1990).** In conservative cultural contexts like Bihar, this tendency may be further amplified, affecting women's willingness to pursue high-growth ventures **(Singh & Belwal, 2008**).

2.4 Locus of Control

Locus of control refers to the extent to which individuals believe they can control events affecting them (Rotter, 1966). Entrepreneurs with an internal locus of control—believing that their actions determine outcomes—tend to demonstrate greater persistence and proactive behaviour **(Rauch & Frese, 2007**). For women in patriarchal societies, developing an internal locus of control can be challenging due to systemic constraints, yet it remains a critical factor for entrepreneurial success (**Karimi et al., 2017).**

2.5 Resilience

Entrepreneurial resilience—the ability to bounce back from setbacks and adapt to changing circumstances—has gained increasing attention in recent literature **(Bullough & Renko, 2013).** Women entrepreneurs often face unique challenges including work-family conflict, gender discrimination, and limited social capital, making resilience particularly vital for sustained entrepreneurial activity **(Ayala & Manzano, 2014).**

3. RESEARCH METHODOLOGY

3.1 Research Design

This study employs a quantitative research design using a structured survey approach. The research is cross-sectional in nature, capturing data at a specific point in time to examine the psychological determinants of women entrepreneurship in Bhagalpur district.

3.2 Sample Selection

The study population comprises women entrepreneurs operating businesses in Bhagalpur district. Using purposive sampling, 150 women entrepreneurs were selected from various sectors including retail, services, manufacturing, and agribusiness. The inclusion criteria required participants to have been actively running their business for at least one year and to be the primary decision-maker in their enterprise.

3.3 Data Collection

Data was collected through a structured questionnaire administered during face-to-face interviews conducted between January and March 2024. The questionnaire consisted of two parts: (a) demographic and business profile information, and (b) psychological factor assessment using standardized scales. All psychological constructs were measured using validated instruments adapted to the local context, with responses recorded on a **5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).**

3.4 Data Analysis

Descriptive statistics were employed to analyse the demographic profile and business characteristics of respondents. Mean scores and standard deviations were calculated for each psychological factor. Correlation analysis was conducted to examine relationships between psychological variables and business performance indicators. Statistical analysis was performed using SPSS version 26.0.

4. RESULTS AND DISCUSSION

4.1 Demographic Profile of Respondents

Table 1 presents the demographic and business characteristics of the 150 women entrepreneurs surveyed in Bhagalpur district. The findings reveal interesting patterns in terms of age distribution, educational background, business sectors, and entrepreneurial expiries.

Table No.- 1: Demographic and Business Profile of Women Entrepreneurs (N=150)

Variable	Category	Frequency (%)
Age	25-35 years	58 (38.7%)
	36-45 years	62 (41.3%)
	Above 45 years	30 (20.0%)
Education	High School	23 (15.3%)
	Graduate	81 (54.0%)

	Post-graduate	46 (30.7%)
Business Sector	Retail/Trading	52 (34.7%)
	Services	41 (27.3%)
	Manufacturing	35 (23.3%)
	Agribusiness	22 (14.7%)
Years in Business	1-3 years	67 (44.7%)
	4-7 years	54 (36.0%)
	Above 7 years	29 (19.3%)

Source: Primary data collected through survey (2024)

The demographic analysis reveals that the majority of women entrepreneurs (41.3%) fall in the 36-45 age group, suggesting that women in Bhagalpur typically venture into entrepreneurship after gaining substantial life experience and family stability. The predominance of retail and trading businesses (34.7%) reflects the relatively lower capital requirements and traditional acceptability of these sectors for women. A significant proportion (44.7%) are nascent entrepreneurs with 1-3 years of business experience, highlighting the recent surge in women's entrepreneurial activity in the district. Educational attainment is notably high, with 84.7% having at least a graduate degree, indicating that education serves as a critical enabler for women's entrepreneurial aspirations in the region.

4.2 Analysis of Psychological Determinants

Table 2 presents the mean scores and standard deviations for five key psychological factors measured among women entrepreneurs in Bhagalpur district. The findings provide valuable insights into the psychological profile of these entrepreneurs and highlight both strengths and areas requiring intervention.

Table 2: Psychological Determinants of Women Entrepreneurship (N=150)

Psychological Factor	Mean Score	Std. Deviation	Level
Self-Efficacy	4.12	0.68	High
Achievement Motivation	4.23	0.72	High
Risk-Taking Propensity	2.87	0.85	Moderate
Internal Locus of Control	3.98	0.79	High
Resilience	3.76	0.91	Moderate-High

Source: Primary data collected through survey (2024)

Note: Scale range 1-5 (1=Strongly Disagree, 5=Strongly Agree)

The results reveal several noteworthy patterns. Achievement Motivation emerged as the strongest psychological factor (M=4.23, SD=0.72), indicating that women entrepreneurs in Bhagalpur possess a strong internal drive to excel and accomplish challenging goals. This finding aligns with previous research suggesting that achievement motivation is a fundamental characteristic distinguishing entrepreneurs from non-entrepreneurs **(Collins et al., 2004).**

Self-Efficacy also scored high (M=4.12, SD=0.68), suggesting that women in the sample possess strong confidence in their ability to perform entrepreneurial tasks successfully. This is particularly significant in a context where women face numerous socio-cultural barriers. The positive self-efficacy scores indicate that these women have developed coping mechanisms and skills to navigate challenges effectively **(Bandura, 1997; Wilson et al., 2007).**

Internal Locus of Control registered a high score (M=3.98, SD=0.79), demonstrating that the majority of women entrepreneurs believe they have control over their business outcomes. This is a positive indicator, as entrepreneurs with internal locus of control tend to be more proactive, persistent, and successful **(Rauch & Frese, 2007).** However, the slightly lower score compared to self-efficacy and achievement motivation may reflect the residual influence of patriarchal structures that limit women's perceived control over certain aspects of their lives and businesses.

Resilience scored moderately high (M=3.76, SD=0.91), with higher standard deviation indicating greater variability among respondents. While many women entrepreneurs demonstrate strong adaptive capacity, others may struggle with recovering from setbacks. This variability could be attributed to differences in social support systems, access to resources, and prior exposure to adversity (**Bullough & Renko, 2013).**

Most concerning is the moderate Risk-Taking Propensity (M=2.87, SD=0.85), which falls below the scale midpoint. This suggests that women entrepreneurs in Bhagalpur tend to be risk-averse, potentially limiting their pursuit of high-growth opportunities. This finding resonates with existing literature documenting lower risk tolerance among women entrepreneurs, particularly in traditional societies **(Sexton & Bowman-Upton, 1990; Singh & Belwal, 2008).** Factors contributing to this risk aversion may include limited access to financial resources, family responsibilities, and social conditioning that discourages women from taking calculated business risks.

5. DISCUSSION AND IMPLICATIONS

The findings of this study offer important insights into the psychological landscape of women entrepreneurship in Bhagalpur district. These findings suggest that targeted interventions can leverage these existing strengths while addressing identified weaknesses. The high levels of achievement motivation, self-efficacy, and internal locus of control among respondents are encouraging signs that women in the region possess the fundamental psychological attributes necessary for entrepreneurial success.

The relatively low risk-taking propensity presents both a challenge and an opportunity for policymakers and support organizations. Interventions could focus on financial literacy programs, access to affordable credit with flexible repayment terms, and mentorship from successful women entrepreneurs who can model calculated risk-taking behaviours. While risk aversion may protect women from catastrophic business failures, it can also prevent them from scaling their ventures and exploring innovative business models. Additionally, establishing safety nets such as business insurance schemes and emergency funds could reduce the perceived consequences of failure, thereby encouraging more entrepreneurial risk-taking **(Brush et al., 2019).**

The moderate-to-high resilience scores, coupled with high standard deviation, indicate the need for targeted psychological support systems. Creating peer support networks, providing access to business counselling services, and developing resilience-building workshops could help women entrepreneurs better cope with the inevitable setbacks and stresses of entrepreneurship. This is particularly important in Bhagalpur's context, where women may face unique challenges related to balancing business and family responsibilities within traditional social structures **(Karimi et al., 2017).**

However, this concentration in traditional sectors may limit wealth creation and economic impact. Encouraging women to explore manufacturing and technology-driven businesses through specialized training, incubation support, and sector-specific mentoring could diversify and strengthen the women entrepreneurship ecosystem in Bhagalpur. The predominance of retail and service sector businesses among respondents reflects sector preferences shaped by social acceptability, lower capital requirements, and compatibility with family responsibilities.

6. CONCLUSION

This study examined the psychological determinants influencing women entrepreneurship in Bhagalpur district through a survey of 150 women entrepreneurs across various sectors. The findings reveal that women entrepreneurs in the region possess strong achievement motivation, high self-efficacy, and substantial internal locus of control—psychological characteristics that are critical for entrepreneurial success.

The study contributes to the limited literature on women entrepreneurship in tier-2 and tier-3 Indian cities, providing empirical evidence specific to the Bhagalpur context. The findings have practical implications for policymakers, financial institutions, and entrepreneurship support organizations seeking to promote women's economic empowerment in emerging economies. However, their relatively low risk-taking propensity and variable resilience levels highlight areas requiring targeted intervention. Future research could explore longitudinal changes in these psychological factors as women entrepreneurs gain experience, examine the causal relationships between psychological determinants and business performance, and investigate the role of contextual factors such as family support and access to institutional resources in moderating these relationships.

By understanding and addressing the psychological dimensions of women entrepreneurship, stakeholders can create more effective support systems that not only increase the quantity of women-led enterprises but also enhance their quality, sustainability, and growth potential. This is essential for realizing the full economic and social benefits of women's entrepreneurial participation in regions like Bhagalpur.

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Non-Performing Assets (NPAs) and Their Macroeconomic Determinants in Public Sector Banks

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Abstract

Non-Performing Assets (NPAs) in Indian's public sector banks have emerged as a critical challenge threatening financial stability and macroeconomic resilience. Drawing upon Reserve Bank of India (RBI) data, World Bank indicators, and published bank financials, the research examines the influence of GDP growth, unemployment, inflation, lending interest rates and industrial output on NPA ratios. Empirical results reveal that GDP growth rate (beta = -0.847, $p < 0.001$) and lending interest rate (beta = 0.689, $p < 0.001$) are the strongest determinants of NPA levels, confirming macroeconomic cyclicality in credit quality. This study investigates the macroeconomic determinants of NPA levels across 12 major Indian public sector banks over the period 2005–2023 using a panel data regression framework and Pearson correlation analysis. A strong negative correlation of -0.783 between GDP growth and NPA ratio further corroborates the procyclical nature of loan defaults. These findings carry significant policy implications for capital adequacy norms, countercyclical provisioning frameworks, and prudential regulation under the Basel III accord.

Keywords: Non-Performing Assets, Public Sector Banks, Panel Regression, Macroeconomic Determinants, GDP, Basel III

1. Introduction

The health of a nation's banking system is inextricably linked to its macroeconomic trajectory. Nowhere is this more pronounced than in India, where public sector banks (PSBs) — which account for over 60% of total banking assets — have grappled with persistently elevated Non-Performing Assets (NPAs) over the past two decades. An

NPA is broadly defined as a loan or advance for which principal or interest payment has remained overdue for more than 90 days (Reserve Bank of India, 2023). The NPA crisis that peaked in India during 2017–2018, with gross NPA ratios breaching 11% for PSBs, raised fundamental questions about the structural vulnerabilities embedded in the credit allocation process.

While bank-specific factors such as credit appraisal quality, corporate governance, and operational efficiency have been widely studied, the role of macroeconomic variables in driving NPA cycles has received comparatively less systematic empirical attention in the Indian context. Theoretical frameworks, including the financial accelerator model of Bernanke, **(Gertler, and Gilchrist 1999)** and the Minsky hypothesis of financial fragility, posit that credit quality deteriorates during economic downturns as borrower cash flows weaken. Empirically, Louis, Vourlis, and Metaxas (2012) demonstrated in the Greek banking context that macroeconomic shocks — particularly GDP contractions and interest rate spikes — were the dominant drivers of NPL accumulation.

India presents an especially compelling case study. The country witnessed a significant credit boom between 2004 and 2011, fuelled by rapid GDP growth averaging over 8% per annum, before a structural deceleration set in. Infrastructure and steel sector over-leveraging, combined with global commodity price shocks, amplified default risks in PSBs' corporate loan books **(RBI Financial Stability Report, 2018).** More recently, the COVID-19 pandemic of 2020–2021 introduced unprecedented macroeconomic disruptions, testing the resilience of bank balance sheets despite regulatory forbearance.

This paper addresses a fundamental research question: To what extent do macroeconomic variables — GDP growth, inflation, lending interest rates, unemployment, and industrial output — explain variations in NPA ratios across Indian public sector banks? Using an 18-year panel dataset (2005–2023) covering 12 PSBs, the study employs two statistical methods: (i) Pearson correlation matrix analysis and (ii) multiple panel data regression (fixed-effects model). The findings contribute to the growing empirical literature on bank credit risk and offer actionable policy recommendations for regulators and policymakers.

2. Literature Review

2.1 Theoretical Foundations

The relationship between macroeconomic conditions and banking sector stress is well-grounded in financial theory. The procyclicality hypothesis holds that banks tend to expand credit aggressively during upswings and contract sharply during downturns, amplifying both phases of the economic cycle **(Borio, Furfine & Lowe, 2001).** This behaviour implies that NPA levels are inherently cyclical — rising when GDP contracts and falling during economic booms. Minsky's Financial Instability Hypothesis (1986) provides a complementary lens: prolonged periods of economic stability encourage excessive risk-taking in lending, sowing the seeds of future financial instability. Borrowers transition from hedge financing structures **(where income covers all debt obligations)** to speculative and Ponzi financing arrangements, rendering them acutely vulnerable to interest rate increases or income shocks.

2.2 Empirical Evidence — Global

Globally, a rich body of empirical literature has established the significance of macroeconomic variables in explaining NPL dynamics. **(Makri, Tsagkanos, and Belles 2014)** in their study of Eurozone banking sectors found that GDP growth, public debt, and unemployment were the primary macroeconomic drivers of NPLs. Beck, **(Jakubik, and Piloiu 2015)** analysed a cross-country panel of 75 economies and confirmed that real GDP growth, exchange rate changes, and equity price movements were statistically significant explanatory variables for NPL ratios. **(Klein 2013)** studied Central, Eastern, and South-Eastern European banking markets and found that macroeconomic factors — particularly unemployment and GDP growth — dominated bank-specific determinants in explaining NPA variation. Similarly, **(Nkusu 2011)** demonstrated, using IMF data across 26 advanced economies, that adverse macroeconomic conditions were systematically associated with deteriorating loan quality.

2.3 Evidence from India

Within the Indian context, several important studies have examined the NPA problem. Kaur and Kapoor (2015) documented that declining industrial output and adverse credit conditions were key contributors to mounting PSB NPAs post-2012. The RBI's Internal Working Group (2019) identified a combination of high credit growth during the pre-crisis boom, weak infrastructure project appraisal, and macroeconomic slowdown as structural causes of the NPA problem. **(Raja Raman and Vasishtha 2002),** in an early empirical contribution, found that rural branches of nationalized banks exhibited higher NPA ratios, partly explained by agricultural sector volatility. More recently, **(Ghosh 2015)** used a dynamic panel model and found that GDP growth and credit growth lagged by one period were significant predictors of NPA ratios in Indian commercial banks. Notably, the Asset Quality Review (AQR) initiated by RBI in 2015–16 revealed that the actual extent of bad loans in PSBs had been substantially understated, underscoring the importance of macroeconomic stress testing in banking supervision **(RBI Annual Report, 2016).**

3. Data and Methodology

3.1 Sample and Data Sources

The study is based on a balanced panel dataset spanning 12 Indian public sector banks over the period 2005–2023, yielding 216 bank-year observations. The selected banks include the State Bank of India (SBI), Punjab National Bank (PNB), Bank of Baroda, Canara Bank, Union Bank of India, Bank of India, Indian Bank, Central Bank of India, UCO Bank, Bank of Maharashtra, Punjab & Sind Bank, and Indian Overseas Bank — collectively representing approximately 85% of PSB total assets **(RBI, 2023).** Bank-level data on Gross NPA ratios were sourced from RBI's Database on Indian Economy (DBIE) and individual banks' published Annual Reports. Macroeconomic variables were obtained from the World Bank's World Development Indicators, RBI's Handbook of Statistics, and the Ministry of Statistics and Programme Implementation **(MoSPI).**

3.2 Variable Definitions

The dependent variable is the Gross NPA Ratio — Gross NPAs as a percentage of Gross Advances. Independent variables are: (1) GDP Growth Rate — annual percentage change in real GDP at constant 2015 prices; (2) Inflation Rate — annual CPI percentage change; (3) Lending Interest Rate — weighted average lending rate charged by PSBs; (4) Unemployment Rate — percentage of total labour force without employment (ILO modelled estimates); and (5) Industrial Output Index — annual percentage change in IIP (Base Year 2011-12 = 100).

3.3 Statistical Methods

Two complementary statistical analyses are employed. First, a Pearson Correlation Matrix examines bivariate relationships between NPA ratios and each macroeconomic variable. Second, a Fixed-Effects Panel Data Regression Model identifies the independent contribution of each macroeconomic variable while controlling for unobserved bank-specific heterogeneity. The Housman specification test **(Housman, 1978)** confirmed the fixed-effects specification over random effects (chi-squared = 28.47, $p < 0.001$). Robust standard errors are clustered at the bank level to address heteroscedasticity and serial correlation. The model is:

NPA(i,t) = alpha + beta1*GDP(t) + beta2*INF(t) + beta3*LIR(t) + beta4*UNEMP(t) + beta5*IIP(t) + mu(i) + epsilon(i,t)

Where NPA(i,t) is the gross NPA ratio for bank i at time t; mu(i) is the bank-specific fixed effect; and epsilon(i,t) is the idiosyncratic error term.

4. Statistical Analysis and Results

4.1 Descriptive Statistics

The gross NPA ratio among the sampled PSBs ranged from a low of 1.8% (SBI, 2007) to a high of 16.3% (Indian Overseas Bank, 2018), with a mean of 6.74% and a standard deviation of 3.92% over the study period. GDP growth exhibited considerable variation — from -6.6% in 2020–21 (COVID-19 shock) to 8.4% in 2021–22 (recovery rebound), with a sample mean of 6.2%. The lending interest rate ranged from 9.25% to 13.75%, reflecting monetary policy cycles. These descriptive patterns already hint at an inverse relationship between economic growth and credit quality deterioration.

4.2 Statistical Analysis I: Pearson Correlation Matrix

Table 1 presents the Pearson correlation coefficients between NPA ratios and macroeconomic variables. All correlations are statistically significant at the 5% or 1% level (two-tailed tests).

Table 1:

Pearson Correlation Matrix — NPA Ratio and Macroeconomic Variables (2005–2023)

Indicator	NPA Ratio	GDP Growth	Inflation	Interest Rate	Unemployment
NPA Ratio	1.000	-0.783	0.641	0.712	0.598

Indicator	NPA Ratio	GDP Growth	Inflation	Interest Rate	Unemployment
GDP Growth	-0.783	1.000	-0.512	-0.643	-0.714
Inflation	0.641	-0.512	1.000	0.487	0.321
Interest Rate	0.712	-0.643	0.487	1.000	0.563
Unemployment	0.598	-0.714	0.321	0.563	1.000

Note: Significant at 1% level ($p < 0.01$); Significant at 5% level ($p < 0.05$). N = 216

The most striking finding from Table 1 is the strong negative correlation between GDP growth and NPA ratio ($r = -0.783$, $p < 0.01$), consistent with the procyclicality hypothesis. As the Indian economy decelerated from its 2004–2011 high-growth trajectory, NPA ratios correspondingly surged — particularly in infrastructure-exposed PSBs. The lending interest rate exhibits a positive correlation of 0.712 with NPA ratio, suggesting that rising borrowing costs significantly impair borrowers' debt service capacity. Inflation's positive correlation ($r = 0.641$) is consistent with findings by **(Makri et al. 2014),** who posit that inflation erodes real incomes of borrowers, increasing default probabilities. The positive unemployment correlation ($r = 0.598$) aligns with evidence from both developed and developing economies.

4.3 Statistical Analysis II: Fixed-Effects Panel Regression

Table 2 presents the results of the fixed-effects panel regression. The model achieves an R-squared (within) of 0.791, indicating that macroeconomic variables — after accounting for bank fixed effects — explain approximately 79% of the within-bank variation in NPA ratios. The overall F-statistic is 47.32 ($p < 0.001$), confirming joint statistical significance.

Table 2:

Fixed-Effects Panel Regression — Determinants of Gross NPA Ratio (2005–2023)

Variable	Coeff. (beta)	Std. Error	t-Statistic	p-Value
GDP Growth Rate	-0.847	0.183	-4.627	0.000
Inflation Rate (CPI)	0.523	0.201	2.602	0.012
Lending Interest Rate	0.689	0.156	4.417	0.000
Unemployment Rate	0.412	0.175	2.354	0.021

Variable	Coeff. (beta)	Std. Error	t-Statistic	p-Value
Industrial Output (IIP)	-0.318	0.134	-2.373	0.020
Bank Credit Growth	-0.291	0.148	-1.966	0.053
Constant (alpha)	12.437	1.243	10.005	0.000

Source: - Prepared with Ms-Excel

Note: $p < 0.001$; $p < 0.01$; $p < 0.10$. Robust standard errors clustered at bank level. R-squared (within) = 0.791. N = 216. Housman test: chi-squared = 28.47, $p < 0.001$ (Fixed Effects preferred).

GDP Growth Rate carries the largest absolute coefficient (beta = -0.847), implying that a 1 percentage point decline in GDP growth is associated with a 0.847 percentage point increase in the gross NPA ratio, holding other factors constant. This magnitude is larger than estimates reported by **(Beck et al. 2015)** for advanced economies, suggesting Indian PSBs are more cyclically sensitive — possibly due to their higher concentration in infrastructure and commodity-linked lending. The lending interest rate coefficient (beta = 0.689) confirms that monetary tightening translates directly into credit quality stress. The inflation coefficient (beta = 0.523) captures the real income erosion channel, while the unemployment coefficient (beta = 0.412) reflects rising corporate and retail default rates during labour market distress. Industrial output growth (beta = -0.318) enters negatively and significantly, consistent with evidence that manufacturing sector contractions disproportionately affect PSBs' corporate loan portfolios **(Kaur & Kapoor, 2015).** Bank credit growth (beta = -0.291) enters marginally significant (p = 0.053), suggesting that credit expansion tends to dilute the NPA ratio mechanically in the short run.

5. Discussion

The empirical results collectively paint a coherent picture: NPA cycles in Indian PSBs are substantially driven by macroeconomic fundamentals, operating through both demand-side (income, output, employment) and financial conditions (interest rates, inflation) mechanisms. The findings are consistent with the financial accelerator framework **(Bernanke et al., 1999),** which emphasizes that macroeconomic deterioration amplifies credit market stress through balance sheet and cash flow channels. The particularly high coefficient on GDP growth deserves attention. India's PSBs have historically been disproportionately exposed to capital-intensive sectors — power, roads, steel, and telecoms — whose cash flows exhibit high sensitivity to the economic cycle and policy environment **(RBI Financial Stability Report, 2019).** When macroeconomic conditions turned adverse after 2012, the mismatch between long-gestation project timelines and bank asset-liability profiles created a structural vulnerability that macro stabilization policies alone could not easily resolve.

The positive inflation coefficient warrants careful interpretation. In the Indian context, inflation — particularly food price inflation — can simultaneously represent a supply-side shock that reduces household disposable income (increasing retail NPA risk) and a signal of economic overheating followed by monetary tightening (increasing corporate NPA risk). It is worth noting that this study focuses exclusively on macroeconomic determinants and does not directly model bank-specific factors such as capital adequacy ratios or credit concentration. Future research employing a dynamic GMM estimator — accounting for the persistence in NPA ratios — could yield additional insights into the relative weight of macro versus micro determinants.

The RBI's 2016 transition to a flexible inflation targeting framework can thus be viewed not merely as a monetary policy modernization exercise, but also as a risk management tool for banking sector stability. The interest rate finding has direct implications for monetary transmission. The empirical evidence suggests that rate hikes — even when necessary for inflation control — carry measurable costs in terms of credit quality deterioration, particularly in an economy where a substantial share of PSB loans are linked to benchmark rates. This supports calls for a graduated and well-communicated monetary tightening cycle **(Mishra & Rajan, 2016),** which allows borrowers time to adjust their financial positions.

6. Policy Implications

The strong empirical link between GDP growth and NPA accumulation calls for the institutionalization of countercyclical capital buffers (CCyBs) within India's prudential regulatory framework. Under Basel III, the CCyB is designed precisely to absorb losses that materialize when credit risk crystallizes following a cyclical downturn. The activation of CCyBs should be calibrated more explicitly to Indian macroeconomic leading indicators — such as the credit-to-GDP gap and industrial output cycles — rather than relying primarily on backward-looking NPA data **(BCBS, 2010).** The significance of lending interest rates as a determinant of NPA ratios reinforces the case for a robust monetary transmission mechanism. The introduction of the External Benchmark-based Lending Rate (EBLR) system by RBI in October 2019 — linking retail loan rates directly to the repo rate — was a structural reform aimed at improving transmission speed. Greater standardization of corporate loan pricing benchmarks could reduce the lag between policy rate changes and borrower cost adjustments, mitigating sharp NPA spikes during tightening cycles.

From a supervisory standpoint, this research supports the development of forward-looking stress-testing frameworks that incorporate macroeconomic scenario analysis. Requiring PSBs to conduct their own bottom-up macro stress testing — with scenarios covering GDP contractions, inflation shocks, and interest rate spikes — would strengthen micro-prudential oversight and early warning capabilities. The Insolvency and Bankruptcy Code (IBC), enacted in 2016, has materially improved the resolution framework for stressed assets; its continued effective implementation remains central to managing NPA cycles.

Finally, the significant role of industrial output fluctuations in NPA dynamics points to the importance of sectoral credit concentration management. Regulatory guidelines on sectoral exposure limits, combined with prudent use of credit default swaps and loan syndication, could reduce PSBs' vulnerability to industry-specific downturns.

7. Conclusion

This study provides systematic empirical evidence that macroeconomic conditions are powerful determinants of NPA ratios in Indian public sector banks over the 2005–2023 period. Using both Pearson correlation analysis and fixed-effects panel regression, the research demonstrates that GDP growth, lending interest rates, inflation, unemployment, and industrial output collectively explain approximately 79% of within-bank NPA variation. GDP growth (beta = -0.847) and the lending interest rate (beta = 0.689) emerge as the two strongest determinants — findings that are theoretically consistent and practically significant.

The results underscore the profound embeddedness of PSB credit quality within India's macroeconomic fabric. Policymakers, regulators, and bank management cannot view NPA management in isolation from the broader macroeconomic cycle. Proactive countercyclical provisioning, forward-looking stress testing anchored in macro scenarios, and prudent sectoral exposure management are not merely regulatory compliance exercises — they are essential tools for preserving the systemic stability on which India's economic growth aspirations depend.

Future research should extend this analysis by incorporating bank-level governance variables, exploring non-linear threshold effects in the GDP–NPA relationship, and examining whether the enactment of the IBC has structurally altered the slope of the NPA-macro relationship in the post-2016 period.

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Integration of TPACK in Teacher Education

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Abstract

ICT integration in Teacher Education with a focus on TPACK. Several topics related to using technology in the classroom are covered. Due to the new outcomes that call of it, we teachers feel pressured to include technology into our lessons. We also have a new framework for integrating technology into Teacher Education thanks to the TPACK model. Technology, Pedagogical Content Knowledge is what TPACK stands for. It is a hypothesis that was created to describe the body of information that teachers require a structure to successfully educate, use of technology and engage students in a subject. Punya Mishra and Mathew. J.Koehler's given TPACK model. Technological Pedagogical Content Knowledge: A Framework for Understanding published in 2006, is where the idea of TPACK first emerged. We know have the three knowledge domains to think about thanks to the emergence of TPACK: Technology, Pedagogy and Content Knowledge. The four areas developed by Mishra and that teachers may effectively encourage as technology in teacher education can be seen when these three categories are arranged into a Venn diagram. To employ technology in teacher education, need to be proficient in each of the three areas. This paper's main goal is to (i) investigate the potential of TPACK in teacher education. (ii) how the teachers is going to integrate TPACK in their teaching learning process. The term TPACK is being used more frequently which the teachers require in order to successfully integrate technology. Because it takes into account the rising demand for using technology in the content and the delivery of it, TPACK is a crucial component of today's educational system. The NEP2020 goes into the great detail about how to connect the, technological pedagogical content knowledge. And regard less of the subject's nature, there should be no differentiation. Overall, this will result in dynamism in the educational system and the technical outgrowth of knowledge".

Keywords: integration of technology, TPACK, Teacher Education.

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Introduction

"Todays, the world is revolving around digital revolution in almost every field. Covid pandemic as introduced everyone with a new term of digital learning and online learning. So, in the 21st century the technologies advancements and globalizations have brought many changes in the way of knowledge is constructed, preserved, and transmitted. The emergence of new information communication technologies (ICTs) in education. The change in the nature of context learners require teachers to change their role from direct learning to designing learning environments that suits the interest and needs of the digital learners. For this teacher needs to develop technology competencies to blend technology in teaching, and work in networks and collaborate with peers at global level. With the integration of technology, pedagogical, content knowledge (TPACK) in the educational scenarios, educational processes get speed, accuracy and accessibility. This approach should teach us a new paradigm as per the needs and goals of 21st century learning environments. NEP (National Education Policy) 2020, also emphasized the need and importance of technology-based education for 21st century learners. The overall aim of this paper is to explore, how teachers integrate technology in their Teaching Learning process with the help of TPACK. And how the connection can be made between teachers educators technology and TPACK".

Concept, Components & features of TPACK

"As a conceptual knowledge framework for comprehending the teacher knowledge necessary for technology integration, technological pedagogical content knowledge (TPACK) was introduced to the field of educational research (Mishra & Koehler, 2006). Shulmans (1996) theory of pedagogical content knowledge (PCK) gave rise to the concept of TPACK, which emphasizes the necessity for instructors to skill fully demonstrate their capacity to incorporate technology within the constructs of content and pedagogical domains. TPACK can be viewed as a teachers inherent knowledge of how to teach subject specific content using the best pedagogical practices and tools. It is common knowledge that teaching is a sophisticated cognitive activity that necessitates the use of a variety of knowledge kinds by teachers (Koehler & Mishra, 2009). TPACK is a helpful conceptual framework for considering, evaluating, and logical thinking about the information that instructors need to have in order to integrate technology into their lessons, but it must eventually be viewed as a framework for how teachers might best acquire this integrated knowledge". "The teachers having a strong conceptual grasp of the interactions that take place between technology, pedagogy, and content when preparing instructions. Some go even farther to explain this comprehension might result in classroom instruction that is more effective. According to Mishra and Koehler's (2006) introduced of the TPACK model, there are seven different types of knowledge that are Connected to technology integration practices technological knowledge (TK). pedagogical knowledge (PK). content knowledge (CK) pedagogical content knowledge (PCK). technological pedagogical knowledge (TPK). technological content knowledge (TCK), and technological pedagogical content knowledge (TPACK), TK. PK. and CK are thought to be the three key areas of teacher knowledge that make up TPACK. The TPACK framework worked well in pointing teachers in the proper directions for integrating content, pedagogy and technological knowledge".

Components of TPACK:

Content knowledge (CK): Knowledge about the actual subject matter that teachers must know about to teach".

Pedagogical knowledge (PK): Knowledge about the methods and process of teaching such as classroom management, assessment, lesson plan development and student learning".

"Technological knowledge (TK): Knowledge about the various technologies, ranging from low-technologies, such as pencil, paper, to digital technologies, such as Internet, digital video. interactive white boards, and software programs" "Pedagogical content knowledge (PCK): Knowledge that deals with the teaching the teaching process pedagogy with the goal to develop better teaching practices in the content areas".

"Technological pedagogical knowledge (TPK Knowledge of how various technologies can be used in teaching".

"Technological content knowledge (TCK) Knowledge of how technology can create new representations for specific content".

"Technological pedagogical content knowledge (TPACK): Knowledge requires by teachers for integrating technology into their teaching in any content area. Teachers who have TPACK. act with an intuitive understanding of the complex interplay between the three basis components of knowledge" Features of TPACK:

"It acts as a conceptual framework for comprehending and describing the types of knowledge required by instructors for successful pedagogical practice in a learning environment enhanced by technology".

"It introduces the relationships and complexities between CK, PK, and TK that are required for teaching with technology".

"It facilitates in identifying the nature of knowledge required by teachers for use of technology in their teaching, while also addressing the complex, multidimensional, and situated nature of teacher knowledge".

"It examines she deep connections between the knowledge domains of Content, Pedagogy, and Technology and aids teachers in identifying the organizational needs for efficient use of technology for teaching-learning".

"Martin. Barbara. (2021). Today's teacher education programs should be providing teachers with ample preparation in shifting instructional approaches enriched with innovative educational technologies. The study shows that technology in teacher preparation through the theoretic Allens of Technology. Pedagogy, and Content (TPACK) which has shown potential to emphasize a teachers understanding of how technologies can be used effectively as a pedagogical tool".

"Mishra, punya., & Warr, Melissa. (2024). The TPACK technology integration framework. The technology pedagogical content knowledge (TPACK) framework describes the types of knowledge required by teachers for the successful and effective integration of technology in teaching. The study investigate that deep understanding that these knowledge domains exits intension with each other and that effective technology integration requires the right balance that connects the affordances of the technology with the requirements of the content and the pedagogical approaches given a particular educational context".

"Ali, Zahid., Rehman, H.U., & Ullah, N. (2024). Measuring university teacher education programs.

The findings revels that TPACK framework be used to improve the curriculum for teacher education, to design learning strategies, to develop the teaching abilities of teachers Andin order to effectively implement these strategies in their teaching practices in teacher education programs".

Integration of TPACK in Teacher Education

"As we know that technology has become one of the essential element of teaching. The types of knowledge the teachers require to integrate technology in there teaching, was outlined by Mishra & Koehler (2006) the technological pedagogical content knowledge (TPACK) framework. This framework explicitly knowledge's that successful pedagogical uses of information and communication technology ICT are deeply motivated by the content domains. According to the frame work, the teachers need to know how to integrate technology in their teaching learning process. Teacher's educators have to use TPACK framework as lens for exploring ways in which teachers has to integrate technology into their teaching learning process. With the help of this integration of TPACK the teachers get exposed to the complexities and interrelated nature of pedagogical knowledge (PK), content knowledge (CK), and technological knowledge (TK). As soon as we integrate technology in teacher education, it enables the future teachers to become fluent in the usage of educational technology by going beyond to have less fear of using the latest tools and technologies".

Huddles face by teachers in integration of TPACK in Teacher Education.

"There is a great need to boost awareness among the future teachers regarding the TPACK framework, as the future of the entire nation are in the hands of these prospective teachers and teachers educators".

"The teachers' educators should be made familiar about the framework by having faculty development programme, so that teachers have the knowledge about this integration".

"Their should be a provision in new curriculum of the teacher education programme for continuous updating of the course as per the needs and demands of the learners as well as society".

"The teachers attitudes and aptitude play an important part in teaching learning process thus. vision should be developed by our teachers to motivate and direct their teaching and learning with the help of technology and using related instructional methods".

"Using technology in teaching should not be jumbled with the technology driven approach rather how technology has been integrated pedagogically in the specific content".

Conclusion

"The role of current teacher in 21st century is very divergent from the teachers in the past where main motive was only to deliver wisdom to the individuals. While today, individuals can access content on search engines, where knowledge is being digitized or openly accessible, and where jobs are changing quickly teachers need to enable people to become lifelong learners, to manage complex ways of thinking and complex ways of working that computers cannot take over easily. Thus, teacher should not only be aware of technology, pedagogy and content knowledge but to be efficient in doing integration of these three important aspects in the teaching learning process. There is a great need for our teacher preparation to prepare teachers who are ready to teaching 21st century classroom.

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Family Environment: Its Impacts on Academic Achievement of Children

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Abstract

A supportive family environment fundamentally underpins a student's academic trajectory, serving as the primary crucible for cognitive, emotional, and social development. Factors such as socio-economic status, parental education, and the structural stability of the household dictate the availability of educational resources and the quality of emotional support. Concurrently, the advent of smart home technologies and artificial intelligence introduces unprecedented opportunities to augment parental involvement and optimize the domestic learning space. This paper explores the intersection of traditional familial dynamics and modern technological interventions, analysing how interactive companions and context-aware environments can facilitate superior academic outcomes. By synthesizing current literature on parental engagement and smart learning ecosystems, this study proposes a holistic framework designed to enhance student self-efficacy and achievement motivation. Ultimately, the integration of structured familial support with judiciously applied educational technology proves vital for nurturing resilient and high-performing learners.

Introduction

The domestic sphere functions as a cardinal instrument of socialization, exerting a substantial influence on a child's scholastic, cognitive, and affective development. Empirical evidence robustly substantiates that proactive parental engagement, coupled with a propitious domestic ambiance, markedly amplifies student motivation and holistic scholastic attainment. Variables such as familial architecture, socioeconomic standing, and parental educational attainment profoundly modulate this environment, delineating a student's access to indispensable educational provisions and cognitive invigoration. Elevated parental aspirations and unwavering emotional buttressing cultivate resilience and self-assurance in adolescents, thereby attenuating the anxieties concomitant with abrupt physiological and psychological metamorphoses. Consequentially, an uncompromised, emotionally stable familial dynamic furnishes the structured scaffolding requisite for young individuals to cultivate adaptive proficiencies and realize academic ascendancy.

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Notwithstanding the acknowledged salience of the familial milieu, defining and optimizing the mechanics of parental involvement remains a multifaceted conundrum within the contemporary educational panorama. Scholastic achievement is not merely a reflection of an individual's innate intellect, but rather a multidimensional construct profoundly influenced by exogenous domestic variables and self-regulatory aptitudes. Exemplary students are frequently those who exhibit intrinsic motivation and regulate their learning behaviours, a trait substantially mediated by the self-efficacy instilled within the domestic environment. However, conventional paradigms of parental involvement often hinge upon direct intercession with scholastic assignments, which can occasionally manifest as austere approaches that inadvertently impede student autonomy and learning.

Recognizing these intricacies, it becomes manifest that extant methodologies for fostering parental involvement are frequently inadequate in the modern digital epoch. Firstly, many contemporary, fully automated educational technologies isolate the learner, actively precluding parental involvement and disregarding the critical bonding and educational objectives inherent in collaborative activities. Secondly, traditional pedagogical strategies typically disregard the physiological and emotional climate of the domicile, neglecting to leverage ambient context to bolster a student's emotional arousal and concentration. These critical lacunae underscore the imperative for a modernized approach that seamlessly integrates supportive familial structures with advanced educational technologies.To redress these extant deficiencies, this paper postulates a modernized paradigm for fostering academic achievement within the home. Specifically, this work presents the following contributions:

(a)We introduce a comprehensive, structured framework that integrates traditional parental support mechanisms with state-of-the-art, AI-assisted educational companions to optimize the home learning environment.

(b)We propose a hypothetical evaluation methodology designed to systematically measure the combined impact of physiological biofeedback systems and active parental engagement on student self-efficacy and long-term academic achievement.

Related Review of Literature

The intersection of domestic learning environments and advanced technology encompasses a variety of domains, which can be broadly categorized into AI-assisted educational companions, context-aware smart environments, and biofeedback systems. By examining these subtopics, we establish the theoretical foundation upon which our proposed framework is constructed. This comprehensive review highlights the evolution from passive tools to active, intelligent participants in the domestic sphere.

AI-Assisted Educational Companions and Parental Involvement

The integration of artificial intelligence into domestic learning environments has catalyzed new models of parent-child interaction. Traditional automated tutoring systems have historically marginalized parents, but recent innovations seek to position technology as a collaborative mediator. For instance, learning companion robots equipped with large language models enable parents to review and adjust educational content, ensuring that their involvement remains flexible and aligned with family values (Ho et al., 2025). The core strength of these collaborative platforms is their ability to supplement parental energy and skills without supplanting the crucial emotional bond between parent and child. However, a potential weakness lies in the cognitive overhead required for parents to continually monitor AI-generated outputs, which may deter consistent use. Compared to these specific applications, the present work advocates for a broader, ecosystem-level integration of interactive AI within the entire family support structure.

Context-Aware Smart Home Environments

Context-aware physical environments are progressively underpinning the psychological facets of learning, notably through the automation of quotidian tasks and the modulation of ambient conditions. Researchers have modeled smart home environments utilizing multi-agent systems designed to execute predefined rules for daily activities, effectively reducing operational burdens on occupants (Rasras et al., 2023). These systems often integrate heterogeneous Internet of Things (IoT) devices that communicate seamlessly to optimize security, comfort, and conviviality (Rasras et al., 2023). While these architectures excel in automating household functions and improving general quality of life, they frequently lack a dedicated pedagogical focus. Our approach extends this concept by repositioning the multi-agent smart home not merely as a tool for convenience, but as an active, responsive participant in the educational process.

Feedback and Affect-Aware Systems

Advancements in wearable technology have enabled the continuous monitoring of physiological signals to assess emotional and cognitive states. Prototypes of smart home systems have been developed to classify an individual's emotional arousal based on physiological data, subsequently actuating environmental changes such as adjusting lighting colors and playing specific audio tones (Kamal et al., 2024). Similar health monitoring systems utilizing electro dermal activity and skin temperature sensors have been successfully deployed to detect physiological stress in older adults within a home context (Nath & Thapliyal, 2021). Furthermore, intelligent affect-aware systems hold immense potential for forecasting user experience and predicting behaviors based on affective interactions (Thakur & Han, 2021). While these systems demonstrate robust capabilities in recognizing stress and arousal, they are predominantly evaluated in healthcare contexts rather than educational settings, a gap that the present framework directly addresses by linking biofeedback to academic self-regulation.

Method/Approach

In a systematic endeavor to potentiate scholastic attainment via familial buttressing and technological amplification, we posit the Augmented Family Learning Framework. This structured schema encompasses three cardinal modules meticulously engineered to harmonize affective succor, proactive parental participation, and ambient environmental modulation. By orchestrating these diverse components, the framework transforms a conventional residence into a dynamic, context-aware pedagogical ecosystem.

The initial module, designated the "Domestic Resource Allocation Engine," undertakes a baseline valuation of the household's tangible assets and socioeconomic exigencies to prescribe bespoke learning schemata. Following this assessment, the "AI-Mediated Engagement Interface" deploys collaborative chatbots and AI-assisted pedagogical automatons to chaperone parents in formulating pedagogically astute inquiries. This interface utilizes large language models to generate educational content that parents can seamlessly review and modify, thereby facilitating meaningful involvement without demanding excessive time commitments (Ho et al., 2025). The rationale behind this design choice is predicated on the pedagogical tenet that articulated expectations and judicious encouragement yield demonstrably amplified outcomes compared to austere, direct interference in scholastic assignments.

The culminating module, the Bio-responsive Ambiance Controller, leverages context-aware sentient home agents to vigilantly monitor the student's physiological duress during scholastic sojourns. Utilizing multi-agent systems to govern smart home features, this module captures physiological data via wearable sensors to classify the learner's emotional arousal into distinct states (Kamal et al., 2024) (Rasras et al., 2023). Upon detection of elevated stress indices, the system autonomously recalibrates ambient illumination and proffers a succinct interactive recess with the parent. By integrating these affect-aware responses into the IoT ecosystem, the corporeal environment effectively anticipates and mitigates cognitive fatigue before it disrupts the learning process (Thakur & Han, 2021).

To substantiate the efficacy of the Augmented Family Learning Framework, we propose a hypothetical evaluation protocol encompassing a longitudinal randomized controlled trial. We would enlist a heterogeneous cohort of families, stratifying them across a spectrum of socioeconomic strata and familial configurations. The experimental cohort would receive the complete compendium of AI-mediated engagement instruments and smart home biofeedback systems, while the control cohort would rely upon traditional, unassisted study paradigms. Over an academic annum, we would amass quantitative data leveraging self-reported grade point averages, standardized test scores, and validated self-efficacy psychometric scales. By analyzing these hypothetical datasets using advanced regression techniques, our objective is to conclusively demonstrate that technologically augmented parental support precipitates superior academic motivation.

Discussion

The pragmatic ramifications of implementing an augmented domestic learning ecosystem are considerable, influencing both educational policy and the integration of smart home technologies. Subsidization by educational institutions could democratize access to superior pedagogical frameworks, curtailing academic disparities stemming from socio-economic variances. Furthermore, to maximize the utility of these systems, deployments must account for diverse psychological traits, such as an individual's Need for Cognition, which significantly influences how users interact with smart home recommendations and configuration choices (Cena et al., 2023). Tailoring the system's interface to match these cognitive profiles ensures that parents can effectively leverage AI suggestions without feeling overwhelmed by technical complexities.

Despite its theoretical robustness, the proposed framework is susceptible to several limitations and potential failure modes. Firstly, reliance on an interconnected network of IoT devices introduces the risk of hardware malfunctions and communication disruptions, which could sever the biofeedback loop during critical learning sessions. Secondly, the cognitive overhead required for parents to continually review and authorize AI-generated educational prompts may lead to engagement fatigue, ultimately resulting in the abandonment of the system. Thirdly, the wearable sensors tasked with monitoring emotional arousal may occasionally misclassify physiological signals, prompting inappropriate environmental actuations that distract rather than soothe the learner (Kamal et al., 2024). Addressing these failure modes requires resilient system architectures and highly intuitive user interfaces that minimize friction.

Ethical considerations and privacy risks represent another paramount concern in the deployment of this framework. Continuous collection of sensitive physiological data and audio recordings within the home environment exposes families to severe privacy breaches, necessitating rigorous adherence to Data Protection by Design principles to safeguard cyber-threat intelligence (Gkotsopoulou et al., 2019). Moreover, always-listening smart home devices are vulnerable to inference attacks, where adversaries might utilize machine learning techniques to extract highly sensitive personal information from ambient audio (Ibitoye et al., 2020). Beyond data security, there is an ethical risk that over-reliance on algorithmic mediation may inadvertently diminish the child's autonomy, turning organic parental interactions into overly sanitized, machine-directed transactions.

Future work must address these identified vulnerabilities to ensure sustainable and secure deployment. One immediate avenue for research involves the integration of Generative Adversarial Networks (GANs) to generate random noise signals that effectively mask audio, thereby mitigating deep learning-based inference attacks while preserving the functionality of the AI assistants (Ibitoye et al., 2020). Additionally, future iterations of the framework should explore adaptations specifically designed for neurodivergent learners, investigating how customized biofeedback thresholds and multi-agent environmental controls can better accommodate unique sensory processing needs.

Conclusion

The modern academic landscape demands a nuanced approach to student development, one that recognizes the profound impact of the domestic environment on self-regulation and achievement. By intertwining the foundational pillars of familial emotional support with cutting-edge smart home technologies, we can fundamentally redefine the mechanics of parental involvement. The Augmented Family Learning Framework presented in this paper offers a comprehensive paradigm that utilizes AI-assisted companions and physiological biofeedback to cultivate an optimal, stress-mitigating learning atmosphere.

Ultimately, the strategic fusion of interactive artificial intelligence and context-aware smart environments empowers parents to become highly effective educational facilitators. While challenges concerning privacy, system reliability, and cognitive overhead necessitate ongoing investigation, the potential benefits of democratizing access to intelligent domestic pedagogy are profound. As these technologies mature, their judicious application will undoubtedly prove vital in nurturing resilient, autonomous, and high-performing learners equipped to navigate the complexities of the future.

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Indian Films as a learning resources to Conceptualize Differently-abled children - a critical review

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Abstract

The burgeoning popularity of Hindi films in India makes cinema a potent medium for shaping public consciousness. Over the last two decades, Bellwood's engagement with the narratives of differently-abled children has grown noticeably nuanced, transcending mere spectacle to offer reflections on their struggles, identities, and the need for social inclusion. This critical analysis explores how popular Hindi films function as a learning resource, facilitating societal understanding of problems faced by specially-abled children. By addressing all draw backs of the films this paper want to examine representational strategies, pedagogical impacts, and challenges, drawing from landmark films and it's importance in academic discourse. How are the problems of speciallyabled children depicted in Indian films? What narrative strategies, visual and linguistic devices, and character arcs are most commonly used? To what extent do these portrayals correspond to the realities experienced by children and families? Do the films challenge or reinforce social stereotypes? What can be the classroom activities based on those films for the better understanding of their problems? This research paper wants to find out all those answers.

Key words: Indian Films, learning resource, Differently Abled Children, Inclusive Education strategies, Critical and Reflective thinking

Introduction

Cinema is not merely for entertainment; it is a cultural artifact with the capacity to foster empathy and awareness. As traditional pedagogies often fall short in reaching diverse learners, educators increasingly turn to artistic pedagogical technologies (APTs), such as film, to bridge cognitive, cultural, and social gaps. Film, with its unique capacity for visual storytelling, emotional resonance, and narrative complexity, stands out as a medium capable of bringing inclusive educational practices to life.Vygotsky's cultural-historical theory places imagination at the core of learning, linking emotional, social and intellectual development as parts of a holistic educational process. Films act as powerful cultural tools—by engaging the imagination, they support learners in making sense of diverse social experiences, empathizing with others, and constructing new meanings. Imagination, according to Vygotsky is not innate but develops through lifelong social and cultural experiences, evolving as individuals encounter new narratives, symbols, and challenges. Film qualifies as an APT alongside drama and music, enhancing engagement, creativity, and critical thought. Carefully curate films allow students to access information visually, express creativity in non-traditional ways, and develop critical and empathic habits. When films are used intentionally rather than passively, they scaffold discussion, argumentation, and reflection—supporting inclusive learning environments. Films provide alternative avenues for expression and comprehension, especially for students with learning differences (LD) or disabilities. Visual storytelling helps these students access curriculum content more meaningfully, compensating for obstacles in traditional text-based learning environments. In addition, techniques like video modeling and video prompting help students, including those with autism, acquire complex skills and social behaviors through demonstration and practice facilitated by film. Films evoke emotion, catalyze empathy, and present multiple perspectives, helping learners relate abstract concepts of diversity, identity, and social justice to lived realities. By exposing students to narratives of marginalized groups or individuals with disabilities, film combats stereotypes and counters cultural biases—a crucial step in cultivating inclusive learning communities. However, educators must critically vet film content to avoid reinforcing stereotypes or perpetuating **ableist**perspectives. Films challenge viewers to analyze, question, and deconstruct complex social themes such as power structures, discrimination, and ethical dilemmas. Classroom discussions prompted by film deepen students' understanding of systemic barriers and cultivate their capacity for reasoned argumentation and reflective thought. In India, Hindi films reach millions of viewers and therefore hold unique potential to influence societal attitudes towards disability, especially the education system's engagement with specially-abled children. While disability was traditionally represented in stereotypical, comic, or tragic forms, a discernible paradigm shift — marked by films such as "Taare Zameen Par", "Black", "Margarita With A Straw" and "Paa" — has enabled nuanced discourse on learning and inclusion.

Objectives of the Research:

Indian films offer valuable learner resources for conceptualizing differentlyabled children by portraying their challenges, strengths, and societal integration, though representations often mix empathy with stereotypes. This critical review examines key Bollywood films through the lens of Critical Disability Theory (CDT) and India's National Education Policy (NEP) 2020, highlighting pedagogical potential alongside limitations in inclusivity This paper wants to Identify and catalogue common tropes and themes used to represent specially abled children in Indian films and analyze the accuracy and impact of these representations on societal perceptions and attitudes.How are the problems of specially abled children depicted in Indian films?What narrative strategies, visual and linguistic devices, and character arcs are most commonly used?.To what extent do these portrayals correspond to the realities experienced by children and families? Do the films challenge or reinforce social stereotypes? To Evaluate the intersection of cinematic realism with issues like inclusion, family dynamics, education, and stigma this paper addressing the real scenario. Simultaneously this paper wants to focus on Pedagogical strategies in classroom to enhance critical thinking among the students regarding problems of specially abled children.

Literature Review:

The Evolution of Disability Representation in Indian Cinema, the use of cinema as a pedagogical tool for understanding differently-abled children requires a critical deconstruction of how "the disabled body" is framed. The transition from early stereotypes to contemporary "re-presentations" marks a shift in the potential for films to serve as educational resources.

1. The Critique of Pity and the "Karmic" Model Ghai (2015) provides the foundational critique for this study, arguing that Indian cultural narratives—including cinema—have historically been ensnared in "archaic moral economies."Ghai notes that disability is often depicted through the "tragedy" and "charity" tropes, where the disabled child is either a site of spectacle or a recipient of benevolence. For learners, this source is vital because it exposes how early films (e.g., Dosti or Sadma) reinforced the Medical Model, viewing disability as a "defect" to be fixed or a "misery" to be pitied. Ghai's work challenges educators to move beyond these paternalistic views, which relegate the specially-abled to the margins of society.

2. Media's Impact on Inclusive Education and the Digital DivideDas and Kattumuri (2011) bridge the gap between media representation and the classroom. Their research highlights how the concept of "inclusive education" is still in its infancy in India. They argue that the way disability is portrayed in films directly influences teacher perceptions and the social integration of children in private schools. Specifically, their work suggests that media can either bridge or widen the "social divide." For a learner resource, this implies that films must be coupled with information technology and modern pedagogical strategies to ensure that "inclusion" is not just a cinematic theme but a practical reality in Indian schools.

3. Aesthetics and the "Extraordinary Body" Chatterjee (2016) offers a unique lens by

discussing the "Aesthetics of Disability." Instead of viewing disabled bodies as "broken" or "ugly"—a traditional metaphor for internal evil (e.g., Shakuni in Mahabharata)—contemporary Hindi cinema has begun to present them as "extraordinary bodies."Chatterjee explores how films like Barfi! and Black shift the visual language. For the learner, this transition is critical; it teaches that "special ability" is a variation of human aesthetics rather than a deviation from a "normal" standard. This allows students to conceptualize disability through the lens of diversity rather than deficiency.

4. Shifting Paradigms: From Empowerment to Agency Sarkar and Anushruti (2025) provide the most modern analysis, focusing on how films like Hichki and Margarita with a Straw have shattered the "glass ceiling" of disability narratives. Their review emphasizes: Characters are no longer passive recipients of care; they are protagonists of their own lives.Sexuality and Intersectionality: Margarita with a Straw is highlighted for discussing the often-ignored intersection of disability and sexual identity. For those using films as a resource for specially-abled children, Sarkar and Anushruti's work suggests that cinema can now be used to discuss complex topics like body autonomy, desire, and self-advocacy, which were previously absent from the curriculum.

Sameer Boray in his article "Depiction of Disabilities in Movies: disability portrayal in the media through the eyes of Bollywood and Hollywood" has said that films which treat the subject of mental or physical disability should adopt a responsible approach,it should be treated with sympathy and understanding by the film maker. In his article "The first Century of Disability Portrayal in Film "Stephen P Safran Stated that though negative imagery is predominant but scattered positive portrayals of disability have also been spotted whichmakes us anticipate that this trend will accelerate. In a publication of Stanford University ,they stated in depicting disability ,Bollywood has come a long way.Chatterjee (2016) studies the representation of disability in Indian cinema by focusing on four Hindi films i.e., Koshish, Sparsh, Black and Barfi. According to his article, unlike the traditional idea of disability as ungodly or wicked ; representation of disability in Bollywood seems to be more varied and diverse. Pal (2012) has categorized various ways in which disability has been portrayed by the filmmakers. In few movies, people with disabilities were presented in punitive tone. He further alludes to the fact that disabled people were also portrayed to be dependent on others especially those who are not capable of taking care of themselves, who require treatment and assistance. The article argues that the stereotyping of disability has been done in a few important ways, and citing over 200 examples primarily from Hindi and Tamil cinema.Mohapatra (2012) brings out the present trend which perhaps justifies the contribution of Bollywood to the society. According to this study, the portrayal of disability in early days was social but punishment and dependence were a major theme. However, the new trend has started educating the audiences and also it persuades the people. Researcher argues that dissemination of knowledge about various disabilities for attitude and behavior change among the audience is perhaps the best contribution to cinema. Bringing various diseases to publiceye against the frequent conviction that the physical and mental malformation is the only cause of disability, is remarkable. Sundar (2006) states that mainstream Indian cinema rarely addresses the issue of disability, and it is rarer still to find a film on the plight of the disabled woman. She suggests that Indian filmmakers should refrain from showcasing disability just for the sake of a different plot.

Methodological Framework

Qualitative analysis of some f mainstream films and critically acclaimed Hindi films from 2000-2025 with prominent disability themes.Thematic& Textual Analysis, Intersectionality, Examine films for visual, narrative, and linguistic representation; Study intersection with gender, caste, class, family, and education.Suggeest classroom based activists , to gain insights into real-life problems of Specially abled children.

Data Collection

Primary Data:

Film scripts, scenes, character studies, dialogues, and narrative arcs.

Direct analysis of at least 6 Hindi films focusing on disabled People (e.g. Taare Zameen Par, Black, My Name is Khan, Paa, Barfi!, Margarita with a Straw).

Secondary Data:

Literature reviews, previous scholarly research, books

Data Analysis:

Indian cinema has long engaged with disability as a narrative device, often shaping audience perceptions of children labeled as differently-abled. Across decades, films have oscillated between sensitively portraying the lived realities of such children and succumbing to melodrama, stereotype, or the "inspirational" arc that centers able-bodied protagonists. This critical review surveys how Indian cinema depicts specially abled children, focusing on the medical and social dimensions of disability, the gaze and voice accorded to these children, and the broader cultural scripts that emerge around family, education, and society. Drawing on disability studies concepts (medical vs. social models of disability, the gaze, representation and agency, the role of caregivers and educators), we assess both the progress and persistent shortcomings in cinematic portrayals. The aim is to map recurring tropes, evaluate their political and ethical implications, and offer directions for more nuanced, authentic, and inclusive . The medical model locates disability in the individual's impairment; the social model frames disability as a product of social, structural, and attitudinal barriers. A critical cinema approach often foregrounds the social model, examining how films construct disability through gaze, narrative focus, casting, sound design, and dialogic exchanges with the "abled" world. Gaze and voice: Critical Disability Studies emphasize whose perspectives dominate the narrative. Are disabled children given interiority, agency, and decision-making? Are their experiences mediated through adult saviors, teachers, or parents? Is the child's body sensationalized, objectified, or normalized within ordinary social settings? Ethical questions arise around pity, inspiration, tokenism, and stereotype. The risk is melodrama that reduces disabled children to learnable life lessons for able-bodied audiences, rather than presenting them as full, complex subjects with rights, autonomy, and varied desires. This review synthesizes representative Indian films across various decades that feature children with disabilities, focusing on how the disability is introduced, how the child's perspective is (or isn't) represented, how other characters respond, and what social structures (education, family, health care) are implicated. In Taare Zameen Par (2007) – Dyslexia and the child's inner world.The film centers on Ishaan, a bright but misunderstood boy whose dyslexia and learning differences create friction in a conventional schooling system and a judgmental family. A reform-minded teacher, played by Aamir Khan, discovers his authentic capabilities and reorganizes his needs. TaareZameen Par foregrounds the child's inner life and a diagnosis that reframes failure as a mismatch between institutional expectations and neurodivergent cognition. The film leans toward a humanization of the "problem child," inviting empathy and systemic reform (teacher training, pedagogy, family support).

The film's emphasis on empathy, individualized pedagogy, and the child's private joys (art, imagination) humanizes disability. It avoids overt sensationalism and centers Ishaan's agency within school and family life, even as the adult savior figure (the teacher) mediates the transformation. Despite its ostensibly progressive stance, the film still situates the family's acceptance as the ultimate resolution and often places the child's success within a normalized academic framework. The diagnosis is medicalized in a way that can instrumentalize the child's difference as a solvable problem, potentially downplaying broader social barriers (stigma in the community, inclusive schooling beyond the immediate setting). In Barfi! (2012) – Autism spectrum and non-normative social interaction.Barfi!, though driven by a male protagonist with mobility and communication differences, also features Jhilmil, a young woman with autism, who embodies a different mode of social interaction. The film uses Barfi's charm and Jhilmil's otherness to drive emotional arcs, romance, and humor. The film popularizes a corner of autism portrayal that emphasizes affect, nonverbal communication, and a pure, uncorrupted moral compass. Jhilmil's character is often framed through a benevolent gaze that invites empathy but can also tokenize autistic traits as inherently "lovable" and simplistic. Barfi! broadens mainstream exposure to autism beyond institutional settings, creating visibility for autistic characters within popular cinema. It also foregrounds accessibility and kindness in public spaces as a central social theme. The portrayal relies on affective interpretability rather than grounded realism. Autistic traits are stylized to fit the narrative's emotional needs, potentially flattening neurodiversity into a single, picturesque persona. There is a risk of "inspiration through impractical acceptance," where the audience is asked to feel moved by the character's exceptionality rather than understanding systemic barriers faced by autistic individuals.In the film Black (2005) – Visual impairment and dual sensory disabilities. The film follows a girl named Michelle (the student) who is blind and deaf, navigating a world she cannot fully perceive. Her teacher, played by AmitabhBachchan, mentors her toward education and self-worth within a rigid, aristocratic boarding-school environment. Black functions through a dramatic intensification of sensory deprivation, using sound design and visual contrast to convey the inner experience of the protagonist. The adult savior figure guides the child toward literacy, independence, and eventual social recognition. The film raises important questions about eligibility, pedagogy, and the role of dedicated teachers. It demonstrates resilience in the face of overwhelming barriers and foregrounds the emotional intensity of a person. The melodramatic style can oversimplify the lived reality of blindness and deafness, conflating disability with a pathos-driven narrative. The emphasis on the teacher's triumph can overshadow the child's own subjectivity, agency, and everyday needs in favor of a climactic emotional payoff for able-bodied audiences. The film risks treating disability as a catalyst for moral growth of the adult protagonist more than a standalone, situated reality for the disabled child.Main Aisa Hi Hoon (2005, Hindi) – Story of a mentally challenged father (inspired by I Am Sam) and his daughter, exploring societal prejudice. In film Paa (2009) – **Progeria** and the child's life-world is reviled. A boy with progeria—a rare aging disorder—lives within a loving, often protective family that negotiates public perception and the boy's own .The film centers a child's experiences amid a body that challenges typical social timelines (growth, schooling, peer relationships) and emphasizes familial bonds, affection, and societal curiosity.Paa foregrounds a physical difference in a manner that invites audiences to empathize with the family's emotional journey, highlighting care ethics and unconditional love.As a medically extraordinary condition, progeria can become a spectacle that occludes broader disability experiences. The film's focus on the family's emotional arc can sidestep critical questions about access to medical care, long-term planning, and social inclusion for visually distinctive children in the public sphere. In the film My Name is Khan (2010) – Asperger-like traits and social gatekeeping.The film follows Rizwan Khan, a man with a neurodevelopment profile that some viewers and critics interpret as Asperser syndrome, navigating post-9/11 prejudice The child/adolescent dimension is less central, but the portrayal touches on how ASD-like traits intersect with social stereotypes (religion, race, and difference). The film centers on a male protagonist's journey, with a motherly and eventually public-facing arc serving as the moral engine. It brings neurodiversity into a high-stakes, national narrative about inclusion, humanity, and universal values, prompting audiences to rethink bias and discrimination. The film risks conflating a range of neurodevelopment presentations into a monolithic "Asperger-like" figure that is easily legible for plot propulsion. The child's voice may be subsumed by the male lead's journey, reducing the child's own agency and day-to-day challenges to a backdrop for the hero's redemption arc.Malli 1998, Tamil) – Though not entirely about disability, it depicts sensitivity towards differently-abled people and child psychologyMalli's friendship with a deaf and mute girl is central, portraying both the isolation and strength of children with special needs. Malli's quest represents the inclusive spirit—she sees her friend's difference not as a limitation but as a challenge to be overcome with love and imagination. Margarita with a Straw (2014, Hindi/English) is Story of a girl with cerebral palsy navigating independence, education, and identity. Unlike many films that portray disabled characters as dependent or pitiable, Laila is depicted as strong-willed, ambitious, witty, and flawed—human, not idealized.The film emphasizes agency, showing Laila as someone who desires love, intimacy, and recognition, just like anyone else. Disability here is not the only defining feature of her life; it is one of many facets. In film Anjali (1990, Tamil) – we see a child with developmental disabilities and the family's and society's struggles to accept her. Anjali's condition, sometimes described as autism or intellectual disability, is portrayed with nuance. The story focuses on her developmental lag in social and cognitive skills, her vulnerability, and her journey from isolation to connection. The plot exposes neighborhood prejudices, as other families campaign for Anjali's exclusion. Initially, children mirror adult fears, teasing and mocking Anjali. However, childlike innocence triumphs over prejudice as the colony's children eventually embrace her, underlining the possibility of social inclusion.ApnaAsmaan (2007, Hindi) – Deals with autism and parental pressures of "curing" children to fit societal norms.The story revolves around Ravi and Padmini, whose son Buddhi is autistic and displays artistic talent but not academic brilliance. Driven by social insecurity and personal guilt, the parents seek a miracle cure rather than accepting their child's uniqueness. When Ravi encounters a scientist with a controversial "Brain Booster" drug, the couple decides to use it, hoping it will turn Buddhi into a genius. The drug indeed makes Buddhi brilliant but leaves him emotionally distant, suffering from amnesia and losing all bonds with his parents. Iqbal (2005, Hindi) – Story of a hearing and speech-impaired boy aspiring to be a cricketer, focusing on overcoming barriers in sports and education. The film centers on Iqbal, a deaf and mute village boy whose passion for cricket is unwavering despite his father's disapproval and society's prejudices. Supported by his mother and sister, Iqbal overcomes rejection from a local academy—where favoritism and class divisions rule—through the unconventional mentorship of Mohit, a washed-up alcoholic ex-cricketer. Training in rural fields, Iqbal's persistence earns him a place in the Andhra Pradesh Ranji Trophy team, where his talent quickly gets noticed by the press and cricket selectors.In the film NanheJaisalmer (2007, Hindi) – Depicts a differently-abled boy's dreams and struggles. Nanhe Jaisalmer is more than a simple children's film—it's a socially conscious fable about dreams, dignity, and the transformative power of imagination. While some critics found it idealistic, its heart lies in showing how hope, guidance, and education can help even the most marginalized child dream of a brighter future.

Criticism of the films:

We can see a Cross-cutting themes in Indian cinema portrayals which is designed froma savior paradigm. A recurring pattern is the presence of an able-bodied adult (teacher, parent, physician, or romantic figure) who catalyzes the child's progress. This can render the disabled child's agency secondary and recalibrate success as contingent on the "healing" or reform brought by others. We can see a common thinking pattern which is Pity and inspiration porn .When disability becomes a source of moral uplift for able-bodied viewers, the child becomes a conduit for adult virtue rather than a subject with independent aspirations. This dynamic risks turning suffering into spectacle for emotional arousal. The "exceptional" child vs. ordinary life: Films often foreground extraordinary moments—the breakthrough in learning, artistic output, or a dramatic performance—while omitting the more mundane, day-to-day realities of inclusive schooling, accessible play, peer relationships, and community integration. Language, stigma, and social interfaces are the common problem, while dealing with disability. Representation frequently centers inside school or home, with less attention to public spaces (streets, markets, transit) and the built environment (ramps, signage, tactile guides). This omission reinforces a narrow view of disability as a private family matter rather than a collective social concern. There can be a valid question regarding casting and authenticity. The attending question is whether differently-abled children or actors with disabilities are being portrayed by disabled actors themselves, and if not, whether the performances risk exploitation or stereotype reinforcement. Given India's diverse languages and casting realities, mixed results emerge. Authentic casting remains uneven, and the use of able-bodied actors to play disabled roles remains a debated practice in the industry.

Historical and sociocultural drivers shaping representations are needed while making these films. Indian schooling historically emphasizes standardization, exam-oriented culture, and social mobility through achievement. Films that align disability with pedagogy often frame inclusion as a reform in teaching methods and school environments, rather than as a fundamental shift in societal attitudes toward difference. The family's response to a child's disability often mirrors broader gender norms—mothers are frequently depicted as the primary caregivers, while fathers assume authority or distance, and sisters or friends provide emotional labor. Representation thus intersects disability with gendered roles, complicating the political economy of India. In parts of Indian cinema, disability is sometimes interwoven with religious symbolism or social stigma related to caste, class, or community norms. This can either deepen empathy (through shared vulnerability) or perpetuate stereotypes (through essentialist portrayals of "the other"). Indian films are also shaped by global disability discourses and the market's hunger for tear-jerking, uplifting stories that can travel abroad. This can push filmmakers toward simplification, melodrama, or "feel-good" endings that may not reflect the complexity of disabled childhoods in India. While reviewing these films we can see a critical gaps and ethical concerns issue between agency and voice. A persistent gap is the limited interiority afforded to disabled children, especially in relation to their own goals, preferences, and everyday decisions. When young actors are cast as disabled characters, their on-screen autonomy often remains mediated by adult decisions and narrative arcs designed for non-disabled spectators. Disability rarely travels alone in cinema. Socioeconomic status, caste, religion, urban-rural divides, and gender intersect with disability in ways that affect access to education, healthcare, and social reception. Films frequently under represent these intersecting identities or treat disability in a rather monolithic fashion. The industry's own accessibility practices—subtitles, sign language interpretation, audio descriptions for the visually impaired, and inclusive casting—are not consistently implemented, limiting the film's reach and the authenticity of its portrayal for disabled Children. While a film like Taare Zameen Par can catalyze conversations about inclusive pedagogy, many films default to "inspirational" narratives that celebrate the resilience of a single child without challenging systemic barriers. This reinforces a model of disability as a personal battle rather than a social condition requiring collective reform. What constitutes responsible, transformative portrayal? Films should foreground the child's own expressions, choices, and preferences. This means scriptwriting that gives reflective time to the child's perspective, even when the narrative is anchored by a caregiver or teacher. Where possible, casting actors who share a disability or working with consultants and disability activists can help avoid clichés and stereotypes. Co-creating scenes with input from disability communities can yield more nuanced depictions. Nuanced depiction of education and daily life: Instead of episodic breakthroughs, narratives should incorporate ordinary routines—travels, friendships, school admissions, exams, peer dynamics, community engagement—alongside moments of triumph. Complexity over pity or heroism: Rejecting pity-based framing and the "hero narrative" that centers the able-bodied savior opens space for stories that treat disability as a natural human variation with its own challenges and strengths. In film Nil Battey Sannata we can see A domestic worker enrolls in her daughter's school to motivate her to study, confronting classist attitudes and internalized low expectations. We can understand how poverty and gender shape educational aspirations and how schools often reproduce social hierarchies through peer ridicule and teacher stereotypes. Advocates relational, emotionally supportive approaches where family, especially mothers, become co learners. In film Iqbal we can see A hearing impaired boy from a rural background who dreams of playing cricket and learns through non-formal mentorship. This films Highlights how community spaces and local mentors compensate for lack of formal inclusive provisions in rural schools. This film wants to criticize the narrow academic definitions of 'achievement' by foregrounding sports and embodied skill.

While using these films as learning resources to Conceptualize problems of differently-abled children teacher can plan three stages activity conciquently. **We can prepare some Pre-viewing Activities like** Background Briefing: Before showing a film (e.g., Taare Zameen Par), introduce the disability portrayed (dyslexia, autism, etc.) in simple terms.Prediction Exercise like Ask students to predict challenges such children might face in school and society. K-W-L Chart (Know–Want–Learn): Students fill what they already know about disabilities, what they want to know, and later what they learned.

Guided thought provocation and reflective questions are very important step to Conceptualize films. Provide specific questions for students to think about specially-abled children can be beneficial for deep learning. For example, how is the child treated by teachers/parents? What barriers does the child face in learning or in society? How do peers behave toward the child? - these types of questions are effective tool for understanding. At third stage teacher can give some Observation Task,Assign small groups to focus on specific aspects (family role, school environment, teacher support, peer behavior).Class Discussion / Debate can bePost-viewing Activities Group presentations analyzing one film in depth..Students can enact a short classroom scene—one plays a special child, others peers/teachers—to reflect on better responses. Students a be asked to write a diary entry or letter from the perspective of the special child that will enhance there creative and reflective skill. Poster-making or slogan-writing on Problems of Specially abled children and "Inclusive Education" can be a effective pedagogical strategies to overcome barriers between them. Different type of debate topic, ("Are schools in our society inclusive enough?") Role Play, (Students enact a short classroom scene—one plays a special child, others peers/teachers—to reflect on better responses). Reflective Writing based on Film Comparison, (Compare two films to see how representation of disability has evolved). Peer feedback after role plays and discussions. Link to Real Life is another way to promote inclusive thoughts in school. : Invite a special educator/parent of a special child for interaction. On the basis of that discussion Students can design a small awareness campaign in school about inclusion (posters, skits, peer buddy program).

Reflection:

Films such as TaareZameen Par, Hichki, Black and Iqbal portray disability and learning difficulties in ways that move away from ridicule towards empathy, individualized support and recognition of strengths, helping to challenge deficit views of "weak" or "abnormal" students. Movies like Nil BatteySannata, broaden inclusion beyond disability to class, caste, gender, language and child labour, highlighting how multiple forms of marginalization shape access to and experience of schooling.Impact on understanding inclusive education.Across the films, inclusive education emerges not only as physical presence in a classroom but as a combination of differentiated pedagogy, emotional support, respect for diversity, and critical engagement with unjust structures such as exam-centric culture and elitist school systems.The narratives consistently question "one size fits all" teaching and selective meritocracy, and instead visualize classrooms where assessment, curriculum and relationships are adapted to diverse needs and talents.Effects on attitudes and critical reflectionThe films were found to be powerful triggers for empathy: learners and trainee teachers strongly identified with marginalized characters, which opened up conversations on prejudice, bullying, teacher bias and invisible barriers in real schools.At the same time, the research indicates that without guided discussion, viewers may also absorb paternalistic or "saviour" tropes; hence, critical media literacy is essential to convert emotional engagement into reflective, inclusive attitudes.Pedagogical usefulness is very important in schools when integrated into lesson plans with pre-viewing orientation, focused questions and post-viewingactivities. These films helped students articulate their own experiences of exclusion and imagine alternative, more caring classroom practices.Teacher-education settings that used these films reported that participants could more easily understand abstract policy goals of inclusion and translate them into concrete strategies such as flexible assessment, peer support, use of multiple languages and collaboration with families.From deficit to strength-based views,Many films shift from portraying disability or poverty as tragedy to highlighting unique capabilities and resilience, modeling a strength-based inclusive lens.Central characters such as Ram Shankar Nikumbh, NainaMathur or the teachers in Chalk N Duster embody reflective, relational and rights-orientedpedagogy.

Films are very effective medium for every caste, class, gender, disability and language intersect to shape learners' experiences. These films reveal how school policies, tracking and hidden curricula reproduce inequality. These films, as Teaching Resource foster greater societal awareness, empathy, and compassion, challenging prevailing stereotypes and encouraging inclusive attitudes. By exploring the emotional and social dimensions of disability, Indian cinema offers educators and caregivers valuable narratives for teaching compassion, individualized learning, and diversity in classrooms and homes.The involvement of families, teachers, and institutions in these stories models best practices for supporting gifted but differently abledchildren.Realistic and nuanced media representations encourage acceptance, empower disabled youth, and spark positive dialogues regarding disability rights and inclusion. Films such as "Taare Zameen Par" have led parents and educators to reconsider behavioral problems as possibly stemming from underlying learning differences, promoting early intervention and support. Taare Zameen Par especially emphasizes how teachers and peers must adapt the learning environment for special children instead of forcing them to "fit in."Students understand that inclusive classrooms benefit everyone by building patience, cooperation, and tolerance.Current trends in Indian cinema emphasize authenticity, moving beyond pity and dependency to showcase achievement, independence, and community for specially abledchildren.Awareness of Different Abilities can be done through films. Films like Taare Zameen Par and Apna Asmaan help students understand that learning difficulties like dyslexia or autism are not laziness or lack of intelligence, but neurological differences. They learn to recognize signs of special needs among peers.We can develop Empathy and Compassion among the children by adapting these pedagogical techniques. Movies such as Anjali and Black highlight the emotional world of special children, teaching students to respond with kindness rather than ridicule.Students can put themselves in the shoes of children who struggle in daily life. We can increase a sense of respect for Diversity through this type of films.

Iqbal and Koshish show that children with disabilities have unique strengths and talents if society gives them opportunities.Students learn to celebrate differences instead of seeing them as weaknesses. Breaking Stereotypes & Reducing Stigma can be another role for inclusion based film studies.Many of these films challenge the idea that special children are a "burden". By watching Paa or Margarita with a Straw, students learn that special children have dreams, relationships, and identities just like everyone else. Main Aisa Hi Hoon and Anjali show that a supportive family and community can transform the life of a special child.Students learn to appreciate the role of family care and friendship in inclusion.Films like Iqbal inspire students by showing how perseverance and encouragement can help special children overcome barriers and achieve big dreams.This also encourages them to stand up against bullying and be supportive peers.

Indian cinema has undergone a seismic shift in how it portrays "special children"—those with neurodivergence or physical disabilities. What began as a tool for emotional manipulation has evolved into a more nuanced, albeit still imperfect, exploration of human diversity.In early Indian cinema, a child with a disability was rarely a character; they were a plot device. Disability was often framed through a "karmic lens"—the result of a parent's past sins or a tragedy used to evoke karuna (pity) from the audience. Some films were 'Stereotypes' Children were depicted as helpless victims (bechara) whose only role was to make the protagonist look heroic or the antagonist look cruel.The"Miracle Cure": A recurring and damaging trope was the "magical recovery." Films like Anuraag (1972) or Dosti (1964) relied on heightened melodrama, where the disability was often "cured" by divine intervention or extreme emotional shock, reinforcing the idea that a child is only "whole" if they are able-bodied. The release of Taare Zameen Par (2007) was a watershed moment. It moved the conversation from the "medical model" (fixing the child) to a "social model" (fixing the environment). For the first time, a mainstream film accurately depicted the internal world of a child with dyslexia (IshaanAwasthi). It critiqued the rigid Indian education system and parental pressure. However, critics argue that these films often suffer from a "Savior Complex." The narrative focus frequently shifts from the child to the "enlightened" adult (e.g., Aamir Khan's character), making the child a passive recipient of grace rather than an independent agent.Black (2005): Explored deaf-blindness with high-art aesthetic, though it was criticized for being overly stylized and operatic. Paa (2009): Portrayed Progeria, using a "super-intelligent child" trope to make the disability more "palatable" to a mass audience.Recent cinema has begun to treat special children and young adults as individuals with desires, flaws, and identities beyond their diagnosis. Films like Margarita with a Straw (2014) and Barfi! (2012) broke ground by showing disabled characters with romantic and sexual agency, moving away from the "eternal child" or "asexual angel" stereotypes. The "Supercrip" Pitfall: A remaining criticism is the "Supercrip" trope—the idea that a child with a disability must have a "hidden genius" (like Ishaan's painting or Jadoo's powers in Koi... Mil Gaya) to be worthy of society's respect. This marginalizes the "ordinary" special child who may not have a compensatory superpower.

Conclusion

Indian cinema has produced some memorable, emotionally engaging depictions of differently-abled children, with TaareZameen Par's focus on dyslexia and Barfi!'s autism-inspired facets offering visibility and empathy. However, many portrayals remain tethered to the savior narrative, melodrama, or tokenism, while often neglecting the disabled child's own agency and everyday realities. The field stands to gain from principled, collaborative approaches that center the voices and experiences of disabled children themselves, uphold their rights to participate fully in society, and challenge the social barriers that disable people beyond their impairments. By embracing a more robust social model of disability, committing to authentic casting and co-creation, and broadening the scope of stories to include ordinary as well as extraordinary moments, Indian cinema can contribute to a more inclusive cultural imagination—one in which children with disabilities are seen, heard, and valued as full participants in the social fabric.

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Role of Regional Rural Bank's finance in rural development

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Abstract

India introduced Regional Rural Banks (RRBs) in 1975 through the Regional Rural Banks Act to provide institutional credit to rural areas, particularly to small and marginal farmers, agricultural labourers, craftsmen, and small entrepreneurs. This paper employs a descriptive-analytical research approach to analyse and present the role of RRBs in financing rural development in India from 2015 to 2023. The results show steady increases in RRB credit and rural economic indicators, emphasizing the continued importance of these institutions in rural development. By employing secondary data sources from publications of the Reserve Bank of India (RBI), NABARD Annual Reports, and Ministry of Finance data, the paper interprets data trends on RRB credit disbursement, agricultural GDP growth, financial inclusion outreach, MSME credit, and rural employment trends. This paper also discusses the performance, changes, and challenges, as well as recommendations related to RRBs. An exploratory regression analysis is also included to describe the association pattern between RRB credit and agricultural output without resorting to hypothesis testing inference.

Keywords: Regional Rural Banks, Rural Development, Rural Employment Rural Credit, Agricultural Finance, Financial Inclusion, Descriptive Analysis etc.

1. Introduction

Since independence, the economic planning of India has been largely rural-oriented. As almost 65% of the Indian population is found to reside in rural areas and are either directly or indirectly engaged in agricultural and allied sectors, rural financial institutions assume a critical significance **(World Bank, 2022).** The access to institutional credit is largely acknowledged as a significant enabler of rural development, as it enables farmers and rural entrepreneurs to undertake productive activities, adopt new technology, and ensure consumption smoothing in the face of income uncertainty **(Burgess & Pande, 2005).** Despite this reduction in number, the volume of branches, credit, and deposits has increased significantly. As of March 2023 This paper employs a descriptive-analytical methodology to analyse the trends of RRB credit dispersal, agricultural growth, financial inclusion, and rural employment over a period of a decade, providing a qualitative and quantitative mapping of the developmental role of RRBs.

Regional Rural Banks were conceptualized as a new breed of hybrid financial institutions that would leverage the strengths of cooperative banks in terms of their local orientation and the expertise of commercial banks. Over the years, RRBs have undergone a radical change. The consolidation programme initiated in 2005 reduced the number of RRBs from 196 to 43 by 2021 **(NABARD, 2023).** The first RRB, Prathama Garmin Bank, was set up at Moradabad in Uttar Pradesh on 2nd October 1975 **(GoI, 2015).** The legislative framework was formulated on the recommendations of the Narasimham Working Group Report of 1975. RRBs function through more than 21,856 branches in India, with a total credit portfolio of over ₹3.5 lakh crore (RBI, 2023).

2. Review of Literature

A large body of literature has explored the link between rural financial institutions and rural development in developing countries. Burgess and Pande (2005). in a path-breaking study based on Indian district-level data, found that the impact of rural branch expansion was significantly effective in reducing rural poverty. which emphasized the developmental externality of rural banking. The difference-in-difference estimates revealed that a 1% increase in rural bank branches was associated with a 0.34% decline in rural poverty.

Uppal (2009) analysed the efficiency of RRBs using Data Envelopment Analysis (DEA) and found that amalgamation had a mixed effect on operational efficiency, with significant variation in technical efficiency across banks, indicating that management and organisational factors contributed substantially to developmental effectiveness.

Singh and Tandon (2012) analysed the importance of RRBs in the context of NABARD's refinance activities and found a strong positive correlation between NABARD refinance and RRB credit disbursement, concluding that the refinance facility was essential for RRBs to extend credit beyond their own mobilized deposits.

Sharma (2017) analysed credit flow patterns of RRBs during 2001–2015 and found that RRBs had been playing a crucial role in improving agricultural credit access for small and marginal farmers, while their share in total institutional credit had been gradually rising.

Despite this extensive body of literature, there remains a gap in empirical documentation that comprehensively maps the aggregate trends in RRB credit disbursement, agricultural output, financial inclusion, and rural employment using recent data. This paper seeks to address that gap through a descriptive-analytical framework.

3. Institutional Framework and Evolution of RRBs

3.1 Historical Background

The origin of RRBs in India can be traced to the broader financial sector reforms of the 1970s, which sought to extend the reach of institutional credit beyond urban centres. Rural banking was boosted by the 1969 nationalisation of commercial banks, although the main commercial banks were considered less responsive to the needs of rural borrowers **(Reserve Bank of India, 2008).** Prior to the establishment of RRBs, moneylenders, shopkeepers, and landlords—who charged exorbitant interest rates—were the main sources of credit for the rural populace.

3.2 Amalgamation and Consolidation

The amalgamation procedure, initiated in 2005 as per the recommendations of the Vyas Committee, brought about a significant change in the RRB landscape. The number of RRBs reduced from 196 in 2005 to 82 in 2010, and then to 43 by March 2021 **(NABARD, 2023).** Proponents of amalgamation argued that larger RRBs would benefit from economies of scale, increased capital adequacy, and greater risk-bearing capacity. Critics, however, feared a possible dilution of focus on target groups **(Chavan & Birajdar, 2009).**

3.3 Regulatory Framework

RRBs are governed by the Reserve Bank of India (RBI) in respect of monetary and banking business, and by NABARD in respect of development financing. The priority sector lending guidelines specify that RRBs must extend at least 75% of their loans to the priority sector substantially higher than the 40% requirement for commercial banks—thereby aligning RRBs with their developmental mandate **(RBI, 2020).**

4. Role of RRBs in Rural Development

4.1 Agricultural Credit

The primary mandate of RRBs has been the provision of short-range and medium-term credit to the agriculture sector. Kisan Credit Cards (KCC), introduced in 1998, have been a major instrument of agricultural credit delivery through RRBs, enabling revolving credit for crop production, post-harvest expenses, and consumption needs. As of 2022–23, RRBs collectively disbursed over ₹2.57 lakh crore in agricultural loans, accounting for approximately 14% of total institutional agricultural credit in India **(NABARD, 2023).**

4.2 Financial Inclusion

Initiatives for financial inclusion in India have been spearheaded by RRBs. The scope of RRBs has been further extended under the Business Correspondent (BC) model, in which bank agents operate in underserved communities. Following the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014, RRBs have been instrumental in helping the unbanked rural population open bank accounts. RRBs had opened around 8.1 crore PMJDY accounts as of March 2023, accounting for nearly 22% of all PMJDY accounts in the nation **(Ministry of Finance, 2023).**

4.3 Rural Infrastructure and MSME Finance

Beyond agriculture, RRBs have increasingly directed credit towards rural infrastructure, micro and small enterprises, Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and artisan clusters. This has had profound implications for women's economic empowerment and social advancement in rural India. The NABARD-supported SHG–Bank Linkage Programme has been a significant channel through which RRBs have reached rural women borrowers. As of March 2023, RRBs had credit-linked over 25 lakh SHGs with an outstanding loan portfolio of approximately ₹42,000 crores **(NABARD, 2023).**

4.4 Rural Employment

A very significant but often neglected aspect of the developmental role of RRBs is their role in rural employment. By extending credit to agriculture, MSMEs, SHGs, and artisan groups, RRBs indirectly contribute to the livelihood of rural workers. The relationship between rural employment in India, as estimated through periodic labour force surveys, and the availability of agricultural credit, especially during periods of agrarian distress, is very close.

Table 3 below gives indicative information about rural employment and the share of agricultural employment, along with RRBs' credit to rural MSMEs.

Table 3:

RRBs Credit, Rural Employment and Agricultural Employment Share (2015–16 to 2022–23)

Year	Rural Employment (Million Persons)	Agri. Employment Share (%)	RRB Credit to Rural MSMEs (₹ Crore)
2015-16	261.4	43.2	18,200
2016-17	265.1	42.5	21,500
2017-18	268.7	41.9	24,800
2018-19	272.5	42.1	28,300
2019-20	270.3	41.5	31,200
2020-21	285.9	46.5	29,800
2021-22	278.4	44.1	35,600
2022-23	280.1	43.0	40,100

Source: NSSO Periodic Labour Force Survey Reports; NABARD Annual Reports (2016–2023).

The data in Table 3 reveals that, although the absolute share of agriculture in total employment has gradually declined as a structural feature of economic transformation, the total number of persons engaged in rural employment has remained high. contributing to the feminisation of rural enterprise and diversification of household income sources. The temporary spike in agricultural employment share in 2020–21 is attributable to the reverse migration of urban workers during the COVID-19 pandemic. Importantly, RRB credit to rural MSMEs has grown substantially from ₹18,200 crores in 2015–16 to ₹40,100 crore in 2022–23, reflecting a positive trend of financial deepening in non-farm rural enterprises that support rural employment generation. Empirical studies have documented that access to institutional credit enables rural entrepreneurs to hire additional labour, invest in machinery, and expand production capacities **(Agrawal, 2021).** The SHG–Bank Linkage Programme, actively promoted through RRBs, has also demonstrated a positive effect on women's participation in the rural labour market,

5. Descriptive and Exploratory Data Analysis

5.1 Objectives and Data Sources

This paper will conduct a descriptive-analytical study of the trends in the disbursement of RRB credit and its correlation with agricultural GDP in India from 2013-14 to 2022-23. Instead of testing a hypothesis, this study will attempt to analyse the trends that have been observed and the patterns that exist between the rural banking activities and agricultural production. The data has been collected from the NABARD Annual Reports (2014-2023), the RBI Handbook of Statistics on the Indian Economy (2023), and the National Statistical Office (NSO) GDP by sector series.

5.2 Data Table and Trend Patterns

Table 1 presents the annual data on RRB total credit disbursement (Crore) and the value of Agricultural GDP (**Thousand Crore, at constant 2011–12 prices)** over the study period.

Table 1:

RRB Credit Disbursement and Agricultural GDP in India (2013 to 2023)

Year	RRB Credit Disbursement (₹ Crore)	Agricultural GDP (₹ Thousand Crore)	Annual Growth in Credit (%)
2013-14	62,300	14,682	—
2014-15	68,750	15,104	10.35%
2015-16	74,200	17,336	7.93%
2016-17	81,500	18,007	9.84%
2017-18	89,300	19,480	9.57%
2018-19	97,800	21,053	9.52%
2019-20	1,05,400	22,470	7.77%
2020-21	1,12,600	24,370	6.83%
2021-22	1,24,000	26,887	10.12%
2022-23	1,38,500	29,664	11.69%

Source: NABARD Annual Reports (2014–2023);

An examination of the data in Table 1 reveals a consistent upward trend in both RRB credit disbursement and agricultural GDP across the decade. RRB credit grew from ₹62,300 crores in 2013–14 to ₹1,38,500 crore in 2022–23, representing a cumulative increase of approximately 122.3%. Annual credit growth rates ranged from 6.83% to 11.69%, with a marked acceleration visible after 2020–21, coinciding with post-pandemic rural credit expansion programmes. Over the same period, agricultural GDP at constant prices rose from ₹14,682 thousand crores to ₹29,664 thousand crores, reflecting a growth of approximately 102.1%.

5.3 Descriptive Statistics

Table 2 below presents summary descriptive statistics for both variables over the study period, providing a concise characterisation of their central tendency, variability, and growth profile.

Table 2:

Descriptive Statistics, RRB Credit Disbursement and Agricultural GDP (2013 to 2023)

Statistic	RRB Credit Disbursement (₹ Crore)	Agricultural GDP (₹ Thousand Crore)
Minimum	62,300	14,682
Maximum	1,38,500	29,664
Mean	93,435	20,895
Median	93,550	20,267
Standard Deviation	25,619	4,979
Coefficient of Variation (%)	27.4%	23.8%
Growth (2013-14 to 2022-23)	122.3%	102.1%

Source: Computed from Table 1 data.

The descriptive statistics in Table 2 confirm that both series display considerable growth over the decade. The coefficient of variation for RRB credit disbursement (27.4%) is slightly higher than that for agricultural GDP (23.8%), suggesting somewhat greater relative variability in the credit series. The broadly comparable growth rates of the two variables (122.3% and 102.1% respectively) point to a close co-movement over the study period, which motivates further exploratory analysis.

5ण4 म्गचसवतंजवतल त्महतमेपवद ।दंसलेपे

To explore the pattern of linear association between RRB credit disbursement and agricultural GDP, an Ordinary Least Squares (OLS) regression is estimated. It must be emphasised that this exercise is purely exploratory and descriptive in intent: the regression is used to characterise the direction and approximate magnitude of association, not to infer causation or test a formal directional hypothesis about the population. The model is specified as:

***AgGDP* = □ + □ *(RRB Credit)* + □**

Where AgGDP is Agricultural GDP in Thousand Crore, RRB Credit is RRB total credit disbursement in Crore, □ is the intercept, □ is the slope coefficient (marginal association of credit with agricultural GDP), and □ is the residual term.

Table 4:

Exploratory OLS Regression Results — Association Between RRB Credit and Agricultural GDP

Parameter	Estimate	Std. Error	t-statistic	p-value
Intercept (α)	3,847.21	621.44	6.19	0.0003
β (RRB Credit)	0.1843	0.0187	9.85	< 0.0001
R^2 (Coefficient of Determination)	0.9238	—	—	—
Adjusted R^2	0.9143	—	—	—
F-statistic	97.02	—	d.f = (1, 8)	< 0.0001
Durbin-Watson Statistic	1.84	—	—	—

Source: Compiled using SSP software; data from Table 1. Note: Dependent Variable = Agricultural GDP (Thousand Crore); Independent Variable = RRB Credit Disbursement (Crore); n = 10.

5.5 Interpretation of Exploratory Findings

The estimated slope coefficient (□ = 0.1843) indicates that, descriptively, each ₹1 crore increase in RRB credit disbursement is associated with an approximate ₹184.3 crore increase in agricultural GDP over the study period, holding other factors constant. This suggests a meaningful multiplier pattern in the data.

The high R^2 value of 0.9238 indicates that over 92% of the variation in agricultural GDP observed in the sample can be statistically accounted for by variation in RRB credit disbursement within this ten-year window. The Durbin–Watson statistic of 1.84 suggests no serious autocorrelation in the residuals, lending credibility to the model fit.

It is important to note that this strong association is partly a reflection of common time trends: both RRB credit and agricultural GDP trended upward over the decade, and the regression largely captures this shared temporal trajectory. A more rigorous causal analysis would require controlling for confounding factors such as rainfall, input prices, government procurement policies, and broader macroeconomic conditions. Nonetheless, the descriptive pattern is consistent with the broader literature documenting a positive link between rural institutional credit and agricultural productivity **(Burgess & Pande, 2005; Agrawal, 2021).**

6. Challenges Confronting RRBs

Despite their important developmental contributions, RRBs are confronted with a series of operational, financial, and structural challenges. First, the problem of non-performing assets (NPAs) remains significant. The gross NPA ratio of RRBs as of March 2023 stood at 6.8%, compared to 3.9% for scheduled commercial banks, reflecting the elevated credit risk associated with lending to rural borrowers **(RBI, 2023).**

Second, the dual control system—jointly supervised by the RBI and NABARD—has at times posed administrative difficulties and hindered the seamless implementation of developmental policies. Fourth, the lack of staff competence in credit analysis, digital banking, and financial counselling remains a challenge in many RRBs, affecting the quality of services offered to rural customers Third, the zonal concentration of RRBs restricts their ability to diversify portfolios and renders them susceptible to agro-climatic and economic disruptions in their designated regions. **(Chavan & Birajdar, 2009).**

Fifth, the rapid proliferation of digital payment platforms, finch companies, and small finance banks has intensified competitive pressures on RRBs, particularly for deposit mobilisation and fee-based income. Without strategic technological investment, RRBs risk losing their relevance among the next generation of rural customers who are increasingly connected to digital financial services.

7. Policy Recommendations

Based on the findings of this descriptive-analytical study, along with the overall literature study and practical issues, the following policy recommendations emerge that may help enhance the developmental effectiveness of RRBs in India.

First, technological upgradation should receive utmost importance. RRBs should be assisted through specific NABARD and government funds to modernize their CBS systems, implement mobile-based banking solutions, and link them with the overall national digital network like UPI and Aadhaar-based authentication systems. Closing the digital gap in rural banking operations is the need of the hour for RRBs to remain competitive and enhance their reach to customers.

Second, capacity building and human resource development should receive more importance. Training sessions on credit evaluation, digital banking operations, financial literacy camps, and customer relationship management should be made mandatory for the employees of RRBs. Collaboration with NIBM, BIRD (Lucknow), and NABARD training institutions may be utilized for this purpose.

Third, the NPA management structure for RRBs needs to be made more robust. Guidelines for restructuring agricultural loans during drought. could be explored to partially de-risk RRB agricultural loans, flood, or price shock events need to be institutionalized, and a rural credit guarantee scheme, like the Credit Guarantee Fund for Micro and Small Enterprises.

Fourth, the dual-control regulatory framework needs to be made more efficient. A more defined division of supervisory roles between the RBI and NABARD, with simplified reporting channels, would allow RRBs to devote their operational efforts to credit delivery rather than compliance management.

Fifth, product innovation efforts are needed to address the employment aspect of rural finance. These products would help achieve the national objective of rural employment generation and the Atmanirbhar Bharat scheme RRBs should be encouraged to develop specific credit products for rural non-farm enterprises, women-led SHGs, and migrant returnee entrepreneurs who wish to create livelihoods in rural areas.

8. Conclusion

This paper has discussed the role of Regional Rural Banks (RRBs) in financing rural development in India. The descriptive findings of this paper are consistent with the existing literature on rural banking and agricultural development and reaffirm the continued developmental role of RRBs in the Indian financial system. Based on a decade of secondary data from NABARD, RBI, and the Ministry of Finance, this paper has documented consistent and substantial growth in RRB credit disbursement, agricultural GDP, financial inclusion outreach, MSME lending, and rural employment support during the 2013-14 to 2022-23 periods. The exploratory regression analysis has revealed a strong positive relationship between RRB credit disbursement and agricultural GDP ($R^2 = 0.92$), where every ₹1 crore expansion in credit is associated with approximately ₹184.3 crore in agricultural output.

The integrated analysis of the employment aspect in Section 4.4 and policy recommendations in Section 7 reinforces the fact that the role of RRBs is not merely limited to credit delivery but also includes rural employment development, financial inclusion, and MSME development. Continued policy support, structural changes, and organizational upgradation are necessary to ensure that RRBs remain committed to their original developmental charter in the ever-changing financial scenario. Though challenges related to NPAs, technology, and competitiveness continue to exist, interventions in the areas of governance, technology, human resources, and product development can greatly improve the developmental effectiveness of RRBs. RRBs have a unique niche in the Indian financial system, as they are the primary source of institutional credit for millions of small farmers, rural women, artisans, and other marginalized sections who are not accessed by commercial banks and microfinance institutions.

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Secularism and Essential Religious Practices: Legal and Social Perspectives on Religious Freedom in A Secular State

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Abstract: *The problematic issue of how religious freedom and secularism are correlated is particularly acute in countries such as India, where religious diversity often tests the virtues of secular legislation. At a fundamental level, secularism posits that the state has no role in people's religious affairs and should allow people to practice their faith as they deem appropriate. However, if specific religious practices are held as pillars of faith, it introduces a troublesome ideal. The concept of "essential religious practices" (ERP), therefore, forms an important constituent in determining whether or not the exercises of religion would be protected legally. It is based upon Articles 25 and 26 of the Indian Constitution. Article 25 guarantees religious freedom for everybody but also allows reasonable restrictions by the state where such restriction is justified to protect public health, maintain public order, or to protect morality. In trying to define what ought and ought not be important to religion, the court came up with the ERP doctrine. The problems with this philosophy are that it is subjective, and among religious groups, it differs when trying to define what constitutes an "essential" religious activity. Whether a particular action constitutes a religious practice will be left to the courts to decide and often depends on competing interpretations to come to such a conclusion. In India, the factor of religious extremism has complicated the issue of protecting religious freedom while at the same time making it easier for political parties to pursue popularity with religious organizations in quest for increased votes, which further mutes the state's neutrality. Taking up case studies and ERP theory, this essay would go into detailing social and legal issues surrounding religion freedom balancing secularism. It underlines the challenges of protecting the rights of religious minorities within a secular state. It postulates a more refined technique of protecting religious liberty within secular political structures.*

Keywords: Secularism, Religious Freedom, Essential Religious Practices (ERP), Indian Constitution, Religious Diversity.

Introduction

This has always been a subject of debate since secularism aims at separating religion from political institutions and public affairs in cultures that cherish religious freedom and want to retain their state secular, generally characterized. When people feel that some rituals are integral to their faith, then this form of secularization could be contestible with their freedom to freely practice their religion.

In a great many places, conflict between secular values and religious practices grows when members of one religion or another want the freedom to practice what they see as fundamental to their faith. The hijab and turban are types of religious clothing; other examples include dietary restrictions and celebrations of religious holidays. For those who believe these activities to be inviolable, the basic issue is whether secular laws can limit or control them.

The dilemma is much more apparent when secular state laws conflict with religious traditions vital to some populations. In this regard, secular legal regimes must balance the protection of citizens' right to religious freedom with the greater interests of society at large, which include social peace, public order, and the neutrality of the state. This middle ground is not always easily found, but legal theory has evolved to address this type of conflict, a miniature reflection of broader public debates over religion's proper role in society.

What do secularists mean when they refer to "core religious practices"? Societal and legal issues abound: How do we know when a religious action is core? How do secular legal regimes support neutrality between religion and state but at the same time protect such practices? What is the role of public perceptions in shaping the way law addresses these issues? Apart from legal precedents, a deeper study of how secularism and religious freedom are conceptualized and practiced across socio-political settings is necessary to understand these complexities.

This article discussed the conceptions of maintaining a secular state while being cognizant of fundamental religious practices, especially with a special focus on the nuances arising from an intersection of religious freedom and secular public policy. This study tries to illustrate these barriers secular regimes encounter and make proposals on how they can sustain religious freedom in a secular political system by using case studies and the legal frameworks in question.

The Concept of Secularism

Secularists believe that the state should not protect any one faith. Religion implies taking care of one's own interests and granting one's followers the right to do their things based on their own beliefs. Secularism is defined in the British Encyclopaedia as a lack of spirituality. Atheism does not equal secularism, that believes all faiths are valid and that the state should not favor any one faith. Also, religious dogma will not dominate the political system. America can be a land of many religions.(*Secularism | Definition, Separation of Church and State, History, Varieties, & Facts | Britannica*, n.d.)

Religion is a private affair, and every citizen is eligible to follow it as one pleases. This is the meaning of secularism. The following three schools of thought provide definitions of secularism within Indian tradition. The Western conception of secularism has been borrowed by liberal thought. Strict segregation of religion and politics, that is, religion should never intervene in the political sphere of activity. The two opinions clash with each other. Economic, social, and political development are what transformationalists are boastful about their ideology. To win over a scientific mentality for the followers, this philosophy is pragmatic about the fact that religious activities should only be carried out in private life. On the contrary, it is a faith and practice mechanism that does not recognize or embrace religion in any form or shape. One of the essential tenets of a secular state is the separation between church and state in such a manner that the former does not interfere with the religious domain of the latter. Secularism Secularism is the view that "the state should stay out of questions of religion and the church, according to Webster's New World Dictionary.(Arzheimer, 2024)

Essential Religious Practices

Articles 25 and 26 of the Indian Constitution provide protection for certain religious activities, as determined by the essential religious practices (ERP) concept. Under Articles 25 and 26 of the Constitution, freedom of religion is provided for. That means persons are allowed to practice, propagate, and manage their religious affairs in whatever form or manner they like. But these rights have no veto power-they can be restricted reasonably. One of the most vital legal tools in determining what religious practices the Constitution will shield is the ERP doctrine, which has played a defining role in contemporary religious freedom jurisprudence in India.(*Article 25: Freedom of Conscience and Free Profession, Practice and Propagation of Religion - Constitution of India*, n.d.)

Article 25 affords liberties to believe and worship as one deems fit concerning matters of public health, morals, or order. That only implies that not all religious activities are afforded protection under the law but lets people continue pursuing their convictions. Enterprise resource planning is pertinent here. The ERP theory makes it possible to decide whether religious activities represent just such practices fundamental to the faith and therefore are protected under the constitution. The Supreme Court said, regarding what might be "essential" in this context, that a religious practice must be "fundamental to the central beliefs and practices of the religion.".

Article 26 supplements Article 25 by granting autonomy to religious communities on any matter concerning religion. Religious bodies are, therefore, free to govern their institutions and practices regardless of the state if they consider them essential for the faith. In simple words, ERP is that legal concept which equates religion with the requirement for maintaining public order. The Constitution, in ERP, promises protection to religious practices only which are considered necessary to a religion.

Challenges in Balancing Secularism and Religious Rights

India's legal system aims to protect individual rights while keeping public order and peace, which raises a lot of problems in trying to balance between secularism and religious rights in the country's multicultural population: Judicial, social, and political spheres of these problems.

Legal Barriers: While the Indian Constitution does contain provisions under Articles 25 and 26, religious freedom is not fully protected from government interference. The creation of "essential religious practices" or ERP adds further barriers to the determinations made by the courts of whether the acts are constitutionally protected or not. This, under the doctrine of ERP, often turns into a subjective judgment by the judicial determinations of whether such activity is necessary to a particular religion. It then becomes inconsistent since several courts may reach different decisions about what ought to be an essential activity. There is a conflict between the rights of the individual and the duty of the state to maintain public order when the limitations placed by the legislation on religious liberties are termed as violations of religious liberties aimed at protecting public health, order, or morality.(Gunatilleke, 2021) The balance between secularism versus religious liberties is delicate for India because of its multifaceted religious diversity, posing a social challenge. Beliefs and practices are not uniform and can often come into competition with one another, and sometimes they conflict with secular enactments. For instance, religious institutions may have traditional practices like public ceremonies, food prohibition legislation (such as one prohibits the slaughter of cattle), or even what to wear - a headscarf or turban. Although Indian secularism appears to remove religiosity from public life, social perception in India is biased toward religion and the religious impartiality of the state is compromised due to social prejudices.(*Religious Freedom and Secularism - The Lex-Warrier: Online Law Journal*, n.d.)

Political Problems: Political parties in India also form political relations with religious communities, and sometimes they use religious sentiments to woo voters. This may have the potential to weaken secularism because political rhetoric may place religious concerns over the greater national framework of neutrality. When political parties enact policies or edicts that would appear to favor certain faiths, there are charges of prejudice and more scrutiny of the secular character of the state. It is getting more difficult for the state to reconcile religious liberties with secular ideals because once religious matters become politicized and lead to societal conflicts, religious liberties and secular ideals do not coexist amicably.(*Be Secular, Supreme Court on Plea on Party Names with Overtones of Faith - The Hindu*, n.d.)

There is the issue of getting the proper balance between religious freedom and secularism in India, although its law is a strong basis that provides much-needed protection for religious liberty. It is hard to keep religious freedom and secularism going in a country like India that is politically and socially diversified for many reasons.

Landmark Case Laws Determining ERP

"The Commissioner, Hindu Religious Endowments, Madras v Shri Lakshmindar Tirtha Swamiyar of Shri Shirur Mutt" 1954 AIR 282

"What article 25(2)(a) contemplates is not regulation by the State of religious practices as such, the freedom of which is guaranteed by the Constitution except when they run counter to public order, health, and morality, but regulation of activities which are economic, commercial, or political in their character though they are associated with religious practices," a seven-judge bench of the Supreme Court ruled in 1954. "What constitutes the essential part of a religion is primarily to be ascertained with reference to the doctrines of that religion itself," the Court pointed out, rejecting the Advocate General of Madras's proposal that only "essential" religious practices should be granted constitutional protection.

"Sardar Sarup Singh v State of Punjab" 1959 SCR SUPL. (2) 499

A case that came up to the Supreme Court was a challenge to Section 148-B of the Sikh Gurudwaras Act, 1925. It established the Gurudwara Board and increased the number of members with it. Petitioners contended that this provision under which the Sikh community cannot elect the members of the Board contravenes Article 26(b) of the Constitution which gives all religious denominations absolute authority over all matters of faith. The State of Punjab argues that section 148-B neither affects fundamental beliefs and practices nor other relevant sections of the parent

Act which infringe upon Sikh religion. Section 148-B was upheld by the Supreme Court, which applied what is now referred to as the "essential religious practices test" in order to conclude it did not violate Article 25. It was observed that the Court had not been provided with any such authoritative document indicating that the Sikh religion made it mandatory to elect all Sikhs directly to the Gurudwara Committees responsible for administration.

"Durgah Committee, Ajmer v Syed Hussain Ali" 1962 SCR (1) 383

The Soofi Chistia Order Muslims challenged the Dargah Khwaja Saheb Act of 1955 before the Supreme Court by asserting this law impinged on their basic rights. Claiming members of the order claimed they were the rightful protectors of the Ajmer shrine. The Act allowed all Hanafi Muslims to share or participate in the maintenance of the Dargah and its affairs. Since the Dargah had never been restricted to members of the Soofi Chistia Order, the Court dismissed the appeal against the Dargah Act. Also, the Court held that the practices in question must be considered as essential to the religion in question for them to qualify as religious practices under Article 26. Otherwise, even secular practices that are not essential to the religion can be made to carry the veneer of religion and can be held religious. Conversely, religious acts may have come from superstitious thoughts and are therefore irrelevant and unnecessary to the religion. Under the veil of law, only religious practices and activities that fall within the very essentials of the religion and its practice shall receive protection.

"Sardar Syedna Taher Saiffuddin Saheb v State of Bombay" 1962 SCR SUPL. (2) 496

The Bombay Prevention of Excommunication Act, 1949 has been held to violate the basic rights of the Dawoodi Bohra Community under Articles 25 and 26 using the ERP test. One such authority which was given to the Head Priest of this community was to excommunicate the members who did not follow the principles of the society. The Dawoodi Bohra Community had held that such power formed the basis of their faith and religion as a religious group recognized under Article 26 of the Constitution. The five-judge bench of the supreme court agreed with the authority of the head priest of the dawoodi bohra community to excommunicate the members with a majority of 4:1. It was further held that the religious books and tenets are the best source where one can find what would be considered a vital activity. The court ruled that the government cannot erase or erase the very core of a religion by trying to change it.

"Tilkayat Shri Govindlaji Maharj v State of Rajasthan" 1964 SCR (1) 561

In their contesting the Nathdwara Temple Act, 1959 of the Rajasthani government, the Tilkayat sought to have declared whether religious beliefs and practices followed by the Vallabh sect restricted or limited worship in a private temple or temples run and managed by the Tilkayat. Assuming such is the case, an Act passed to oversee the operations of the Temple would be violative of the Constitution's supremacy as ordained by Article 25. It was held that a religious activity is necessary if it is essential to the religious group. Articles 25(1) and 26(b) offer further assurance in matters of safety for religious activities. Legislation can regulate matters which are completely secular without running afoul of the above principles. Article 26 says the following: The practices in question must be regarded as essential and integral to the religion in question, for them to be considered religious practices under Article 26. If they do not fall under that category, then secular practices that are not necessary for religion can assume a religiosity and are considered religious.

"Seshammal & Ors v State of Tamil Nadu" (1972) 2 SCC 11

The Tamil Nadu Hindu Religious and Charitable Endowments (Amendment) Act, 1970, infringed Articles 25 and 26 of the Constitution, hence this Act was dubious of its validity. The Court refused the thoughts regarding the case. The rationale for such an Act was considered in regulating the secular duties such as administration and management; it included the nomination of the Archaka. It did not intend to standardize or alter the temple rites and rituals, however. Even though the Court underlined the fact that the procedure of selecting Archakas was a secular function, it very well explained that the Agamas prescribed the religious group or denomination from which they had to be chosen.

"Sri Adi Visheshwara of Kashi Vishwanath Temple, Varanasi & Ors. v State of UP & Ors" 1997(2) SCR 1086

It upheld the Sri Kashi Vishwanath Temple Act of 1983, inter alia from Uttar Pradesh, thereby distinguishing between the religious as well as the secular roles of the Temple. It was held that the Act in consideration was only pertaining to the latter, thereby covering only the secular activities of managing the temple. Because such were not fundamental and inherent to the religion, the legislature had a right to enact a legislation which did not empower the government to interfere in religious affairs of the people.

"Commissioner of Police v Acharya Jagadisharananda Avadhuta" (2004) 12 SCC 770

The Court, after the judgment by the High Court, determined whether the Tandava Dance was a core religious practice of the Ananda Marga Faith, applying the test for essential religious practices. Ananda Marga was established in 1955, but the Tandava dance was only introduced to its followers in 1966, and by 1986, the Carya Carya had made it an obligatory religious practice. As this majority ruling of the Court rejected Tandava Dance as integral to the Ananda Marga religion, it ignored the above biblical mandate. Observing this, this court perceptively noted that whether removal of religious practice would significantly alter the religion, makes it vital or otherwise.

"Adi Saiva Sivachariyargal Nala Sangam v Government of Tamil Nadu" (2016) 2 SCC

The hereditary appointment of religious office holders was brought to an end in 1970 by an amendment to the Tamil Nadu Hindu Religious and Charitable Endowments. In 1972, in the case of Seshammal, the Court validated this modification. But in 2006, a decree came down from the government announcing that archakas of the temples should be selected without any discrimination based on religious or caste traditions. In this edict, the government enacted an order so that they could interfere with elementary matters concerning the classification of Archakas. Although appointment was a secular function, the Court held in Seshammal that the Agamas must prescribe the nomenclature of the Archakas. The Agamas identified only selected religious members as Archaka. The Court held, however, that religious writings like the Agamas must yield to the insistence of the constitution and cannot practise discrimination based on an illegally prohibited factor, in this case, Caste.

"Shayara Bano v Union of India" AIR 2017 SUPREME COURT 4609

The Supreme Court rejected the submission that Triple Talaq was an essential Islamic practice and, therefore not within the protection of Article 25. It held that Triple Talaq was violative of the Shariah because it offended the fundamental principles of the Quran. While an action might be declared "permitted" or "not prohibited" in a scripture, this status does not make it an essential or positively sanctioned principle. Even though the Hanafi School allows talaq in some ways, they condemn it as evil, and that refers to triple talaq. Because, from the point of view of an Indian Sunni Muslim, this practice will not alter the nature of Islam, it cannot be a significant religious practice.

Critical Analysis of the Development of Doctrine of ERP

An Essential Religious Practice concept has evolved to become a crucial legal machinery in India that balances religion freedom and the secular nature of the state. The right to practice and propagate religion is guaranteed in the Indian Constitution, especially by Articles 25 and 26, which form the critical cornerstone of this doctrine. The liberty to engage in religious activity which affects public health, morals or order could, therefore, be regulated by the state and, these liberties are not absolute. To determine which religious activity will fall outside governmental regulation, and which will be entitled to constitutional protection, ERP is applied.

ERP first was used to protect from governmental interference religious behaviors necessary to the tenets of a religion. Such distinction helped the state regulate the outdated or pagan cultural activities while preserving those activities that were essential to the character and existence of a religion. Indian courts have been puzzled by the sheer diversity of religious practices over the years, and it's growing ambiguity as well as contentious debates over what constitutes an activity of great value.

This is the biggest obstacle in implementing the ERP test: What is an "essential" characteristic of a religion? Courts have highlighted that fundamental behavior must be determined based on the religious ideas. The results of judgment may vary because the religious writings and teachings can be open to human interpretation sometimes. The way a certain ritual can be perceived as being core to one's religion might vary between different religious groups. Essentiality also evolves over time, which reflects the progression of religious groups and their activities. Religious practices can never stay static; hence, the state fails to formulate a stable legal framework.

The perception of ERP has also led to questioning the courts' necessity to intervene in religious disputes. While the court admits in such cases that its members do not have information about religious theories, they are still expected to make decisions over issues relating to the nature of such important practices. That is the very reason why many people are worried by the courts' interference with matters that were previously regarded as matters of the headship of religionists, a situation popularly called judicial overreach. Desirable as the policy might be, the risk of imposing one norm upon diverse religious activities may well erode the bedrock religious freedom the Constitution guarantees.

Religious observances merge with secular social and political reality in another trouble spot. The state often finds itself caught between the religious liberties of its citizens and more general social concerns, such as public safety, gender equality, and social justice. For instance, core behaviours practiced within some communities might be in direct conflict with progressive ideas or constitutional norms, like nondiscrimination or gender equality. To balance the protection of people's rights to freely exercise their religion while at the same time ensuring that behaviors of this sort do not lead to a future in which further inequity and damage occur, the ERP theory is used in these cases.

The concept of Essential Religious Practices has had a long and winding road in development as influenced by many forces both within law and society. Despite its crucial role in deciding the extent of religious freedom, there have been numerous problems concerning the function of the judiciary, the subjectivity of religious beliefs, and the contradiction between religious practices and social justice surrounding the implementation of the ERP doctrine. The future of the ERP doctrine is likely to be filled with further changes as religious and societal factors in India continue to shift.

Conclusion

The last but not the least of the debates is between ERP (essential religious practices) and secularism in India, which demonstrates interweaving issues between the state, religion, and personal rights. The aim of the Indian Constitution of secularism is a secular state that would promote religious freedom without approving religious action as an hindrance to the public health, morals, or public order. The constitution articles 25 and 26 establish the basis of modest protection of religious freedom. Case law has supplemented the development of the ERP doctrine, which played a very fundamental role in determining some religious activities fall within the necessities and are consequently protected by constitutional protections.

The significance of ERP lies in the fact it postulates the limits of the interference of the government and the autonomy of the religious group. The courts have long held that religious practices that fall within the belief system of the religion are protected, whereas only ceremonial or non-essential activities can be regulated by the state. However, the ERP test under this law has been challenged and is subject to interpretation. Rulings could be arbitrary since it is relative and varies by religion as to what would be considered an "essential" action. Furthermore, religious conceptions and observances change through time, which makes things even more complicated when trying to pinpoint what exactly is "essential."

The higher level of controversy in the overreach of power by judges becomes worse still, if the court decides on the fundamental activities. There exists a conflict between the need for state control and the demand made to protect religious autonomy since courts have held that they must rely on religious principles to determine essentiality. Courts have tried to strike a balance between religious freedom and other constitutional goals, such as social justice or gender equality, that have led to inconsistencies between personal rights and tolerated social mores.

Despite such difficulties, the concept of the ERP still represents an essential legal instrument for ensuring religious freedoms in India. It does show a need to respect different religious traditions as long as they do not disturb public order and do not infringe on basic rights. The ERP theory is still in its infancy but is evolving as India's heterogeneous culture and the challenge of preserving religious variety whilst still upholding the larger principles stated in its Constitution provide its themes. What happens to religious freedom and secularism in India in the future will be determined by the continuing conversation between the law, religion, and society.

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The Role of Schools and Teachers in Supporting Children Affected by Parental Mental Illness

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ABSTRACT

Parental mental illness represents one of the most pervasive yet under examined risk factors for adverse child development outcomes. This paper undertakes a comprehensive review of empirical literature to examine the multidimensional role of educational institutions in identifying, supporting, and fostering resilience among children affected by parental mental illness. The article further discusses the ethical responsibilities of systemic policy recommendations, educators and the critical importance of multi-agency collaboration. Approximately 29.2% of adults globally experience at least one mental health disorder, collectively exposing nearly 596 million children to significant psychological, social, and academic vulnerability. Schools and teachers occupy a uniquely privileged position as secondary attachment figures and consistent safe havens in the lives of these children. Drawing on evidence from school counselling programs, trauma-informed pedagogies, social-emotional learning (SEL) frameworks, and teacher professional development initiatives, the study finds that structured school-based interventions can yield 22–58% improvements across academic, emotional, and social outcome domains. Findings underscore that schools, when adequately equipped and sensitized, can serve as powerful buffers against intergenerational mental health adversity.

Keywords: *parental mental illness, educational psychology, school-based interventions, child resilience etc.*

1. Introduction

Mental illness among parents is a global public health challenge that transcends socioeconomic, cultural, and geographic boundaries. According to the World Health Organization **(WHO, 2022),** one in five adults worldwide experiences a diagnosable mental health disorder at any given time. When these individuals are parents or primary caregivers, the consequences extend well beyond the individual, creating a cascade of developmental risks for their children. **(Reupert & Maybery, 2016).** Research consistently demonstrates that children raised by parents with mental health disorders are two to three times more likely to develop emotional, behavioural, and cognitive difficulties compared to their peers from families without parental psychiatric illness **(Beardslee et al., 2011).**

Despite this well-documented risk, the majority of intervention literature has historically focused on clinical settings, often overlooking the pivotal role that schools and teachers can play in mitigating these adverse outcomes. Schools represent a unique intersection of access and opportunity: they are one of the few institutions where virtually all children are present daily, regardless of their home circumstances. For children experiencing instability, neglect, or emotional unpredictability at home due to a parent's mental illness, the school environment can serve as a critical source of structure, safety, and relational stability **(Masten, 2014).**

Teachers, in particular, are often the first adults outside the family to observe early signs of emotional disturbance, cognitive delays, or social difficulties in children. Their proximity to students—combined with their professional responsibility for student welfare—positions them as frontline responders in the identification and informal support of children affected by parental mental illness **(Reinke et al., 2011).** Yet, research also reveals that most teachers feel undertrained and insufficiently supported to address the complex mental health needs their students present **(Weare & Nind, 2011**).

This article explores the current state of evidence on how schools and teachers can and should support children affected by parental mental illness. It reviews key intervention models, discusses challenges at the systemic and individual level, and presents policy recommendations grounded in empirical research. Two statistical data tables are presented to illustrate the scope of the problem and the measurable efficacy of school-based interventions. The ultimate aim of this review is to advocate for a paradigm shift in how educational systems conceptualize their responsibility toward vulnerable student populations.

2. Literature review

Herman, Puri & Goel (2011). Rinke and colleagues surveyed a large sample of elementary school teachers to examine their perceptions of student mental health needs, their sense of role responsibility. The study revealed a striking paradox: while **nearly 90% of teachers** reported believing that addressing student mental health was part of their professional responsibility, fewer than **30% felt adequately trained** to do so. Teachers consistently identified lack of training, insufficient time, and absence of referral pathways as the primary barriers to effective mental health support. These findings have profound implications for teacher education policy, strongly supporting the argument that pre-service.

Dymnicki, Taylor & Schellinger (2022). This influential meta-analysis examined the outcomes of **213 school-based universal SEL programs** involving over 270,000 students. Dural and colleagues found that students participating in SEL programs demonstrated an average **11-percentile-point gain in academic achievement**, alongside significant reductions in emotional distress and improvements in pro-social behaviour.

Beardslee, Gladstone & O'Connor (2011). Beardsley and colleagues conducted a landmark review examining the mechanisms through which mood disorders are transmitted from parents to children. Their work established that children of parents with affective disorders are **two to three times more likely** to develop emotional and behavioural difficulties compared to children from unaffected families. The review highlighted that the transmission is not purely genetic — parenting quality, family functioning, and the child's own cognitive appraisals all serve as critical mediating pathways.

Research Objectives

To examine and identify the key roles that schools and teachers play in recognizing and supporting cognitive, the emotional and social development of children affected by parental mental illness.

To evaluate the effectiveness of school-based interventions in improving developmental outcomes for children exposed to parental mental health disorders.

Research Methodology

This study adopts a **systematic literature review methodology,** employing a qualitative-descriptive approach to synthesize existing empirical evidence on the role of schools and teachers in supporting children affected by parental mental illness. Secondary data was collected from peer-reviewed journals, meta-analyses, WHO reports, and academic databases including *PubMed, ERIC, Psyc INFO,* and *Google Scholar*. A total of **26 peer-reviewed sources** published between **2012 to 2022** were reviewed and cited. The review is primarily drawn from **high-income country contexts**, which may limit generalizability to low-resource educational settings. Studies were selected based on relevance to school-based mental health interventions, parental psychopathology, child developmental outcomes, and teacher training efficacy. A **thematic analysis** approach was applied, organizing findings across three developmental domains emotional, cognitive, and social alongside intervention effectiveness data presented in two statistical tables.

Table No.- 1.

Global Prevalence of Parental Mental Health Conditions and Associated Child Outcomes

Parental Mental Health Condition	Global Prevalence (%)	Children Affected (millions)	Academic Delay (%)	Social Withdrawal (%)
Major Depressive Disorder	13.7	280	42	38
Anxiety Disorders	16.2	330	37	44
Schizophrenia/Psychosis	1.0	20	58	61
Bipolar Disorder	2.4	49	47	52
Post-Traumatic Stress Disorder	3.9	80	34	29
Substance Use Disorder	5.1	104	53	48
Any Mental Health Condition	29.2	596	45	41

Source: - WHO World Mental Health Surveys (2022).

Interpretation: - As indicated in Table 1, the burden is substantial across diagnostic categories. Major depressive disorder—the most common parental mental health condition—affects an estimated 280 million children globally, with 42% of these children demonstrating measurable academic delays. Schizophrenia and bipolar disorder, though less prevalent, are associated with the highest rates of academic delay (58% and 47% respectively) and social withdrawal, reflecting the more severe disruption to parenting capacity associated with these conditions **(Reupert & Maybery, 2016).** Without adequate training and systemic support, educators are ill-equipped to recognize these presentations as symptoms of family adversity rather than inherent deficits, leading to misidentification, punitive disciplinary responses, or missed opportunities for early intervention **(Reinke et al., 2011).** These numbers translate into classrooms worldwide, where teachers routinely encounter students carrying invisible burdens that manifest as behavioural challenges, chronic absenteeism, poor concentration, aggression, or extreme withdrawal.

4. How Parental Mental Illness Affects Children in School Settings

4.1 Emotional and Behavioural Difficulties

Research consistently documents elevated rates of internalizing and externalizing behavioural difficulties among children of parents with mental disorders. Internalizing problems—including depression, anxiety, and social withdrawal—are particularly prevalent among children of depressed or anxious parents, who model and reinforce negative emotional schemas **(Goodman & Gotlib, 1999).** Externalizing behaviours—aggression, impulsivity, defiance, —are more frequently observed among children of parents with substance use disorders or personality disorders **(Luthar et al., 2000).** Both types of difficulties disrupt classroom functioning and strain teacher-student relationships.

4.2 Cognitive and Academic Functioning

Parental mental illness impairs the cognitive scaffolding that children require for academic success. Depressed parents engage in significantly fewer enrichment activities, demonstrate reduced verbal responsiveness, and model cognitive styles characterized by hopelessness and learned helplessness **(Murray & Cooper, 1997).** Children exposed to chronic parental psychopathology show deficits in executive function, working memory, attention regulation, and language development—all foundational skills for academic achievement **(Deater-Deckard, 2014).** These deficits often persist even after the parent's acute mental health episode has resolved, reflecting lasting neurobiological effects of early adversity.

4.3 Social Development and Peer Relationships

The social competence of children raised by mentally ill parents is frequently compromised by a combination of insecure attachment, limited modelling of pro-social behaviour, and the social stigma associated with family mental illness. These children often struggle to read social cues accurately, regulate emotions in peer interactions, and develop trust with adults **(Cummings & Davies, 2010).** They are at elevated risk of peer victimization, social isolation, and difficulty forming stable friendships—challenges that compound academic disengagement and further undermine school-based wellbeing.

5. The Role of Schools: A Multi-Level Model of Support

5.1 Universal Prevention: Creating Trauma-Informed School Environments

At the universal level, the most fundamental contribution schools can make is the creation of a trauma-informed learning environment. Trauma-informed practice acknowledges that a significant proportion of students have experienced adverse childhood experiences (ACEs) and designs the entire school ecology—policies, classroom interactions, physical space and disciplinary approaches—with this reality in mind **(Blaustein & Kinniburgh, 2019).** Key elements include predictable routines that provide psychological safety, strength-based language that avoids shame or blame, restorative rather than punitive discipline and staff trained to recognize trauma responses. Studies report a 52% reduction in anxiety symptoms among children in schools that have implemented trauma-informed practices school wide **(Blaustein & Kinniburgh, 2019).**

5.2 School Counselling and Mental Health Services

School counsellors, psychologists, and social workers represent the specialist tier of school-based mental health support. Their roles encompass early identification and screening of at-risk students, individual and group counselling, crisis intervention, and coordination with community mental health services. Research by (**Weist et al. 2020)** demonstrates that comprehensive school counselling programs are associated with a 31% improvement in academic performance, 44% reduction in anxiety symptoms, and 37% improvement in social skills among children of parents with mental illness. Despite this evidence base, student-to-counsellor ratios in many countries remain far above the recommended 1:250, limiting access for the most vulnerable students **(ASCA, 2021).**

5.3 Teacher Professional Development and Training

Teachers are the frontline of school-based mental health support, but the majority enter the profession with little to no formal training in child mental health, trauma, or the specific challenges associated with parental psychopathology. Professional development programs that address mental health literacy, trauma-informed pedagogy, and strategies for building positive teacher-student relationships have been shown to significantly improve teacher efficacy and student outcomes.

Training must be ongoing rather than one-time, with opportunities for consultation, supervision, and reflective practice. Rinke et al. (2021) found that teachers who received structured mental health training reported a 28% improvement in student academic outcomes, 39% reduction in anxiety symptoms, and 42% improvement in social skills among their high-risk students.

5.4 Mentorship Programs

Formal mentorship programs—connecting at-risk students with caring, consistent adult role models—represent a targeted selective intervention with strong evidence of effectiveness. Programs such as Big Brothers Big Sisters, which match children with trained community mentors, have demonstrated sustained positive effects on self-esteem, academic engagement, and social behaviour (DuBois et al., 2019). Within the school context, teacher mentorship, peer tutoring, and cross-age mentoring have similarly shown promise. **(DuBois et al. 2019)** report that mentorship programs are associated with a 35% improvement in academic performance and a 51% increase in social skills—effects that are particularly pronounced among children experiencing family adversity.

5.5 Parent-Teacher Collaboration

Engaging parents with mental illness as partners in their child's education is both challenging and essential. non-judgmental frameworks for family engagement have demonstrated significantly better outcomes for vulnerable students **(Hoover-Dempsey et al., 2020).** Parental mental illness frequently leads to reduced school involvement, poor communication with teachers, and disengagement from parent-teacher conferences or school events. Schools that proactively develop culturally sensitive. Home-school communication strategies that prioritize accessibility, confidentiality and mutual respect. Combined with practical support for parents in accessing community mental health services. Create a collaborative ecosystem around the child. Research indicates that effective parent-teacher collaboration is associated with a 41% improvement in academic performance **(Hoover-Dempsey et al., 2020).**

6. Evidence-Based School Interventions: Statistical Summary

provides a comparative summary of the effectiveness of major school-based interventions for children affected by parental mental illness, drawing on peer-reviewed meta-analyses and large-scale empirical studies published between 2019 and 2022.

Table No.-2

Effectiveness of School-Based Interventions for Children Affected by Parental Mental Illness

Intervention Type	Improvement in Academic Performance (%)	Reduction in Anxiety Symptoms (%)	Improved Social Skills (%)
School Counselling Programs	31	44	37
Teacher Mental Health Training	28	39	42
Mentorship Programs	35	29	51
Social-Emotional Learning (SEL)	38	46	58
Trauma-Informed Classroom Practices	33	52	44
Parent-Teacher Collaboration	41	35	47
Peer Support Groups	22	41	62

Source: - Primary data through field survey.

Interpretation: - The data presented in Table No.- 2 reveal a consistent pattern: structured, evidence-based school interventions yield significant and measurable improvements across all three domains of child development. Parent-teacher collaboration, while logistically complex, produces the highest academic improvement (41%), underscoring the systemic importance of engaging the family unit even when parental mental illness creates barriers to involvement. Social-emotional learning programs emerge with the highest overall effect sizes, particularly for social skills improvement (58%), reinforcing the importance of explicit competency development for children who lack adequate social modelling at home. Trauma-informed classroom practices demonstrate the strongest effect on anxiety reduction (52%), suggesting that environmental modifications alone—without specific therapeutic content. Can substantially reduce stress reactivity in vulnerable students.

7. Discussion

The statistical data presented in Tables 1 and 2 quantify both the urgency and the opportunity.

The evidence is not merely that schools can help—it is that, given the scale of need and the proximity of schools to affected children, they are among the most strategically positioned institutions to do so. With nearly 600 million children globally exposed to parental mental illness, and with school-based interventions demonstrating improvements of 22–62% across key developmental domains, the case for sustained investment in school mental health infrastructure is compelling.

Critically, the effectiveness of school-based support depends not on any single intervention but on the coherent integration of universal, selective. Conversely, a warm classroom culture without access to specialist services will be insufficient for children with significant clinical needs. Indicated supports within a whole-school framework. No amount of counselling can compensate for a classroom culture that is punitive, stigmatizing, or dismissive of the emotional dimensions of learning. The most effective schools are those that embed mental health literacy throughout the institution—in leadership culture, teacher practice, peer relationships, curriculum, and family engagement.

8. Conclusion

That schools and teachers have both the capacity and the ethical responsibility to play a transformative role in the lives of these children. Children affected by parental mental illness carry a disproportionate burden of developmental risk—risk that is too often invisible within the educational settings where these children spend the majority of their daily lives. This article has argued, on the basis of comprehensive empirical evidence,

Through trauma-informed environments, structured SEL curricula, accessible counselling services, well-trained and relationally attuned teachers, and meaningful family engagement, schools can become engines of resilience for children who need them most. The data are unambiguous: when schools invest in evidence-based mental health supports, children's academic, emotional, and social outcomes improve substantially and measurably.

The challenges of stigma, resource constraints, and systemic fragmentation are real but surmountable. What is required is political will, sustained investment, and a fundamental re-articulation of the school's social mission—not merely to produce academic achievement, but to support the holistic flourishing of every child, particularly those for whom the road to school is the most demanding journey of their day.

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From Nation-Making to Nation-Breaking: The Political Making of Partition

Niharika Dwivedi

Introduction

The term *Partition* has come to signify far more than the political division of the South Asian subcontinent in 1947; it denotes the violent and abrupt reordering of territory, sovereignty, and human lives at the end of British colonial rule. Announced under the Mountbatten Plan on 3 June 1947 and legally enacted through the Indian Independence Act passed by the British Parliament on 18 July 1947, Partition ended British sovereignty in South Asia and authorised the division of the provinces of Punjab and Bengal on the basis of religious majorities, thereby creating two new dominions: Pakistan on 14 August and India on 15 August 1947 (Brown 330).

The division was implemented through the Radcliffe Line, drawn in just five weeks by the British jurist Sir Cyril Radcliffe, who, as W. H. Auden observed, was a man "*who had never set eyes on the land he was called to partition*," yet whose cartographic undertaking would transform what was ostensibly a brief administrative task into a historically resonant and enduringly consequential event (Auden 120). The British assumption that Radcliffe's unfamiliarity would ensure neutrality instead produced enduring social, political and communal ruptures, most catastrophically in Punjab and Bengal, where violence and displacement reached their peak.

The Radcliffe Line, revealed only after independence on 15 August 1947, abruptly converted political division into humanitarian disaster, as millions discovered that their homes now lay on the opposite side of a newly drawn international border. In the months that followed, approximately 20 million people were forcibly displaced, with Muslims moving towards Pakistan and Hindus and Sikhs towards India, while over three million lives were lost in what constitutes one of the largest episodes of mass migration and communal violence in modern history (Talbot and Singh 90). Partition also generated immediate geopolitical instability: Pakistan emerged as a bifurcated state, with West Pakistan (present-day Pakistan) and East Pakistan (present-day Bangladesh) separated by 1,600 kilometres of Indian territory.

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The Mountbatten Plan also required the princely states, numbering 565, that were earlier legally independent to now accede to either India or Pakistan. The unresolved accession of Jammu and Kashmir, one of the princely states, following an invasion by tribal militias from Pakistan's North-West Frontier Province, triggered the first Indo-Pak war of 1947-1948, which ended with a UN-brokered ceasefire in January 1949 and left the territory divided along the Line of Control (Zamindar 175).

As historian Judith Brown observes, *"the transfer of power was achieved at the cost of a catastrophic breakdown of order in north India,"* a collapse that exposed millions to violence, displacement, and administrative abandonment as British authority dissolved faster than any effective system of governance could replace it (Brown 330). Yet this breakdown of order was not only institutional or political; it was experienced most acutely in the intimate spaces of everyday life. As Urvashi Butalia reminds us, *"the stories of Partition are not only about nations and borders, but about silences, absences, and broken lives,"* highlighting how the disintegration of state structures translated into the fracturing of families, communities, and memories (Butalia 10).

I. Imperial Expediency and the Politics of Withdrawal: How British Policy Accelerated Partition

The partition of the South Asian subcontinent in 1947 was largely the outcome of British imperial decision-making, evident in the deliberate politicisation of religious identity, the collapse of constitutional negotiations under British supervision, and the administrative unravelling of authority during the final months of decolonisation. British reforms from 1909 onwards did not merely acknowledge communal difference but actively transformed it into the organising principle of electoral politics. The Morley–Minto Reforms (1909) and the Montagu–Chelmsford reforms (1919) introduced and expanded separate electorates, while the Government of India Act (1935) further reinforced provincial autonomy along communal lines, embedding religious representation within the constitutional structure of the Raj (Chandra et al. 67).

British responsibility became more pronounced during the failed negotiations surrounding the Cabinet Mission of 1946, when the possibility of a united but decentralised India collapsed not because federation was unworkable, but because British officials repeatedly altered their own proposals. Historian Yasmin Khan notes that the plan's failure resulted from *"British confusion and inconsistency as much as from Congress–League rivalry,"* particularly after Mountbatten's arrival, when London prioritised speed over constitutional durability (Khan 125).

The decision to advance the transfer of power to August 1947 created a catastrophic administrative vacuum, leaving provincial governments, the police, and the army unable to maintain order as communal killings spread across Punjab and Bengal. The drawing of the Radcliffe Line severed irrigation systems, transport networks, and villages, producing mass displacement on an unprecedented scale (Zamindar 27). Historian Ayesha Jalal has therefore argued that partition was *"less a carefully negotiated settlement than a hurried British exit strategy designed to avoid imperial entanglement,"* (Jalal 85). Nevertheless, British policy alone did not dictate the final outcome. The Muslim League's insistence after 1946 that Pakistan must be sovereign rather than federated, Congress' refusal to accept parity at the centre, and the breakdown of governance in Punjab and Bengal ensured that when Britain withdrew, partition occurred with extraordinary violence (Pandey 21). Partition, therefore, was not simply a colonial imposition, but a British-shaped rupture, executed through imperial haste and constitutional mismanagement, within which Indian political failures determined its lethal intensity.

Prime Minister Attlee's declaration of 20 February 1947 had envisaged a phased transfer of power by June 1948, allowing for constitutional settlement, institutional division, and population security (Brown 210). However, the arrival of Lord Mountbatten in March 1947 fundamentally altered this timetable. Within six weeks, Mountbatten announced the 3 June Plan, advancing independence to 15 August 1947— compressing a 15-month transition into just 72 days (Ibid). This drastic acceleration foreclosed any realistic possibility of administrative preparation and rendered the partition process structurally chaotic. As Lord Ismay, Mountbatten's Chief of Staff, later admitted, the colonial administration was left *"scrambling to divide everything in a few weeks: ministries, armies, railways, services,"* exposing the fragility of imperial governance in the process of decolonisation (Ismay 424). Mountbatten retrospectively justified the haste by claiming that delay would *"increase bloodshed,"* (Mountbatten 302) yet no formal risk assessment, phased withdrawal strategy, or coordinated security plan was ever produced, revealing that the policy was reactive rather than preventative.

Jalal has sharply criticised this approach, arguing that the plan was *"executed with alarming haste,"* in which British officials sacrificed administrative responsibility for political expediency in order to secure a swift imperial exit (Jalal 250). The consequences were immediate and catastrophic: the absence of structured migration corridors, delayed boundary announcements, and inadequate troop deployment transformed population transfer into a humanitarian disaster, resulting in approximately 20 million displaced persons (Khan 110). Thus, while communal tensions and political deadlock predated 1947, British policy, specifically the deliberate hastening of the transfer of power, acted as the critical catalyst that converted a constitutional crisis into a violent and irreversible rupture.

The approach with which the Radcliffe Line was conceived and implemented under Lord Mountbatten's supervision in 1947 demonstrates that Partition was not merely accompanied by British policy failures, but was structurally shaped by them. Mountbatten's decision to accelerate the transfer of power, compressing a complex territorial division into a five-week administrative exercise, created a vacuum of authority that made mass displacement and communal violence almost inevitable.

Sir Cyril Radcliffe, a British lawyer with no prior knowledge of India, was appointed on 8 July 1947 to divide 175,000 square miles of Punjab and Bengal without access to updated census data or on-ground administrative intelligence, the Boundary Commission relying instead on the outdated 1941 census. The opacity of this process was compounded by Mountbatten's control over the timing of the announcement: the Radcliffe Line was revealed only on 17 August 1947, two days after independence, ensuring that millions in Punjab and Bengal celebrated freedom without knowing which dominion they belonged to (Metcalf and Metcalf 221).

This lack of administrative transparency transformed decolonisation into what Historian Mridula Mukherjee terms an *"honourable retreat"* rather than a humane one (Mukherjee et al., 229). The consequences were catastrophic: in Punjab alone, over 500,000 people were killed and up to 12 million displaced in what historians describe as a collapse of colonial governance (Talbot and Singh 219). Crucially, British policy did not merely mismanage Partition but actively politicised it. Alastair Lamb argues that Mountbatten *"directly intervened"* in the allocation of Gurdaspur, despite its Muslim-majority demography, to secure India's access to Kashmir, revealing that strategic imperial priorities superseded demographic or ethical considerations (Lamb 91). This intervention aligns with Mountbatten's broader desire to preserve Indian unity as a symbolic legacy of empire, viewing Jinnah as an impediment rather than a legitimate political actor.

The British military's explicit orders not to intervene during the transfer of power further entrenched this abdication of responsibility, producing what Bipan Chandra describes as Partition being *"a British solution to their own imperial fatigue, not an Indian solution to Indian problems,"* (Chandra et al., 198). Thus, by privileging speed over stability and strategic withdrawal over administrative responsibility, British policy transformed Partition from a political negotiation into a humanitarian catastrophe, rendering the violence not accidental but structurally embedded in the process of decolonisation itself.

II. Divide and Rule: The Constitutional Entrenchment of Religious Identity

Between 1905 and 1935, British colonial policy systematically institutionalised religious identity as the primary axis of political representation, transforming social distinctions into hardened constitutional categories and laying the structural foundations for Partition. The Partition of Bengal of 1905, implemented by Lord Curzon, was the first major experiment in this colonial logic of divide and rule, carving the province into Eastern Bengal and Assam (Muslim-majority) and Western Bengal (Hindu-majority) under the guise of administrative efficiency (Chatterji 199). While its immediate effect was to provoke the Swadeshi Movement of 1905, its deeper legacy was spatial: it established a communal geography of governance, a precedent later mirrored in the Muslim League's demand for East and West Pakistan.

This communalisation was entrenched through the Morley–Minto Reform of 1909, which introduced separate electorates for Muslims, formally redefining political rights as communal entitlements rather than individual citizenship. As Bipan Chandra argues, this was *"the single most disastrous colonial innovation in India's constitutional history,"* because it converted religion into a permanent electoral category rather than a negotiable political identity (Chandra et al. 167).

Subsequent reforms deepened this trajectory. The Montagu–Chelmsford Reforms of 1919 retained separate electorates while introducing dyarchy, embedding communalism within provincial governance itself, while the Communal Award of 1932 extended this principle to Sikhs, Indian Christians, Anglo-Indians and the Depressed Classes, fragmenting the nationalist movement into constitutionally recognised minorities (Brown 194). Although Gandhi's fast led to the Poona Pact of 1932, the principle of communal representation survived and was codified in the Government of India Act of 1935, which reserved seats for 11 communities across newly autonomous provinces (Metcalf and Metcalf 201). The consequences became clear in the 1937 provincial elections: Congress's dominance in seven provinces and its refusal to form coalition ministries with the Muslim League, most notably in the United Provinces, reinforced Muslim fears of majoritarian Hindu rule within a unitary India. As Anil Seal notes, the British deliberately encouraged such communal fragmentation to *"break up Indian nationalism into manageable political segments,"* (Seal 16). By the 1940s, therefore, Muslim separatism did not emerge solely from ideological differences but from decades of colonial constitutional engineering, which had normalised the idea that political security could only be guaranteed through separate communal states. In this sense, Partition emerged less from a sudden collapse of communal relations than from a political system constructed by the colonial state, over three decades, that made religious division increasingly inevitable.

From the early twentieth century, British colonial policy deliberately cultivated the All-India Muslim League as a constitutional counterweight to the Indian National Congress, thereby institutionalising political communalism and eroding the possibility of a unified anti-colonial front. The League's formation in Dacca in 1906, facilitated by colonial officials and elite Muslim loyalists such as the Aga Khan and Nawab Salimullah, reflected the Raj's preference for negotiating with politically dependent intermediaries rather than mass nationalist movements. This strategy was made explicit at the Simla Deputation of October 1906, where Lord Minto endorsed Muslim demands for separate electorates as "only natural," a decision that was subsequently codified in the Morley–Minto Reforms of 1909, embedding religious identity within the constitutional structure of representation (Brown 94). As Jalal argues, the British conferred upon the League *"a status disproportionate to its real political strength,"* transforming it from a minor elite group into the putative spokesperson of British India's Muslims (Jalal 85).

This process of political legitimisation intensified during the Second World War (1939-1945): when Congress ministries resigned in 1939, the British administration openly encouraged the League's *"Day of Deliverance,"* while Lord Linlithgow acknowledged it as a *"viable political counter"* to Congress, revealing the Raj's continued reliance on divide-and-rule tactics to maintain imperial authority (Talbot 200). The culmination of this policy occurred at the Simla Conference of 1945, where Viceroy Wavell recognised only the Muslim League as the representative of Muslim opinion, marginalising alternative organisations such as the Unionist Party and Jamiat Ulema-e-Hind and elevating Jinnah's bargaining position in constitutional negotiations. Historian Ian Talbot therefore contends that British policy *"nurtured the League's separatist aspirations for tactical convenience,"* granting institutional credibility to the demand for Pakistan that it could not have achieved independently (Ibid). Nevertheless, although British constitutional and administrative policies constructed the political framework within which Partition became possible, they did not by themselves determine its outcome. It was the breakdown of Congress–League power-sharing negotiations, combined with the escalation of mass political mobilisation and communal violence, that converted a colonial system of political management into a final and irrevocable territorial division.

The collapse of the Cabinet Mission Plan in 1946 marked the decisive moment at which Congress's commitment to a strong, unitary centre irreversibly alienated Muslim political aspirations, thereby accelerating the trajectory toward partition.

Although the Plan offered a federal structure with weak central authority, preserving Indian unity while granting Muslim-majority provinces substantial autonomy, Congress's leadership treated this arrangement as a temporary expedient rather than a binding constitutional settlement. This was made explicit when Jawaharlal Nehru, shortly after becoming Congress president in

1946, declared that Congress would enter the Constituent Assembly *"completely unfettered by agreement and free to treat all situations as they arise"* – a statement Jinnah interpreted as a deliberate attempt to nullify provincial autonomy and Muslim safeguards (Brown 124).

Nehru's stance was not an aberration but the continuation of a long-standing Congress preference for centralised sovereignty, visible as early as the Karachi Session of 1931 and reaffirmed in 1937 when Congress rejected constitutional concessions that might entrench communal or regional blocs. Gandhi similarly opposed any form of communal veto, fearing it would weaken national authority (Chandra et al., 58). Yet this ideological rigidity proved politically catastrophic. As Jalal argues, Congress was ultimately *"prepared to accept partition to avoid accepting a weak centre, which it saw as compromising its long-term national project,"* revealing that unity was conditional upon Congress dominance rather than genuine power-sharing (Jalal 250). Jinnah's subsequent insistence on 'Pakistan', therefore, did not emerge in isolation but was structurally produced by Congress's refusal to accommodate Muslim League participation in a federal system.

By rescinding its earlier acceptance of the Cabinet Mission Plan, the League signalled that constitutional coexistence had become untenable, transforming political rivalry into an institutional deadlock. Thus, while British policy created the framework within which negotiations occurred, it was Congress's rejection of federal compromise that dismantled the final constitutional alternative to partition, making division not merely likely but unavoidable (Singh 87).

III. From Margins to Masses: Jinnah and the Road to Partition

In India's popular imagination, Muhammad Ali Jinnah has long stood as the architect of Partition — the man whose obstinacy and communal politics divided the subcontinent. Yet this one-dimensional image obscures the historical complexity of the 1940s through which Partition was produced as a viable outcome. The failure of the Muslim League in the 1937 provincial elections marked a decisive structural rupture that catalysed Jinnah's transformation of the League from an elite group into a mass nationalist organisation, thereby accelerating the political logic of partition independently of direct British policy. Winning only 109 of 482 Muslim seats, just 4.4% of the Muslim vote, and failing even in Muslim-majority provinces such as Punjab and Bengal, where the Unionist Party swept all 68 Muslim constituencies, the League was derided as a *"paper party"* with only 26 representatives in a 1,500-member legislature (Jalal and Bose 50). Congress's subsequent formation of ministries in 8 of 11 provinces, compounded by Nehru's July 1937 (Ibid) declaration that Congress would not share power with any party unwilling to adopt its ideology, effectively excluded the League from governance and reinforced Muslim perceptions of permanent political marginalisation.

It was within this context that Jinnah consciously turned to mass mobilisation. As Ayesha Jalal writes, *"Jinnah appropriated Islam not as theology but as territory — as the political idiom through which a minority could negotiate with the majority,"* (Jalal 58). In response, Jinnah launched the Mass Contact Movement of 1937–1939, reducing membership fees, expanding provincial branches, and mobilising ulema, students, lawyers, and journalists, thereby embedding the League within an emerging Muslim middle class and rural landed elite; by 1939, membership had surged to nearly three million (Gilmartin 220). This mobilisation was further strengthened by the Jinnah–Sikander Pact of 1937, which secured the backing of powerful Muslim zamindars in Punjab and Bengal, providing the organisational infrastructure for mass politics. Chandra argues that Jinnah's post-1937 strategy represented a *"politics of fear and hate"* born of electoral failure, rendering 1937 *"the point of no return"* towards partition, although this interpretation risks oversimplifying Jinnah as a sole architect of division (Chandra et al. 224). Yet, the League's propaganda campaign, particularly through Urdu newspapers such as Dawn, successfully framed Congress rule as *"Hindu Raj,"* exploiting genuine Muslim anxieties under provincial Congress ministries that made little effort to accommodate minority cultural or religious sensibilities (Ahmed 55).

These tensions were laid bare during the Gandhi–Jinnah talks of 1944, held at Jinnah's residence in the Malabar Hills of Bombay. For three weeks, the two men debated the constitutional future of India. Gandhi proposed a united India with safeguards for Muslims and suggested that any future disagreements could be settled through plebiscites in Muslim-majority provinces. Jinnah rejected the idea outright, insisting that "Pakistan" was not negotiable but a political necessity for Muslims who, in his words, *"are a nation according to any definition of nationhood."* Yet Jalal has argued that Jinnah's demand for Pakistan was less a theological crusade than a bargaining counter: *"His Pakistan was not a geographical reality to be carved out but a lever to secure Muslim political equality within a united India,"* (Jalal 85). In this reading, Jinnah was not seeking to divide India but to redefine the terms of its unity. The tragedy, as Jalal notes, was that *"his tactics of ambiguity were overtaken by the force of communal polarization,"* (Ibid). Similarly, Talbot describes Jinnah as *"a reluctant secessionist,"* whose *"failure was not of intent but of circumstance — a consequence of escalating mutual distrust, colonial withdrawal, and the Congress's inability to imagine power-sharing without domination,"* (Talbot 129).

This ideological shift culminated in the Lahore Resolution of 1940, which called for "independent states" in Muslim-majority regions. As Talbot notes, its deliberate ambiguity was strategic, allowing Jinnah to unify diverse Muslim constituencies behind the principle of Pakistan without committing to any defined territorial or constitutional arrangements (Ibid). While Jalal contends that Pakistan functioned primarily as a *"bargaining counter"* to extract Muslim autonomy within a united India, historians such as Venkat Dhulipala have demonstrated that by the early 1940s, Pakistan and the Two-Nation theory had become a serious ideological project articulated through Islamic symbolism and mass mobilisation (Dhulipala 199). Historian Sumit Sarkar further argues that by transforming Pakistan into a potent political slogan rather than a concrete plan, Jinnah rendered territorial division conceptually acceptable (Sarkar 585). Consequently, although British policies created the conditions for communal division, it was the League's post-1937 mass mobilisation and administrative reorientation that decisively embedded partition as a viable and ultimately unavoidable political outcome.

The moral and political failure that led to Partition was thus collective, not individual. The Congress's majoritarian tone, the Muslim League's rhetoric of fear, the colonial state's deliberate ambiguities — all converged to make compromise impossible. As Historian Mushirul Hasan aptly writes, *"Partition was less the victory of one man's ambition than the defeat of India's plural imagination,"* (Hasan 193).

Conclusion

In conclusion, the partition of the South Asian subcontinent in 1947 was rendered possible primarily through British colonial policy, even if its final realization depended upon the political choices of Indian leaders. The institutionalisation of communalism began with the Morley–Minto Reforms of 1909, which introduced separate electorates and, as Jalal argues, *"reified religious identity as the principal unit of political representation,"* transforming flexible religious identities into rigid constitutional categories (Jalal 209). This process was deepened by the British practice of bilateral negotiation, whereby Congress and the Muslim League were repeatedly treated as discrete, mutually exclusive representatives of "Hindu" and "Muslim" India, thereby legitimising the League's claim to be the sole spokesman of Muslims. The failure of the British to enforce the Cabinet Mission Plan of 1946 described by Singh as *"the last credible blueprint for a united but decentralised India"* marked a decisive abdication of imperial responsibility, signalling that constitutional compromise would no longer be imposed from above (Singh 65). Instead, the Mountbatten Plan and the hurried demarcation of the Radcliffe Line exemplified what Khan calls the *"reckless speed of imperial withdrawal,"* prioritising British exit over administrative coherence, demographic realities, or humanitarian preparation (Khan 107).

Yet British policy alone cannot fully explain partition's inevitability. The Lahore Resolution of 1940 articulated the League's shift from minority safeguards to territorial sovereignty, while Direct Action Day of 1946 demonstrated its willingness to mobilise mass violence to achieve that objective. Simultaneously, Congress's refusal to form coalition governments with the League in 1937 and its resistance to parity in the interim government of 1946 entrenched political deadlock. Therefore, while British policy constructed the structural and constitutional conditions that made partition conceivable, it was the failure of Indian political actors to sustain collaboration within that framework that transformed partition from a contingency into an irreversible outcome.

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The Reverse Legend of Th Bust Type Silver Coins of The Satavahana : A Review

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The Silver Coins of the Satavahanas are found rarely, although their various kings minted them, besides issuing currencies numerously in the cheap metals. The monarchs ohiputra Siva Sri Pulumavi, Vasishfiputra Pulumavi Vasishthiputra Satakarni, Vasishtth is dynasty, who had the credit to coin the silver money are known as follows satakarni Gautamiputra Satakarni Vasishthiputra Vijaya Satakarni and Gautamiputra Yajna Satakarni. These coins are of three types. I. Animal/Ujjain Symbol II. Hill/ Ujjain symbol and III. Bust/Ujjain Symbol-Hill. The first type is revealed by a solitary specimen, and it was coined by Satakarni I. Gautamiputra Satakarni struck the silver money in the last two types. His Hill/Ujjain symbol type is available as a single piece. The Bust/ Ujjain symbol-Hill type coins (called portrait coins) introduced by Gautamiputra Satakarni on the model of the West- ern Kshatrapa coinage, became the characteristic feature of the silver coins of his successor.

The obverse of these coins have the bust of the king to right. Their reverse bear the six-peaked hill and the Ujjain symbol, both surrounded by a crescent, with a solar mark between them in the upper field and a wavy line representing a reiver at the bottom. The Hill is at the right and the Ujjain symbol at the left on all coins except some specimens struck in the end of the minting-epoch of the Satavahana silver currency by the reversal of the position f these devices Ujjain symbol at right and the Hill symbol at the left. These coins are round are shape. Their weights and sizes vary from 1.67 and 2.0 gms and 1.6 and 1.8 cms respectively. But most of them weign 1.9 gms and measure 1.65 cms. They are regarded as ardha-karshapana or their weight to have been based on the silver coins of the Chashtana group. These coins are in- scribed around on both faces in Brahmi. The inscription imbibed regal title, metronymic, honorific and issuer's name notably, the characters of the script of both sides characterize variations, and their legends, too, are in two different languages. The obverse legend, written in prakrit, is in the northern brahmi script, hence it is undebatable but, On the identification of the reverse legend which is in the southern. Brahmi, Scholars are not unanimous. Its certain characters are deciphered differently and accordingly the legend is regarded as Tamil or Telugu or given a generic nomen- clature Dravidian. Here we intend to examine this legend.

Earlier on, Three silver coins of Gautamiputra Yajna Satakarni were known. Now they are in the British Museum. Rapson, Who catalogued them, read the last two characters of the first word on the reverse as Nasha. He also recorded the unreadable traces of three letters before them. Notably, he also made out the metronymic and the present name of the issuer which followed the regal title as Gotam Putasha Hiru Yana Hatakanisha. Bhandarkar. identifies the legend on a coins of this king, which is discovered from the besanagar excavations, as gotamiputakshahara Yana Hata(kani). Altekar When he published a silver coin of Vaishthiputra Satakarni of the Prince of Wales Museum, Bombay, deciphered the legend as "Arana or ru Hatakanisha. Katare read the legend on a speci- men of Yajna Satakarni as Gotamiputiputasa kshahiru Yana Hatakanisa.[1] He, at the attention drawn by Altekar, further notices that ha in Hatakanisa is different from that in Kshahiru and it also appears like sa. Thus Bhandarkar and Katare, taking the character which precedes the syllable ha of the second word, as ksha, held it as the first letter of this word. But, their readings and construc- tions both are unwarranted.

Trivedi restored the reverse legend on a coin of Vasishthiputra pulumavi found from Bhilsa, as Rano Vasithiputsa pulumavisa. But this restoration is far fetched. Rao on the reverse of another silver coin of Vasishthiputra Satakarni, to which he reported, read the first three words of the legend as Arihanasha Valadandadha Kanasa Notwithstanding, writing a paper on this coin, Altekar observed that linguistically perhaps arihanasha in prakrit is possible for arihantuh in Sanskrit but there is no medial i over ra, and valadandadha as meaning the holder of the sword is very unusual in classical Sanskrit or Prakrit and dha is nowhere known as the abbreviations of dhartuh. The word Kana, taking as a corrupt prakrit form of Krishna was defined by Rao as the assumption ot the epithet by the king showing himself like Krishna" or as his proper name. But none of these explanations is tenable, neither the Satavahana monarchs refer to records, nor here Krishna was the proper name of the ruler because in this case it should have followed the honorific.

Altekar deciphered the legend of the above coin as Tiru Hatakanisha Arahanasha Vahitha Shathakanasha and translated it as the worshipful Vahitha Satakarni of the respectful Satakarni For the unusual construction of the legend, this scholar put for- ward a few explanations. Firstly, perhaps Yajna-Sri had close contacts with the extreme south due either to conquest or to diplo- matic relations and this led to the employment of a mint officer was a Tamilian, he followed the practice of this language in the composition of this legend which caused the change of ta into tha in the word Shathakanisha. Thus he spelt Satakanisa as Shathakanisa. But he then perhaps realised that was not the pro- nunciation in his master dominion and so he spelt the word the second time as Hatakanisa Secondly, Perhaps the repetition of the word Satakanisa twice left no place for the full name Vahithiputra and hence it was contracted into Vahitha. However, pointedly, this reading of the legend does not conform to the content of that of the obverse. Further, we know that Vasishthiputra, Satakarni lived much befor Yajna Sri Satakarni and as such how, for the formula- tion of the legend of the issues of the former, the role of the Tamilian mint fficer of the latter can be stipulated. Again, in the present cnstruction of the legend, Hatakanisa occurs as first while Shathakanisa as second. It is als difficult t understand why at the cost of contraction of Vasishthiputra into Vahitha, the expression Satakanisa for the dyninant oastic name was added. Furthermor, the translation of the word Arahana as the worshipful one adverts to the wielding of divenity by the king but the Satavahanas are not addressed y such pharase in their official records.[2]

The above reading was also rejected by Sircar on six grounds. However, of them only three are the pertinent objections. They are as follows: (i) the name of the family of the coin's issuer was Satavahana and not Satakarni, (ii) in Tamil, ta is used for four Sanskrit letters ta tha, da and dha, likewise ta, for ta, tha, da and dha, though intervocal ta and ta are pronounced as da and da repectively and particularly when Tamil words or names are transliterated into Roman characters, ta and da are written as tha and dha respectively to distinguish them from ta and da which are reproduced for ta and da and (iii) the interpretation of arahana as arhana meaning 'the worshipful one' is not proper in reality arhana stands for worship.[3]

Sircar corrected the reading of the metronymic as Vahittimakanasha.[4] He rightly noted that a dot, called pulli in Tamil is placed to the right of ta, in Vahitti to denote final ta, He also added that the dot is put to distinguish this sign of a final consonant from the usual anusvara mark. This epigraphist again notices that the letters ma, sha and ha are different from those of normal Brahmi. He found the shape of the first letter in the Aritapatti and Arikamedu inscriptions of Tamilnadu. His further observations are that it is difficult to say whether the modifies forms of the letters, ha and sha which did not exist in the Dravidian language, were used to indicate a modification in the sounds. Neveru Hatrttheless, he concludes that possibly tha letter ha represented a half aspirate and sha the Dravidian cha, sa Thus, according to him, the legend runs as arahanasha Vahattimakanasha tiru Hatakanisha. And in his opinion, the script of the legend is in Dravidian and its language is Dravidian Prakrit, thugh it resembles Tamil more than Telgu but the latter was in olden times closer to Tamil than it is now, which was the mother tongue of the Satavahanas. But some scholars adhere to hods the legend as Tamil. Againg Altekar's identification of the letters as ha and sha which are held by Sircar are not acceptable to all.[5]

The bilingual character of these coins, containing the prakrit legend on the obverse and the Dravidian words tiru and makana in the reverse legend, led Nagaswami to suggest amendment in the reading of the first word to give it a true Dravidian form. So he recognizes the letter ha of the first word of the legend as cha to make this word as arachan which means "king" in Tamil. Accord- ingly, the identification of sha. He also feels that sha, the genetive suffix, stands for a different sound midway between sya of San- skrit and a of Tamil which stands for possessive suffix. Thus, Nagaswamy is certain that the reverse legend is Damili used in the caves of Tamilnadu for writing Tamil. And, for it he asserts that pulli is the exclusive characteristic of Tamil-Brahmi from second century A.D. But the application of pulli as the exclusive charac- teristic of the Tamil language is not conceded.

Prior to the publications of the articles by Nagaswami, when Ramayya reported a third silver portrait coin of Vasishthiputra atakarni, purchased in Hyderabad, he made out the legend 'Satahanisha, Vahittipu, Kanisha, Thiru Hatakanisa.[6] He also ob- served that there is no Ara as deduced by altekar. Thus he took Arihanasha read by Rao as Satahanisha. At this time Ramayya was not aware of the article of Sircar. However, subsequently, in the light of these articles, he presented the reading afresh. Now he accepts the identification of the letter as cha which is suggested by Nagaswami because the shape of the character in question being of the hook shape facing to left is entirely different from the from of ha with a loop to the right. This scholar also noted that in the Pallavas Mayidavolu and Brihatpalayam grants of about 4th centurey A.D. similar symbols are taken as cha or sa. Ramayya further conceives that although ku normally indicates dative 4th case, but as we know from Tholkappiyar, the great Tamil gram- marian, it is too, to be added in the case nouns, and accordingly he postulates that as the Satavahana mint master was the knowledgeable person he applied the grammatical rules since the coin was issued b a Great-Emperor Thus he accepts the legend ans Tamil and reads it as Arachanaku Vachittimakanaku Thiru Chatakanku.[7] But it is strange that Dani dis not observe this pecu-liar form of cha in tha grants of the early pallavas and the Brihatphalayanas.

At the time, when Ramayya proposed the above reading of the legend, Panneerselvam (R), also publishing a coin of Vasishthiputra Satakarni, echoed the same opinion. He also says that tha availability of an elongation found in ka symbols will con- firm this interpretation, and the genitive case markers sa and in prakrit have been translated into Tamil as ku Gupta adopts this reading. But the identification of the letter ha as cha is not favoured by certain scholars.[8]

Notwithstanding, prasad agrees to the earlier identification of the character with loop to left as ha, believing it to be a variety Brahmi character. And against the reading of this letter as cha, he points out that if it is recognised as such, its application in the similar legend on the coin of Yajna satakarni, the legend hiruyana Hatakana becomes chiru-Yana Chatakana which does not give any reasonable sense. However, as regards t the decipherment of the alphabet of the case-ending, he holds the view of Ramayya. But he takes ku as the sixth case ending in Telugu. ku f this shape, he finds, in the contemporary Satavaana records and slightly later records of the Ikshvaku and the Brhatphalayanas. Although he admits that the sixth case ending ku is not the practice in present day Telugu, yet he thinks that this is an impact of Sanskrit and this feature is and impact of Sanskrit and this feature is still followed even to the present day in the dedicatory verses, under the sectin Shashthyantamulu in all the works Thus, in his opinion, the present legend is a Telugu one in a variety of Brahmi characters prevalent in Andhradesh during those time and it also seems to have been composed in verse form in one of the desi metres in Telugu. Bajpai on a silver. coin of Yajna Satakarni, also reads the extant legend as Yana Hatakani ku (?) although, apparently, he does not take ku as suffix.

Subsequently, Rao when he published a silver coin Vasishthiputra pulumavi, followed the reading proposed by Sircar. He also added that of the controversial letters ha sha and ma, the last is very clear on the present coin and the first two are of the southern Brahmi as found used in Satavahana inscriptions and coins. Gokhale also adherses to this reading. But the identification of the suffix as sha is unconvincing.

Sharma approves the reading suggested by prasad. How- ever, in its corroboration, he also puts forward that in the letter cha the left loop invariably closes with the vertical and never re- mains open whereas on the Satavahanaa silver coins the letter is clearly ha with the hook type bent t the right vertical top. Further, in support of the rejection of the identification of the letter as cha, he arues as follows: (i) even if we accept, for a while, the reading as cha in respect of Vachitti, the same reading can not hold good on the coins of Yajna Sri and Vijaya wherein the word Hiru would read Chiru which can not be equivalent to the honorific Tiru, (ii) Tiru is inscribed on the reverse of the coins, of Pulumavi II (iii) nowhere, Yajna Sri or Vijaya were known as Chiru Younger or smaller Yajna or Chiru Vijaya and (iv) 'ha' is often used in place of sa for instance Hatakani for Satakani. For holding the decipher- ment of the suffix as ku he points out that ku with curve ro right or the horizontal line joining the bottom of the vertical to make it right angled is found in the records of the Western and Southern India datable to 2nd centurey B.C. And, this type of ku suffix continues to occur in later periods also, as in the Ramapuram inscription of Vikramaditya I viz, Reva Sarmmalku, Vinaya Sarmmalku, Ayicha Sarmmalku, etc. But, it is to be noted that the identification of the suffix is rarely fovoured by the other numismatists.[9]

About pulli, Sharma observes that indeed its use was the fashion of the writing of the Dravidian languages in 2nd century A.D. but it was not always used. Again he points out that un- doubtedly

Tolkappiyam prescribes that a character of pure con- sonant i.e. without the inherent a should have a dot with its form, but it appears to be infrequently used and moreover, it is a dia- critical mark rather and not always observed to indicate short vowels or consonants, Further this scholar thinks that the pres- ence of pulli or its omission, therefore can hardly be regarded as any indicator of the language of an ancient epigraph. However, he opines that the pulli on these silver coins could have equally been employed to suit the phonetics of early Telugu, which in turn, belonged to the Dravidian family, thugh of course it is a rare in- stance of an adherence to an orthodox writing mode of a local dialect and prevalent in ld Telgu languaage expressions too Lastly taking the support of the Bhattiprolu relic casket inscriptins, he believes that the Brahmi script had already by this time, devel- oped modified forms to suit the old Telugu phoneticals. But this presumption is not tenable in totality. And pointedly later on this reading is rarely preferred.[10]

Interestingly Shastri dwells more on this subject. But, remarkably nowhere he cites the construction remarkably, legend. by prasad-although he himself has edited the proceedings of the seminar on the Satavahana coinage which imbided the letter's iden- tification of the legend. What is more is that, subsequent to the publication of this monograph, when he puts forward his view on the paper of a Satavahana silver coin, he gives credit to Sircar for correctly deciphering the reverse legend without referring to the surmise of prasad. There he also pleads for its adherence. Not- withstanding, now this scholar picks up the reading suggested by Ramayya, but, notably, here, too, he does not come out with the reasons for this adoption Lata is inconsistant in referring to this legend. Seh mentions both the readings, Arahanasa Vahittimakanasa hiru Pulumavisa and Arahanaku Vahitttimakanaku tiru Padumaviku, in describeing the silver coins of the same king. Thus, we find scholars to hold discordant opinions in respect of the identification of this legend. So we scrutinize the disputed characters of the legend to put forth its proper construction.

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Digitalization of Work and Its Impact on Labour Rights and Social Welfare in Emerging Economies

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Abstract

This study examines the multifaceted relationship between digitalization, labour rights, and social welfare outcomes in emerging economies. Employing a dual-method quantitative approach, we utilize multiple regression analysis and structural equation modelling (SEM) to analyse secondary data from international databases. The first analysis investigates the relationship between digital economy indicators and employment quality across emerging economies. The second analysis examines the mediating role of labour rights enforcement in the relationship between digitalization and social welfare outcomes. Our findings reveal that while digitalization expands employment opportunities, it simultaneously intersects with labour rights gaps and uneven social welfare provisions, particularly in low-income regions. The results indicate that internet penetration positively correlates with employment quality, whereas unregulated digital labour platform activity demonstrates negative associations. Furthermore, labour rights enforcement significantly mediates the impact of digitalization on social welfare outcomes. These findings carry important policy implications for emerging economies seeking to harness digital transformation while ensuring adequate worker protections and welfare provisions.

Keywords: digitalization; labour rights; social welfare; platform work; emerging economies; employment quality; regression analysis. Etc.

1. Introduction

The integration of digital technologies into economic and social systems—commonly termed digitalization—has fundamentally transformed global labour markets over the past two decades. This transformation has been particularly pronounced in emerging economies, where rapid technology adoption intersects with large informal sectors, creating unique opportunities and challenges for workers, employers, and policymakers alike **(Charles et al., 2021).** The proliferation of digital platforms has enabled new forms of work arrangement, including gig economy jobs, remote employment, and platform-mediated services, which have expanded labour market participation and created novel income-generating opportunities **(International Labour Organization, 2021).**

However, this digital transformation has also introduced significant concerns regarding the adequacy of labour protections and social welfare provisions for workers engaged in these new forms of employment. Many digital platforms operate in regulatory grey zones, often classifying workers as independent contractors rather than employees, thereby limiting their access to traditional labour rights such as minimum wage protections, job security, health insurance, and collective bargaining rights **(Graham et al., 2017).** This phenomenon raises critical questions about the capacity of existing labour market institutions to protect workers in an increasingly digitalized economy.

Emerging economies present a particularly compelling context for examining these dynamics. These nations are characterized by rapid rates of digital adoption, substantial informal labour sectors, and developing regulatory frameworks that may struggle to keep pace with technological change **(Rani & Furrer, 2021).** The interplay between digitalization, labour rights, and social welfare in these contexts remains inadequately understood, despite its significance for millions of workers and its implications for sustainable development trajectories.

2. Literature Review

2.1. Digitalization and Labour Market Transformation

The academic literature on digitalization and labour markets has expanded considerably in recent years, reflecting the profound changes occurring in employment relationships worldwide. **The International Labour Organization (2021)** has documented how digital technologies have broadened the structure of work, fundamentally altering employment patterns, skills demand, and regulatory challenges across diverse labour markets. Digital platforms have created unprecedented opportunities for job matching, enabling workers and employers to connect across geographical boundaries and facilitating new forms of flexible work arrangements.

However, research also highlights significant concerns about the quality and sustainability of employment generated through digital platforms. Empirical studies utilizing panel data across multiple countries have revealed that digital transformation may reduce the labour income share and widen inequality among different skill groups **(Michaels et al., 2014).** The displacement effects of automation and algorithmic management have raised questions about the net employment impact of digitalization, with some scholars arguing that technological change tends to be skill-biased, benefiting high-skilled workers while potentially disadvantaging those with lower educational attainment **(Acemoglu & Restrepo, 2020).**

In the context of emerging economies, digitalization presents both opportunities and risks. On one hand, digital platforms can provide income opportunities for workers who might otherwise face unemployment or underemployment in formal sectors. On the other hand, the rapid expansion of platform work in these contexts often outpaces the development of appropriate regulatory frameworks, potentially exacerbating precocity and inequality **(Rani & Furrer, 2021).**

2.2. Labour Rights in the Digital Economy

The emergence of platform work—encompassing gig economy jobs, crowd work, and cloud-based services—has generated significant scholarly attention to the adequacy of labour protections in digitalized employment relationships. A central concern in this literature relates to the widespread practice of classifying platform workers as independent contractors rather than employees, which effectively excludes them from many traditional labour protections **(De Stefano, 2016).**

Research has documented numerous challenges facing platform workers, including lack of job security, absence of minimum wage guarantees, limited access to social insurance schemes, restricted opportunities for collective organization and bargaining, and exposure to algorithmic management systems that may operate with limited transparency or accountability **(Graham et al., 2017; Wood et al., 2019**). These conditions have prompted scholars and policymakers to question whether existing labour law frameworks, largely developed for traditional employment relationships, remain adequate for protecting workers in the digital age.

3. Research Questions and Hypotheses

Based on the gaps identified in the literature, this study addresses the following research questions:

RQ1: How does digitalization affect employment quality in emerging economies?

RQ2: What is the relationship between digitalization, labour rights enforcement, and social welfare outcomes in emerging economies?

To address these questions, we propose and test the following hypotheses:

H1: Digitalization positively influences employment opportunities but negatively affects labour rights protections in the absence of adequate policy frameworks.

H2: Stronger labour rights enforcement mediates the relationship between digitalization and social welfare outcomes, such that countries with more robust enforcement mechanisms experience better welfare outcomes despite increasing digitalization.

4. Data and Methodology

4.1. Data Sources and Sample

This study employs secondary data from multiple international databases covering emerging economies. The sample includes cross-sectional data from 45 emerging economies for the period 2018-2022. Data sources include the International Labour Organization's employment statistics database, the World Bank's World Development Indicators, and the International Telecommunication Union's ICT statistics. The emerging economies in our sample span diverse geographic regions including Asia, Africa, Latin America, and Eastern Europe, providing substantial variation in digitalization levels, labour market institutions, and welfare systems.

4.2. Variable Measurement

Key variables in our analysis include:

- **Employment Quality Index:** A composite measure incorporating job security, earnings adequacy, working conditions, and access to social protections, standardized on a 0-100 scale.
- **Social Welfare Score:** A composite indicator of welfare system coverage and generosity, incorporating health insurance coverage, unemployment benefit accessibility, pension system adequacy, and social assistance provisions.
- **Digital Labour Platform Activity:** Percentage of the workforce engaged in platform-mediated work, based on survey data and administrative records.
- **Labour Rights Enforcement:** A composite index measuring the effectiveness of labour law implementation, including inspection coverage, complaint resolution rates, and penalty

enforcement.

4.3. Analytical Strategy

We employ two complementary analytical approaches to address our research questions. First, multiple regression analysis examines the direct relationships between digital economy indicators and employment quality. Second, structural equation modelling (SEM) investigates the more complex mediating role of labour rights enforcement in the relationship between digitalization and social welfare outcomes. Both analyses control for relevant economic, educational, and institutional factors that may confound the relationships of interest.

5. Empirical Analysis 1: Multiple Regression Analysis

5.1. Model Specification

We estimate the following ordinary least squares (OLS) regression model:

$$\boldsymbol{EQI_i = \beta_0 + \beta_1 InternetPen_i + \beta_2 PlatformWork_i + \beta_3 GDPpc_i + \beta_4 Education_i + \varepsilon_i}$$

where EQI_i represents the Employment Quality Index for country i, $Internet\ Pen_i$ represents internet penetration rate, $Platform\ Work_i$ represents the percentage of workforce in platform work, $GDP\ pc_i$ represents GDP per capita, $Education_i$ represents average years of education, and ε_i represents the error term.

5.2. Results

Table 1 presents the regression results. The model demonstrates good overall fit ($R^2 = 0.67$, $F = 22.45$, $p < 0.001$), explaining approximately 67% of the variance in employment quality across the sample of emerging economies.

Table 1

Multiple Regression Results: Determinants of Employment Quality

Variable	Coefficient	Std. Error	*p-value*
Internet Penetration (%)	0.43	0.12	0.001
Digital Labour Platform Activity (%)	−0.25	0.11	0.030
GDP per Capita (log)	0.55	0.09	<0.001
Average Years of Education	0.21	0.08	0.010
Constant	18.42	4.23	<0.001

Note. N = 45 emerging economies. $R^2 = 0.67$. $p < 0.05$, $p < 0.01$, $p < 0.001$.

5.3. Interpretation of Regression Results

The regression results reveal several noteworthy patterns. Internet penetration demonstrates a statistically significant positive association with employment quality ($\beta = 0.43$, $p = 0.001$), suggesting that digital infrastructure development contributes to improvements in overall employment conditions. This finding aligns with the view that internet access can facilitate better job matching, enable access to training resources, and support more diverse employment opportunities.

In contrast, digital labour platform activity shows a negative relationship with employment quality ($\beta = -0.25$, $p = 0.030$). This result suggests that while digital platforms create employment opportunities, the quality of these jobs—measured in terms of security, earnings adequacy, and access to protections—tends to be lower than traditional employment. This finding supports concerns raised in the literature about the precarious nature of platform work and its potential to erode employment standards **(De Stefano, 2016; Graham et al., 2017).**

The control variables perform as expected. GDP per capita demonstrates a strong positive association with employment quality ($\beta = 0.55$, $p < 0.001$), indicating that wealthier countries tend to have higher quality employment. Educational attainment also shows a positive relationship ($\beta = 0.21$, $p = 0.010$), suggesting that human capital development contributes to better employment outcomes.

These findings provide partial support for Hypothesis 1, confirming that digitalization has dual effects on employment: while digital infrastructure (internet penetration) positively correlates with employment quality, the expansion of unregulated platform work appears to undermine it. This suggests that the net effect of digitalization on employment quality depends critically on the specific mechanisms through which digital technologies are integrated into labour markets and the regulatory frameworks governing these new forms of work.

5.4. Structural Model Results

Table 2 presents the standardized path coefficients from the structural model, which demonstrates good fit to the data ($\chi^2 = 42.18$, df = 24, $p = 0.012$; CFI = 0.93; RMSEA = 0.067; SRMR = 0.051).

Table-2:

Structural Equation Model Results: Path Coefficients

Path	Standardized Coefficient (β)	*p-value*
Digitalization → Labour Rights Enforcement	0.31	0.042
Labour Rights Enforcement → Social Welfare	0.62	<0.001
Digitalization → Social Welfare (direct)	0.19	0.084
Indirect Effect (Digitalization → Social Welfare)	0.19	0.008

Note. N = 45 emerging economies. Model fit: $\chi^2 = 42.18$, df = 24, CFI = 0.93, RMSEA = 0.067. Indirect effect calculated as product of coefficients ($0.31 \times 0.62 = 0.19$). $p < 0.05$, $p < 0.01$, $p < 0.001$.

5.5. Interpretation of SEM Results

The structural model results provide strong support for Hypothesis 2 and reveal important insights into the mechanisms through which digitalization affects social welfare outcomes. The path from digitalization to labour rights enforcement is positive and statistically significant ($\beta = 0.31$, $p = 0.042$), suggesting that countries with higher levels of digitalization tend to have stronger labour rights enforcement mechanisms. This may reflect several possibilities: digital technologies can enhance labour inspection and monitoring capabilities, digitalization may spur policy responses that strengthen enforcement, or countries that prioritize digitalization may also invest more heavily in labour market institutions.

The relationship between labour rights enforcement and social welfare outcomes is strongly positive ($\beta = 0.62$, $p < 0.001$), indicating that stronger enforcement of labour protections translates into better welfare outcomes for workers. This finding aligns with theoretical expectations that effective enforcement of labour rights helps ensure workers receive entitled benefits and protections, thereby improving overall welfare outcomes.

Notably, the direct effect of digitalization on social welfare outcomes is positive but not statistically significant ($\beta = 0.19$, $p = 0.084$). This suggests that digitalization alone does not automatically produce better welfare outcomes in the absence of strong enforcement mechanisms. However, the indirect effect through labour rights enforcement is significant ($\beta = 0.19$, $p = 0.008$), calculated as the product of the path coefficients ($0.31 \times 0.62 = 0.19$).

These findings demonstrate partial mediation: labour rights enforcement serves as an important mediating mechanism through which digitalization influences welfare outcomes. The pattern of results—a significant indirect effect but non-significant direct effect—suggests that the benefits of digitalization for social welfare depend critically on the presence of robust labour rights enforcement. Without adequate enforcement, digitalization may expand employment opportunities without necessarily improving welfare outcomes, as suggested by our regression results showing negative effects of platform work on employment quality.

7. Discussion

7.1. Theoretical Contributions

This study makes several contributions to the literature on digitalization, labour rights, and social welfare in emerging economies. First, we provide empirical evidence for the dual nature of digitalization's impact on employment. While digital infrastructure development (measured through internet penetration) shows positive associations with employment quality, the expansion of platform work demonstrates negative associations. This finding nuances existing discussions about digital transformation, suggesting that policy interventions should focus not merely on expanding digital access but on shaping how digital technologies are integrated into labour markets.

Second, we identify labour rights enforcement as a critical mediating mechanism in the relationship between digitalization and social welfare outcomes. This finding addresses calls in the literature for better understanding of the institutional factors that shape digitalization's effects on workers **(Rani & Furrer, 2021**; **United Nations Department of Economic and Social Affairs, 2021)**. Our results suggest that strengthening labour rights enforcement may be essential for ensuring that digital transformation contributes to improved welfare outcomes rather than increased precocity.

7.2. Policy Implications

Our findings carry important implications for policymakers in emerging economies. Based on our empirical results, we recommend several policy directions:

Updating labour law frameworks. Existing labour laws in many emerging economies were designed for traditional employment relationships and may not adequately address the realities of platform work and other digitally mediated employment forms. Policymakers should consider legal reforms that extend basic labour protections to platform workers, potentially through new employment categories that recognize the distinctive characteristics of digital platform work while ensuring minimum standards for earnings, working conditions, and social protections.

Strengthening enforcement capacity. Our SEM results indicate that labour rights enforcement plays a crucial mediating role in translating digitalization into improved welfare outcomes. Policymakers should invest in building enforcement capacity, including through training labour inspectors to address platform work, developing digital tools for monitoring compliance, establishing accessible complaint mechanisms for platform workers, and ensuring adequate penalties for violations to incentivize compliance.

Adapting social protection systems. The expansion of platform work challenges traditional models of social protection that rely on employer contributions and stable employment relationships. Emerging economies should explore innovative approaches to social protection that can accommodate diverse employment forms, such as portable benefits systems that follow workers across jobs, extending social insurance coverage to own-account workers and platform workers, and establishing social protection floors that guarantee basic coverage regardless of employment status.

8. Conclusion

This study has examined the complex relationships between digitalization, labour rights, and social welfare in emerging economies through dual empirical analyses employing multiple regression and structural equation modelling. Our findings demonstrate that digitalization presents both opportunities and challenges for workers in emerging economies. While digital infrastructure development positively correlates with employment quality, the expansion of platform work shows negative associations, suggesting that the quality of digital employment depends critically on how it is structured and regulated.

Crucially, our results identify labour rights enforcement as a key mediating mechanism through which digitalization affects welfare outcomes. The finding that digitalization's impact on social welfare operates primarily through this indirect pathway rather than as a direct effect underscores that technology adoption alone is insufficient to ensure improved welfare outcomes. Instead, the benefits of digital transformation depend on the presence of robust institutional frameworks that protect workers and ensure their access to social protections.

These findings carry important implications for policy development in emerging economies. Rather than viewing digitalization as an inherently positive or negative force, policymakers should focus on shaping the institutional context within which digital transformation occurs. This includes updating labour laws to address new forms of digital employment, strengthening enforcement capacity, adapting social protection systems to accommodate diverse employment forms, investing in digital skills development, and facilitating social dialogue around digital labour issues.

As emerging economies continue to integrate digital technologies into their economic and social systems, ensuring that this transformation contributes to inclusive and sustainable development will require proactive policy interventions. The challenge for policymakers is to harness digitalization's potential for expanding employment opportunities while simultaneously ensuring that workers benefit from adequate protections and social provisions. Our findings suggest that strengthening labour rights enforcement represents a promising pathway for achieving this balance.

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"Producing Desire, Capturing the Subject: A Buddhist–Psychoanalytic Critique of Attachment in Late Capitalism."

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Abstract

Attachment is increasingly intertwined with commodification in contemporary late-capitalist society, wherein objects, identities, affects, and modes of recognition are produced and circulated as consumable forms. Desire is organised by market logic, displacing its orientation toward meaningful existence. This results in a paradox in which attachments grow through consumption, but dissatisfaction and alienation increase at the same time, making subjectivity more complex and destabilising modern social relations and feelings of belonging and recognition.

This study advances three interconnected concerns. Firstly, it establishes a critical dialogue between the Buddhist tradition—particularly the Abhidhamma and Yogācāra schools—and psychoanalysis, incorporating the theories of Freud, Lacan, Fromm, and Marcuse to reevaluate the concept of attachment from a socio-psychological perspective. Secondly, it reconceptualises the notion of attachment (upādāna)[1] as an unconscious, affective-cognitive process—comprising the interaction of vedanā[2] (feeling), taññā [3](craving), and grasping and organising by lack within the symbolic order. This re-conceptualisation builds upon the ideas of alaya-vijñāna[4] and manas, as proposed by Yogācāra, to develop a stratified understanding of subjectivity, shaped by *misidentification and affective investment. Thirdly, the paper describes attachment as an ongoing process that is phenomenologically, conditionally, and psychoanalytically organised and socially reproduced. It introduces the concept of affective-cognitive looping, arguing that unconscious repetition at the intersection of affect and cognition plays a significant role, and commodified desire sustains attachment.*

The research paper concludes that freedom is neither about suppressing desire nor simply accepting it. Instead, it involves changing the underlying conditions—affective, unconscious, and socio-symbolic—that sustain attachment.

Keywords: Attachment (*Upādāna*), Desire, Lack, Freedom, Affective–Cognitive Looping, Unconscious, Abhidhamma, Yogācāra, Psychoanalysis, Late Capitalism, Commodification, Subjectivity.

Introduction

In late capitalism, attachment shifts from just a psychological issue to a common aspect of personal experience. It extends beyond close relationships or possessions, becoming central to shaping identity and self-perception. Commodities now carry meaning, serve as identity markers, and hold emotional importance. They help with social recognition and integration, as individual subjectivity is increasingly shaped by consumption patterns and social symbols (Bauman, 2007). Attachment in this regard cannot be separated from commodification. The desire is no longer expressed but is organised within market structures. As Marcuse argues, "false" needs are those "superimposed upon the individual by particular social interests in his repression," especially the needs that "perpetuate toil, aggressiveness, misery, and injustice" (Marcuse, 1964, pp. 52–53). It cultivates a condition that predisposes individuals to align with production–consumption systems, ensuring that desire is no longer guided by personal will but redirected toward sustaining economic demands, in which longing becomes a function of circulation, productivity, and perpetual consumption rather than genuine individual fulfilment. On the same note, Erich Fromm also traces a historical change in which modern man has been reduced to a commodity and identifies with his exchange value

(Fromm, 1976). He states, "man does not only sell commodities, but he also sells himself and feels himself to be a commodity" (Fromm, 1941, p. 102). Attachment in this kind of arrangement is a condition of engagement in social life. To live in a modern social order, one must attach to goods, identities, and symbolic forms.

Consequently, this culture of consumption engenders a paradox — the more attachment opportunities are available, the lower the level of satisfaction attained. The proliferation of objects does not serve to diminish desire; rather, it exacerbates it, creating a vicious cycle of desire and dissatisfaction. An inherent or natural opposition between desire and its fulfilment, as Sigmund Freud delineates, constitutes the fundamental condition of human existence, whereby what is commonly termed happiness results from repressed needs that are, ideally, fulfilled suddenly (Freud, 1961/1930). Nevertheless, such moments of satisfaction are transient, and desire remains insatiable. Moreover, attachment signifies an increased structural instability within the core of subjectivity.

Buddhist philosophy can be invoked to interpret this instability by giving a critical approach. Attachment *(upādāna),* according to the early Buddhist school, is not a self-established property: feeling is the condition for craving, and craving is the condition for clinging (Bodhi, 2000, SN 12.2). Such a conception situates attachment within a dynamic sequence of conditioned processes and emphasises its contingent, constructed nature. The further statement that everything experienced is suffering (Bodhi, 2000, SN 36.11) reflects the instability of the affect as an object of desire. According to this perspective, attachment is not simply a response to objects but a process grounded in the interplay among affect, craving, and appropriation.

However, when this is brought into discussion with psychoanalysis, it faces a major challenge. According to Freud, desire is not entirely accessible to consciousness and is governed by repetition rather than reason. Interestingly, his theory of the compulsion to repeat suggests that dissatisfaction does not vanish even when the attachment leads to it (Freud, 1955/1920, p. 34). Jacques Lacan expands on this observation by saying that desire assumes the arrangement around the "idea of lack" and that is mediated by language, in the sense that the desire of man can be termed as "the desire of the Other" (Lacan, 1977, p. 235). In this context, desire cannot be eliminated since it is an essential part of subjectivity itself.

Conclusively, we observe that attachment is neither purely contingent nor purely structural. It comes out at the intersection of affective conditioning, unconscious repetition, and socio-economic production. Any other explanation than this complex mixture cannot be introduced to explain the modern crisis of human life, which is full of anxiety, alienation, and obsessional desire.

This research suggests that attachment cannot be fully grasped by a single theory. It seeks to develop a broader understanding by combining Buddhist philosophy with psychoanalysis to explore topics such as attachment, desire, and absence. Instead of trying to reconcile these perspectives, the paper examines how they interact productively to rethink the conceptualisation of attachment, lack and autonomy in the context of late capitalism.

Theoretical Framework

Attachment, desire, and freedom, the interconnected issues, can best be explained by the modern crisis of subjectivity under late capitalism. They are not isolated events but mutually constitutive processes that exist in the affective experience, the unconscious structure, and the socio-economic formation. Any theoretical system, then, must not content itself with treating them like psychological or ethical categories, but rather place them in a larger field of ontological and socio-symbolic interests. The central claim of this research paper is that attachment is not something the subject possesses but a process through which the subject itself is constituted.

Attachment (*upādāna*) in Buddhist philosophy is studied within the framework of dependent origination. The *Saṃyutta Nikāya* states: “with feeling as condition, craving; with craving as condition, clinging” (Bodhi, 2000, p. 1844). This formulation replaces the concept of a self-transparent subject by showing that attachment results from affective conditioning rather than choice. The Abhidhamma further radicalises this insight by emphasising that “whatever is felt is included in suffering” (Bodhi, 2000, p. 1265). Affect (vedanā) is therefore not a neutral experiential ground but is already involved in dissatisfaction. The philosophical implication is that attachment is a pre-reflective phenomenon and part and parcel of lived experience. Although this description presents attachment as a result and something that could be changed, it leaves open the question of why one would continue to desire something even after the consequences of that desire are known.

By placing desire in the unconscious, psychoanalysis creates a strong complication between them. In the case of Sigmund Freud, it is not intention that controls psychic life, but repetition. The fact that, according to him, “the compulsion to repeat transcends the pleasure principle” means that the subjects will desire to reenact patterns that do not necessarily result in satisfaction (Freud, 1955/1920, p. 23). The process of attachment does not continue because the desire is satisfied, but rather through the reiteration of the structure. Lacan elaborates on this observation by grounding desire in want and in symbolic mediation. In his development, he states that the "desire of man is that of the Other" (Lacan, 1977, p. 235), that is, desire is not self-generated but is developed through language and social interactions. In this paradigm, desire cannot be overthrown without affecting the institution of subjectivity.

There exists an underlying conflict between the different worldviews and perspectives of Buddhist and psychoanalytic explanations. Whether desire is conditioned or structural, it can change or persist. The current framework does not resolve this tension; instead, it treats it as productive. The approach to desire is multi-layered, encompassing affections, unconscious structures, and symbolic mediation. It allows for a more nuanced explanation in which contingency and necessity exist at different levels of analysis.

Research Problem

The issue of attachment is also amplified in its position within late capitalism, where desire is systematically structured, manufactured, and reproduced. Erich Fromm observes that "man not only sells commodities, but he also sells himself and feels himself to be a commodity," indicating that the individual becomes "a commodity on the personality market" (Fromm, 1941, p. 102). It means that even identity is created through exchange relationships. Similarly, Marcuse contends that individuals identify themselves with their commodities. He states: "the people recognise themselves in their commodities; they find their soul in their automobile, hi-fi set, split-level home, kitchen equipment." This means that subjectivity is mediated via consumption. Attachment, however, in these cases, is not so much a question of internality, but a condition of concomitant social processes and procedures. The production of desire is generated, managed, and augmented in the commodity production system. Therefore, attachment would never be isolated from the larger economic and symbolic systems. It is here that the issue of freedom arises. Buddhist philosophy considers freedom to be the liberation from attachment through the realisation of conditioned arising. In psychoanalysis, however, freedom is conceived as a change in the relationship with desire, not the elimination of desire. Critical theory also introduces another dimension that requires freedom to play a role in addressing the socio-economic arrangements that rationalise desire. When these perspectives are put together, they suggest that freedom cannot be defined as the absence of desire.

The research problem can be formulated as follows: What is the simultaneous conditioning, structural constitution, and social production of attachment? And what does this mean for the possibility of freedom in late capitalism?

The Buddhist Unconscious and the Contemporary Crisis of Subjectivity

In late capitalism, there has been a noticeable change in how people see themselves. Instead of viewing the self as autonomous, independent, and sovereign, people's identities are increasingly shaped by consumption and the marketplace. Marcuse beautifully points out that "the people recognise themselves in their commodities; they find their soul in their automobile, hi-fi set, split-level home, kitchen equipment" (Marcuse, 1964, p. 9). This marks a significant shift. The recognition of self is no longer something that comes before desire, but rather something created through systems designed to organise and influence desire. In this view, desire is not just about personal freedom; it also fuels the economy. As a result, there is a troubling disconnect—a kind of poverty—between the idea of a genuine, unified self and the reality of a subjectivity shaped by external forces.

Buddhist philosophy proposes a contrasting model that highlights this tension. Instead of finding the sources of attachment in a stable self, it treats attachment as a conditioned process within experience. Rather than locating attachment in a stable self, it understands it as a conditioned process within human experience, as Buddhist formulation holds: "with feeling as condition, craving; with craving as condition, clinging" (Bodhi, 2000, p. 1844). This formulation replaces the idea of the self as an autonomous agent, showing subjectivity instead as a dynamic series of emerging conditions. Feeling (*vedanā*) is not just the direct passivity of the senses, but is already inclined to appropriating. When the feeling becomes mine, it becomes craving, which, in turn, becomes consolidated into attachment. Structurally, therefore, what seems like a personal praise is, actually, a creation of the structure which emerges even before a voluntary operation of will.

The Buddhist conception of the person as a continuous formation of subjectivity is widely debated among contemporary scholars in India. Significantly, J. N. Mohanty (2000) explains the concept of personhood in terms of the phenomenological stream of intentional acts rather than as a reality, thus supporting the Buddhist criticism of substantialism. Likewise, Bimal Krishna Matilal (1989) shows that classical Indian epistemological traditions oppose the notion of a self-subsistent essence and instead insist on relationality and conceptual construction. Sundar Sarukkai (2012) goes a step further, arguing that experience itself is constituted by relations. Therefore, a person is always subjected to systems of meaning and interaction. Collectively, these approaches might not accept the concept of the permanent self and consider subjectivity as a processual and contingent.

What the above account of scholarship actually implies is that the concept of self is based on intentionality, relationality, continuous rational reflection and the cultivation of identity and agency in relation to others, but what is now being demanded by the logic of the market is the transformation of the self into a consistent, commodifiable identity, which is philosophically misplaced. The phenomenological explanation of personhood/identity as a flowing series of intentional actions means that identity is a process rather than a property, and this already opposes modernity's predilection for freezing the self into a branded image that can be packaged and marketed (Mohanty, 2000). Another point here is that, in his work on the classical Indian theories of knowledge, Matilal places even greater emphasis on the fact that by making cognition something that needs to be argued and justified with great care within the traditions of inquiry, he undermines the fantasy of the self as something which can author itself, as somehow something internal to consciousness itself (Matilal, 1991). By pointing out that there is not a single, universal social but multiple socials, Sarukkai and Guru emphasize that subjectivity is not formed in a single space but arises within specific, layered, and historically situated relationships (Guru & Sarukkai, 2019). The modern repercussion is considerable. In a data-profiling era, where consumer culture and performative self-presentation dominate newer interactions, the self is increasingly required to look legible, useful, and exchangeable. These philosophers reveal that pressure is more a deprivation of human existence than an achievement of it. The very fact of their intervention is thus, of necessity, not a matter of description. Significantly, they stress that the concept of person is not a closed phenomenon. However, it is rather an open subjectivity as a relational, vulnerable, and ethically imperative process that cannot be reduced to commodification or self-presentation.

These varied philosophical perspectives come closer when we view them alongside the criticisms of late capitalism. The market supposes a desiring person who makes free decisions, yet simultaneously, it is what produces the desires that characterise the person.

Therefore, the conflict within one’s subjective experience inevitably occurs. Even though the self is presented as a fixed locus of experience, subjectivity is continually fashioned by conditioned processes, both internal (as formulated in Buddhist theory) and external (as organised by capitalist economies). In fact, attachment is produced by both these internal and external forces to serve the interests of those who not only control the market but also commodify all human relationships. It is both personal and socially imposed at the point of the meeting between conditioned experience and social production. In that regard, it is not that late capitalism simply capitalises on desire, but rather that it actually intensifies the processes that produce attachment and discontent.

In this context, it is important to highlight that the concept of attachment draws on a layered view of the unconscious, influenced by Yogācāra Buddhism. It introduces the idea of storehouse consciousness, in which latent tendencies (vasanas) are stored and influence future perceptions. Instead of viewing the unconscious as a hidden vault, this model treats it as an active conditioning field that integrates perception and action (Waldron, 2003). The mind (*manas)* is central here, as it sustains a conditioned flow shaped by a prescribed self, which constructs identity through a mistaken sense of self. Philosophically, this challenges the notion of a fixed, stable subject. Interestingly, what appears to be a subject is actually a dynamic blend of emotional investment and conceptual thought. It also prompts questions: why don't people exercise their intentionality, rationality, and agency? Why are they subjected to market forces and commodification? Partly, the answer lies in the fact that contemporary society does not produce subjectivity in isolation. Social systems support and stabilise these processes—especially the interaction between digital visibility, consumer identity, and the illusion of self, which are both psychologically compelling and socially functional.

Prominently, psychoanalysis provides an explanation for the present crisis of subjectivity in contemporary conditions. To Freud, desire does not meet the rational will, but it is directed by unconscious repetition. He claims that the compulsion to repeat is still present even after the pleasure principle (Freud, 1955/1920). The patterns are in charge and may be assumed to be keeping the attachment of the conscious mind. This reflects the Buddhist emphasis on conditioning, though it gives it a more structural persistence. Lacan even seeks desire in the language and lack, and he argues that the desire of man is the "desire of the Other"[5] (Lacan, 1977, p. 235). It is not only a response of a subject to an influence, but an intermediation of the desire by a symbolic order, which causes the subject in advance. The point of contention is now apparent. In Buddhism, craving is understood as conditioned and therefore interruptible, whereas in psychoanalysis, desire is understood as constitutive and therefore irreducible. This should be neither a contradiction nor a difference in degree that accentuates the other structural limitation: phenomenological transformation. This tension, according to critical theory, is situated within the historical conditions of late capitalism. Marcuse argues that advanced industrial society produces "false needs" that integrate individuals into systems of consumption (Marcuse, 1964, p. 5), while Erich Fromm observes that "the living being becomes a commodity on the 'personality market'" (Fromm, 1976, p. 132). Commodification determines, creates, and redirects desire, making attachment a state of involvement in social life. The subject does not merely want. It learns to want in ways that perpetuate economic and symbolic systems.

Mutually, these views indicate that attachment is a recursive process. It begins with affective conditioning, is supported by unconscious repetition, and is enhanced by socio-economic structures. Notably, the Buddhist model offers a strong diagnosis of how attachment is created, but it needs to be supplemented with an account of how modern systems create and reinforce it. Psychoanalysis explains how desire remains unchanged despite its being known to be unsatisfactory, whereas critical theory discusses how that persistence is exploited and reproduced. The main implication of this deliberation is that the issue of attachment cannot be solved at a single level. It demands a multi-dimensional strategy that engages affect, unconscious structure, and social conditions simultaneously. When the Buddhist philosophical model of the conditioned nature of attachment is comprehended, it becomes possible to change, but only in the sense that this change is not a mere avoidance of desire, but a restructuring of the processes that maintain attachment. The Buddhist unconscious, in this regard, cannot be philosophically dispensed with, but its full critical potential is realised only when put into dialogue with psychoanalysis and critical theory. The outcome is not an ultimate solution but a more accurate perception of why attachment continues- and how it can be changed.

Psychoanalysis and the Structure of Desire

Psychoanalysis does not discuss attachment as a moral lapse or even a conscious option alone, but it is a symptom of the unconscious economy of desire. In Freudian theory, the unconscious is ruled by drives that seek discharge but never attain final satisfaction, as objects are always response stations for libidinal investments rather than ultimate objects (Freud, 1920/1955). Accordingly, what is perceived as attachment to someone, an ideal, or an object is not mere liking but a reiteration of psychic attachment - a desire returns to substitutes due to the structural incompleteness of satisfaction. The concept of repetition compulsion, introduced by Freud, is relevant in this context as it replaces agency. Subjects do not merely select to have an attachment; attachment is recurrent via an unconscious mechanism that systemises the experience, which then precedes the emergence of the possibility to think reflectively (Freud, 1920/1955).

By stating that the object of desire is not the object that is to be recovered, Lacan radically reconstitutes the dynamics of desire as such. The symbolic order, which is the entry into language, disbands the subject and thereby establishes a basic gap that empirical objects will never actualise. Lacan says that "the subject is subject only from being subjected to the field of the Other," and that "the subject as such is uncertain because he is divided by the signifier" (Lacan, 1977, pp. 201–204). This absence is not incidental, but it is part of subjectivity. In turn, desire is not directed at fulfilment but exists in the process of deferral. "The notion of *objet petit*[6] enters here as the cause of desire rather than its object: 'the object of desire is the cause of the desire,' and desire moves around this remainder instead of reaching completion" (Lacan, 1977, p. 243). Instead of referring to something possible, it is indeed the impossibility around which desire revolves. As Lacan describes it, desire is metaphorical and never completes itself, moving on to the next object. It is also through fantasy that a mediating role is played, staging situations that provide a sense of coherence to this lack, but never annihilate it. Therefore, what is perceived as a tangible object of need is only an exception that covers an underlying structural void. "Desire can never be satisfied; it is constant in its pressure, and eternal" (Evans, 1996, p. 61). It is noteworthy here that this is not an attachment to something one has, but to something impossible. This is what makes psychoanalysis especially beneficial in this regard because it demonstrates that modern manifestations of attachment are not incidental distortions of a unique self but rather symptoms of a failure of the structure at the centre of subjectivity.

The rejection of being closed in itself is a decisive philosophical strength of psychoanalysis. However, it is also where its boundaries are noticeable. Lacan's perspective on desire is irreducible, as it is organised by lack. Here, the psychoanalytic process abandons all hopes of cure in favour of reorientation. The subject is taught to perceive desire as a constitutive state rather than a solvable issue (Lacan, 1977). Nevertheless, it is this move that can put even the naturalisation of suffering at risk by making historically contingent cases of dissatisfaction ontologically necessary. When deprivation is perceived as inevitable, clinging continues as evidence of an unchanging destiny rather than something that can be transformed.

This is one thing the Buddhist philosophy disputes. It does not reject the existential power of desire but, by conferring ontological permanence on it, refutes it. Rather, it assigns the role of craving (taṇh), and clinging (upādana) to a chain of causes which may be broken as Buddhists maintain "With the complete end of the craving comes the complete end of suffering (Bodhi, 2000, p. 1845). This statement is not only moral but also analytical - it re-evaluates the concept of attachment as a conditioned process rather than a necessity structure. As a result, what Buddhism regards as contingent and reversible, psychoanalysis regards as constitutive.

The split becomes superficial as a consequence. Psychoanalysis rationalises the nature of attachment by grounding its concepts in the architecture of the subject, whereas Buddhism questions the very factors that render such a scenario possible. Nonetheless, they come together in the criticism of shallow solutions. Each of them rejects the idea that replacing one object with another can end dissatisfaction. The central point of disagreement is whether desire must be maintained as a horizon of subjectivity or can be critically deconstructed as part of a transformative practice.

Read critically, therefore, the psychoanalysis does not merely contradict Buddhism but makes the issue of attachment stingingly clear that what we knowingly seek after is not necessarily what is needed, but what our unconscious structure demands. This reduces attachment to a property and freedom to a battle of changing the relation towards desire itself (Freud, 1930/1961; Lacan, 1977).

Affective–Cognitive Looping and the Structure of Attachment

Affective-cognitive looping is a model that provides a synthetic account of attachment as a recursive process connecting affect, desire, cognition, and socio-economic structures. Instead of viewing attachment as a more or less chronological series or a more or less internal condition, this framework anticipates its dynamic and reinforcing nature. Attachment can be understood as a dynamic, recursive process linking affect, cognition, and desire within broader socio-relational and economic structures (Mikulincer, Shaver, & Pereg, 2003; Berlant, 2011; Orehek et al., 2017). On a theoretical ground, Buddhism is based on the account of dependent origination, where the relation between feeling and desire is expressed with remarkable precision, namely, with contact as the condition, feeling [comes to be]; with feeling as the condition, craving (Bodhi, 2000, SN 12.2, pp.). 53–55). This formulation makes it clear that attachment is caused by affective conditioning rather than logical thinking - "with contact as condition, feeling [comes to be]; with feeling as condition, craving" (Bodhi, 2000, SN 12.2, pp. 53–55). The further claim that "whatever is felt is included in suffering" (Bodhi, 2000, SN 36.11, p. 41) intensifies this insight by suggesting that affect itself is unstable and inherently bound to dissatisfaction.

This emotional foundation of attachment can be further clarified through psychoanalytic theory. Freud's concept of the repetition compulsion illustrates this. Attachment persists not because it provides satisfaction, but because it has been structured to do so and is inherently enduring reenacted. Notably, “the compulsion to repeat” functions outside the pleasure principle and compels the individual to revert to repetitions that do not necessarily produce pleasure (Freud,1955/1920, p. 34). Attachment, in this case, is not an attitude towards objects but rather a repetition placed in the unconscious. This aligns with the recursive character of affective-cognitive looping, in which the reappearing stage of an attachment cycle recurs. strengthens the environment in which it develops.

Notably, "the compulsion to repeat" functions outside the pleasure principle and compels the individual to revert to repetitions that do not necessarily produce pleasure (Freud, 1955/1920, p. 34). In this context, attachment is not merely an orientation towards objects but rather a form of repetition ingrained in the unconscious mind. This aligns with the recursive nature of affective-cognitive looping, in which the re-emergence of an attachment cycle reinforces the conditions for its recurrence. Erich Fromm adds to this discussion by observing that “the living being becomes a commodity on the ‘personality market’,” suggesting that identity itself is shaped by exchange relations (Fromm, 1976, pp. 140–141). These observations evidenced that attachment is not an internal psychological process but an externally organised and reproduced one, thereby rendering desire organised.

Combinations of these views make it apparent that attachment is a circular process that cuts across affective, unconscious, and socio-economic dimensions. It starts with affective conditioning, is maintained by unconscious repetition, and is reinforced by structures of commodification. The affective-cognitive looping concept, therefore, offers a way to explain the persistence of attachment despite its instability. It also indicates that liberty cannot be obtained merely through inner vision or seclusion. Instead, it involves a diversion of the recursions of attachment processes, both internal and external.

Convergence and Divergence: Buddhist and Psychoanalytic Accounts

Buddhist and psychoanalytic viewpoints converge on a single decisive point: the situation of attachment is not merely a desire but an absorbed state of human suffering. In the Buddhist register, the chain is explicit — "with contact as condition, feeling comes to be; with feeling as condition, craving" (Bodhi, 2000, SN 12.2; see also SN 12.45). This formulation situates the construct of attachment within a "conditioned-arising process," supporting the theory that desire is not, in itself, a process but rather a result of affective experience. These processes are aided by social systems and are stabilised, in particular, in mediating between digital visibility and consumer identity, and the illusion of self is not only. psychologically compelling and also socially functional.

In this case, psychoanalysis takes a critical look. To Freud, desire does not meet the rational will, but it is guided by unconscious repetition. Once he claims that the compulsion to repeat persists even after the pleasure principle (Freud, 1955/1920, p. 23), the patterns are in charge and may be keeping the attachment of the conscious mind. This reflects the Buddhist emphasis on conditioning, though it gives it a more structural persistence. Lacan takes this understanding to its limit. Roussel writes- “desire is affect in the subject, conditioned by the symbol” (Roussel, 1968, p. 68). It is not only a response of a subject to an influence, but a mediation of the desire by a symbolic order, which causes the subject in advance. The point of contention is apparent. To Buddhism, craving is seen as conditioned and therefore interruptible; to psychoanalysis, desire is seen as constitutive and therefore irreducible. This should neither be a contradiction but a difference in degree that accentuates phenomenological transformation, the other structural limitation.

The Abhidhamma builds on that insight by adding that whatever is experienced is part of suffering, which means that “affect itself is unstable and already involved in dissatisfaction” (Bodhi, 2012, pp. 30–31). What makes this assertion philosophically significant is that it pushes aside the ideal of agency. It is not the moment of free will that marks the beginning of the process of attachment, but in pre-reflective affective processes. A very interesting analogy of this occurs in psychoanalysis, where Sigmund Freud remarks that repetition in psychic life substitutes for rational intention. Freud's idea of the compulsion to repeat illustrates that the subject is obsessed with repeating patterns to resolve themes even when this is not pleasurable (Freud, 1955/1920, p. 34). This is the sign that there is an attachment, as it does not fulfil desire but is inscribed in the unconscious system of repetitions. However, Freud's explanation is not similar to the Buddhist worldview, which is ontological. In Buddhism, attachment can change because it is conditioned, whereas, according to Freud, the theory posits a structural constraint on subjectivity that is more permanent.

Jacques Lacan pushes this structural aspect to another dimension by shifting the desire onto language and lack. According to Lacan's indoctrination, man's desire is the desire of the Other (Roussel, 1968). The use of desire in this sense lacks an object. It is consumed by symbolic relations that project the subject. What this means is that scarcity is not a contingent deprivation but is structural to human life. In this view, it is impossible to get rid of attachment by dismantling the structure of subjectivity itself. Buddhist deconversion is evident, as the Buddhist tradition understands the cessation of desire through an insight into conditionality. Psychoanalysis, by contrast, regards desire as both unresolved and structurally lacking a final object. The socio-economic analysis of this issue is enriched when applied to this sphere with the assistance of critical theory. Herbert Marcuse explains that subjectivity is mediated by the consumption of commodities that people identify with (Marcuse, 1964). Likewise, Erich Fromm points out that the living being is a commodity in the personality market, meaning that identity itself is conditioned by exchange relations (Fromm, 1976, p. 119). This last point indicates that attachment is not purely internal; it is generated and amplified by late capitalist systems. This is in the sense that desire is organised, directed, and commodified, and that attachment becomes a process of social reproduction.

The similarity between these traditions is that they all appreciate the absence of translucence in subjectivity. They do not believe that one can fully know one's attachments or control them. They, however, vary in their telos. Buddhism is also geared towards the dissolution of attachment, while psychoanalysis is directed at changing the attitude, but not destroying it (Marcuse, 1964; Fromm, 1976). These differences do not conflict with each other. These are different levels of analysis: phenomenological, structural, and social. From this overlap and divergence emerges the major philosophical understanding of this research study, namely, that freedom is neither the absolute abolition of desire nor its passive concession.

The process of attachment starts with the level of affection, is preserved and fed by unconscious repetition, and is further advanced in capitalist formations. Hence, any serious account of emancipation must address all three levels together. Buddhism draws attention to the moment when feeling first arises, before it hardens into craving. Psychoanalysis examines the repetitive and symbolic structure of desire. Critical theory shows how commodification shapes subjectivity itself.

Freedom Reconsidered: Between Cessation and Structural Desire

Buddhist and psychoanalytic perspectives converge on a crucial point that the concept of attachment is not just a desire but a deep-seated source of human suffering. For Buddhists, the chain is obvious — "with contact as condition, feeling comes to be; with feeling as condition, craving" (Bodhi, 2000, SN 12.2; see also SN 12.45). The burden of this formulation is that it separates autonomy from the realm of willpower and locates it in the realm of conditioning. Moreover, the Buddha's claim that whatever is experienced is part of suffering strengthens this point. “The effect is no longer immaterial, despite being neutral, material to a sovereign self, but is the very point at which the grasping pattern will become solidified” (Bodhi, 2000, SN 36.11). From this point of view, freedom is not self-expression, but the weakening of the compulsive tendency of feeling to craving.

Psychoanalysis makes this optimistic prospect difficult by insisting that desire is not merely a problem to be cleared out. Freud demonstrates that psychic life is haunted by "the compulsion to repeat," a force that persists beyond pleasure and often returns the subject to what harms it (Freud, 1955/1920, p. 34). In that instance, desire is not merely a response to external objects. It is a recursive shape that repeats consciousness within the unconscious. Lacan takes this understanding to its limit: he states that “desire is affect in the subject, conditioned by the symbol” (Roussel, 1968, p. 68). The desire can therefore never be an internal property but rather a creation due to language, deficiency, and symbolic mediation. Psychoanalysis is thus obdurate to certain easy fantasies of complete liberation: an individual can alter his or her attitude to desire but not to terminate its functional activity.

This is enhanced by late capitalism, in which the desire has been objectified as a social production process. Freud demonstrates that psychic life is plagued by the compulsion to repeat, a drive that continues even after pleasure and usually brings the subject back to what it is hurting (Freud, 1955/1920, p. 34). What seems like self-imposed bonding is usually something socially constructed as identity. Fromm goes even further with the criticism: "the living being becomes a commodity on the 'personality market'" (Fromm, 1976, pp. 140–141). Freedom cannot, then, mean the choice of superior objects, as the field of choice is already organised by market logic.

Buddhists firmly believe that it is possible to loosen attachment by gaining an understanding of conditioned arising. However, psychoanalysis also seems convincing that it is impossible to abolish desire. Therefore, it is possible to explain freedom in terms of these positions best that freedom is the practice of altering the unconscious and social states of being, in which connection appears crucial. It is the simultaneous stoppage and confirmation, yet a restructuring of desire through a rigorous method that breaks repetition and commodified identification, creating a possibility of non-grasping life.

Conclusion

The research paper critically analysed the concept of attachment across its different aspects, including affective life, unconscious desire, and the socio-economic circumstances of late capitalism. Instead of seeing attachment as a subjective weakness and a moral failure, this paper suggests that subjectivity is best conceived as a process through which it is produced, regulated, and reproduced. In this manner, the paper has invoked both Buddhist philosophy and psychoanalytic theory in a critical discourse, not to reduce one to the other, but to show how each reveals the other side of the problem.

The Buddhist model shows that the basis of attachment is not a fixed self but a conditioned, subjective experience, especially the appropriation and stabilisation of feeling as possession. Buddhism, of course, is pragmatic and transformative in its conceptualisation of freedom, the type that begins with the reconstitution of how one sees the manifestations of form and their disturbances. At the same time, the study has brought Buddhism under scrutiny by placing it in conversation with current social realities and revealing that inner discipline cannot be entirely attributed to the persistence of attachment in a commodified world.

The other significant perspective is that of psychoanalysis (Freud and Lacan), which holds that desire is grounded in absence, repetition, and mediation through symbols. From this perspective, attachment is not just a mistake but a core component of the subject's formation. It is not that an individual intentionally chooses to be in a state of mastery, but rather that desire is determined by absence and by signifying structures that dominate it. This explains why attachment persists despite being painful. Nevertheless, psychoanalysis has its limitations, including its excessive focus on absence and its propensity to view desire as being too fixed or universal, which in turn may run the risk of naturalising suffering.

This paper situates the two traditions within late capitalism to show how commodification heightens desire by turning it into a commercial activity and turning identity into a commodity. Consequently, lack of freedom does not mean desire ends, or that one passively accepts the status quo. Instead, it indicates a deep reorganisation of the conditions that influence attachment. The research study argues that true liberation involves changes at three levels: affective, unconscious, and social. Addressing all three levels helps create a vision for a life less dominated by compulsiveness and desire, and more open to non-attachment, clarity, and genuine freedom.

End Notes

1 *Upādāna* (clinging, grasping) marks the decisive moment in Buddhist analysis where desire becomes appropriation and begins to shape identity. It is not an independent force but arises conditionally within dependent origination: "taṇhāpaccayā upādānaṃ" ("with craving as condition, clinging comes to be") (Bodhi, trans., 2000, SN 12.2). Here, clinging signifies more than desire; it is the act of taking phenomena as "mine," thereby consolidating attachment and sustaining the cycle of suffering. The early texts further classify clinging into forms such as attachment to sense-pleasures, views, rites, and doctrines of self (MN 11), showing its pervasive role in structuring experience. As long as upādāna persists, becoming (*bhava*) continues, binding the subject to repetition. Crucially, because it is conditioned, it is also reversible: with the cessation of craving, clinging ceases. Thus, upādāna is best understood not as an essence but as a process that can be interrupted through insight into its arising.

2 *Vedanā* (feeling) denotes the affective tone—pleasant, painful, or neutral—through which experience is registered. In dependent origination it is stated: "sparśapratyayā vedanā, vedanāpratyayā tṛṣṇā" ("with contact as condition, feeling; with feeling as condition, craving") (Bodhi, trans., 2000, SN 12.2). As a conditioned and impermanent factor, *vedanā* becomes the crucial point where experience turns into craving, yet also where mindful attention can interrupt this process.

3 *Taṇhā* (craving, "thirst") designates the moment when feeling turns into appropriation and begins to sustain attachment. In the dependent origination formula it is stated: "phassapaccayā vedanā; vedanāpaccayā taṇhā" ("with contact as condition, feeling; with feeling as condition, craving") (Bodhi, trans., 2000, SN 12.2). In the present context, this shows that desire is not inherent in objects but arises through conditioned processes of experience. Taṇhā drives repetition by transforming transient feeling into a demand for continuity, thereby sustaining dissatisfaction. Yet precisely because it is conditioned, it can also cease through insight into its arising and non-appropriation.

4 *Ālaya-vijñāna* (storehouse consciousness) in Yogācāra thought denotes the foundational flow of mind that carries karmic "seeds" (*bīja*) and conditions all experience. Classical sources describe it as: "ālaya-vijñānaṃ sarvabījakaṃ" ("the storehouse consciousness contains all seeds") (Vasubandhu, *Triṃśikā*, v. 2). It is further characterised as a continuous stream: "anādi-kālikaḥ dhātuḥ sarvadharmasamāśrayaḥ" ("beginningless element, the support of all phenomena") (*Triṃśikā*, v. 1). In the *Saṃdhinirmocana Sūtra*, it appears as the underlying basis of cognition: "ādānavijñānaṃ gambhīraṃ sarvabījakaṃ" ("the appropriating consciousness, deep and containing all seeds"). These formulations show that continuity of subjectivity is grounded not in a permanent self but in conditioned processes of accumulation and maturation (Waldron, 2003).

5 Jacques Lacan develops the notion of the "desire of the Other" to show that desire is never purely individual but is structured through language and social mediation. As he states, "man's desire is the desire of the Other" and "the desire of man finds its meaning in the desire of the other" (Lacan, 1977, pp. 235, 264). Desire is not reducible to need or demand, for it emerges as "the difference that results from the subtraction of the first from the second" (Lacan, 1977, p. 287). It is therefore articulated within symbolic structures, since "desire is articulated in the chain of signifiers" and "the unconscious is the discourse of the Other" (Lacan, 1977, pp. 170, 16). What the subject ultimately seeks is recognition—"what the subject desires is to be desired"—yet this recognition is always deferred, leaving desire fundamentally incomplete (Lacan, 1977, p. 268).

6 Jacques Lacan defines *objet petit a* as the object-cause of desire rather than an object capable of satisfying it. In *The Four Fundamental Concepts of Psychoanalysis*, he writes that it is "the cause of desire". He insists that it is never identical with the object toward which desire appears directed (Lacan, 1978, pp. 179, 199). This concept emerges from the subject's division within the symbolic order, leaving a remainder that cannot be represented yet continues to drive desire. In *Écrits*, particularly in "The Subversion of the Subject," Lacan situates desire within this structural lack (Lacan, 1977). Thus, *objet petit a* explains why desire is perpetually

displaced: what the subject seeks is not the object itself, but the lost cause that sustains its movement.

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Social Capital among Working and Non-Working Women: A Comparative Sociological Study

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Abstract

This study explores the nature and distribution of social capital among working and non-working women in India using Pierre Bourdieu's theoretical framework. Social capital plays a significant role in shaping access to resources, opportunities, and social mobility. The study adopts a descriptive and comparative research design and is based on primary data collected from 100 respondents (50 working and 50 non-working women). The findings indicate that working women possess more diverse social networks, greater financial independence, and higher participation in decision-making processes. In contrast, non-working women remain limited to close-knit networks and exhibit lower levels of economic and symbolic capital. The study highlights the importance of employment in enhancing women's social capital and access to socio-economic resources.

Keywords: Social Capital, Social Networks, Employment, Financial Independence, Working Women, Non-Working Women.

Introduction

Indian society is characterized by strong social relationships shaped by family, kinship, caste, religion, and community structures [1]. These social structures significantly influence individuals' access to opportunities and resources. Women's lives, in particular, are deeply embedded within these structures, often shaped by traditional gender roles and patriarchal norms [2].

With increasing emphasis on women's empowerment, education and employment have emerged as important factors that enhance women's agency and participation in society [3]. However, disparities between working and non-working women persist in terms of access to resources, decision-making power, and social participation.

The concept of social capital, as developed by Pierre Bourdieu, provides an analytical framework to understand how social networks function as resources[4]. This study examines how employment status affects the formation, access, and utilization of social capital among women.

Research Questions

- What is the level of social capital among working and non-working women?
- How does social capital affect decision-making power within households?
- How does employment status influence the level of satisfaction with social status and respect of working and non-working women in the society?

Objectives of the Study

- To analyse the level of social capital among working and non-working women
- To analyse the effect of social capital on decision making power of working and non-working women.
- To study the importance of employment in shaping social networks and access to socio-economic resources.

Review of Literature

Previous studies have highlighted the importance of social capital in shaping individual outcomes. Pierre Bourdieu conceptualized social capital as the aggregate of actual or potential resources linked to durable social networks [5]. Coleman emphasized the functional aspect of social capital [6], while Putnam focused on community-level trust and networks [7].

In the Indian context, Deshpande [8] and Desai & Thakkar [9] have shown that caste and gender significantly influence access to resources. Studies by Rao & Kelleher [10] and Sudarshan [11] highlight that women's participation in employment enhances their autonomy and social visibility.

Granovetter's concept of "strength of weak ties" explains how wider networks provide access to better opportunities, which is particularly relevant for working women [12]. Lin [13] and Burt [14] further emphasize the role of networks in accessing resources and improving life chances.

Theoretical Framework

This study is based on Pierre Bourdieu's theory of social capital. According to Bourdieu, social capital consists of resources embedded in social networks, which can be converted into economic and symbolic capital [15].

Working women tend to have access to bridging social capital [16], which connects them to diverse networks, while non-working women rely more on bonding social capital, confined to family and close relations. This difference influences their access to opportunities, autonomy, and social status.

Research Methodology

The study adopts a descriptive and comparative research design. A total number of 100 respondents consisting of 50 working and 50 non-working women were selected using purposive sampling.

Data was collected through a structured interview schedule, ensuring uniformity and reliability. The data was analysed using percentage method and tabular representation, allowing comparison between the two groups.

The study focuses on variables such as:

- Family structure
- Financial independence
- Savings
- Social interaction
- Decision-making

- Social satisfaction with status and respect

Table-1

Family Structure

Family Structure	Working Women (N)	Working Women (%)	Non-Working Women (N)	Non-Working Women (%)
Nuclear Family	30	60%	24	48%
Joint Family	20	40%	26	52%
Total	50	100%	50	100%

This table shows the distribution of respondents based on family structure. Among working women, 60% belong to nuclear families, while 40% are from joint families. In contrast, 52% of non-working women belong to joint families and 48% to nuclear families. The data indicates that a higher proportion of working women reside in nuclear families, while non-working women are more concentrated in joint family structures.

Interpretation:

This indicates that nuclear families may offer greater flexibility and autonomy, which supports women's participation in employment. In contrast, joint family settings may reinforce traditional roles, limiting women's engagement in paid work.

Table-2
Financial Independence

Response Category	Working Women (N)	Working Women (%)	Non-Working Women (N)	Non-Working Women (%)
Strongly Agree	20	40%	8	16%
Agree	15	30%	10	20%
Neutral	8	16%	12	24%
Disagree	5	10%	10	20%
Strongly Disagree	2	4%	10	20%
Total	**50**	**100%**	**50**	**100%**

This table presents the perception of financial independence among respondents. Among working women, 40% strongly agree and 30% agree that they are financially independent, while only 14% express disagreement. In contrast, among non-working women, only 16% strongly agree and 20% agree, whereas a higher proportion either remain neutral (24%) or disagree/ strongly disagree (40%). This clearly indicates that financial independence is strongly associated with employment status.

Interpretation: The table shows that a significantly higher proportion of working women report financial independence as compared to non-working women. This indicates that employment enhances economic autonomy.

Table-3

Personal Savings for Difficult Times

Response Category	Working Women (N)	Working Women (%)	Non-Working Women (N)	Non-Working Women (%)
Always	18	36%	6	12%
Often	15	30%	8	16%
Sometimes	10	20%	14	28%
Rarely	5	10%	12	24%
Never	2	4%	10	20%
Total	**50**	**100%**	**50**	**100%**

This table shows the pattern of personal savings among respondents. Among working women, 36% report always saving and 30% report often saving, indicating a high level of financial preparedness. In contrast, among non-working women, only 12% report always saving and 16% often saving, while a larger proportion falls under rarely (24%) and never (20%). This suggests that regular income significantly influences the ability to save.

Interpretation: Working women show a stronger tendency towards savings, reflecting better financial planning and security compared to non-working women.

Table-4
Interaction with People Outside Family

Response Category	Working Women (N)	Working Women (%)	Non-Working Women (N)	Non-Working Women (%)
Always	20	40%	6	12%
Often	15	30%	10	20%
Sometimes	8	16%	14	28%
Rarely	5	10%	12	24%
Never	2	4%	8	16%
Total	**50**	**100%**	**50**	**100%**

This table presents the frequency of interaction with people outside the family. Among working women, 40% report always interacting and 30% often interacting with people outside the family. In contrast, only 12% of non-working women report always interacting, while a larger proportion falls under sometimes (28%) and rarely (24%). This indicates that working women have greater exposure to wider social networks.

Interpretation: Working women interact more frequently outside the family, indicating wider and more diverse social networks as compared to non working women.

Table-5
Participation in Household Decision-Making

Response Category	Working Women (N)	Working Women (%)	Non-Working Women (N)	Non-Working Women (%)
Fully	22	44%	10	20%
To some extent	20	40%	18	36%
Not at all	8	16%	22	44%
Total	**50**	**100%**	**50**	**100%**

This table presents the participation of women in household decision-making. Among working women, 44% report full participation and 40% participate to some extent, while only 16% report no participation. In contrast, among non-working women, only 20% report full participation, while a higher proportion (44%) report no involvement in decision-making. This indicates that working women have greater authority and involvement in household decisions.

Interpretation: Working women have higher participation in household decision-making, reflecting increased autonomy and empowerment while non working women have less participation in household decision making.

Data Analysis and Interpretation

The data analysis reveals clear differences between working and non-working women across various dimensions. Working women are more likely to belong to nuclear families, have greater financial independence, and maintain regular savings.

They also report higher levels of interaction outside the family, better access to wider social contacts, and greater participation in household decision making. In contrast, non-working women are more concentrated in joint families and exhibit lower levels of financial independence, autonomy and social networks.

These patterns indicate that employment significantly enhances women's exposure to wider social networks and improves their ability to access and utilize social capital[17].

Major Findings:

- **Family structure**

Working women are more likely to reside in nuclear families as compared to non- working women.

- **Level of Social Capital**

Working women demonstrate higher levels of social capital due to wider networks and greater participation in social activities than non-working women.

- **Social Networks**

Working women have more frequent interaction outside the family, indicating stronger and more diverse networks.

- **Financial Independence**

Working women show significantly higher financial independence and savings as compared to non-working women.

◆ Decision-Making

Working women have greater involvement in household decision-making, reflecting increased autonomy.

The findings support Bourdieu's argument that social capital can be converted into economic and symbolic capital [18]. Employment enhances women's ability to build diverse social networks, which improves their access to resources and opportunities.

Non-working women, on the other hand, remain confined to limited social networks, restricting their access to social capital. This highlights the persistence of structural inequalities and the importance of employment in overcoming them. It also aligns with Putnam's concept of bridging social capital [19] and Granovetter's theory of weak ties [20].

Conclusion

The study concludes that employment plays a crucial role in shaping women's social capital and empowerment. Working women benefit from greater autonomy, financial independence, and social recognition.

The study emphasizes the need for policies that promote opportunities of employment for women and enhance their access to social and economic resources. Thus, employment not only enhances economic independence and autonomy but also provide better access to social networks and strengthens women's position within family and society.

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The Role of Indo-Pacific in Indian Foreign Policy: A Critical Analysis

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Abstract:

The Indo-Pacific has become a cornerstone of Indian foreign policy because of its strategic, economic and security importance. As the geopolitical landscape changes, India's perspective is supported by its Act East Policy, Security and Growth for all in Regions (SAGAR) and engagement with the Quadrilateral Security Dialogue (QUAD). This zone's strategic significance locates maritime trade routes, rich economic opportunities, and evolving security challenges that are to be ensured by the proactive involvement of India by curtailing the Chinese intervention in the region. India's main objective is to strengthen regional partnerships with the US, Japan, Australia, France, ASEAN, and Pacific nations while increasing its naval capabilities and diplomatic outreach. China's encirclement strategy produces an obstacle due to infrastructure limitations and regional rivalry. This paper critically analyses India's role in shaping the Indo-Pacific strategy, emphasising an inclusive region while protecting its national interests.

Keywords*: Indo-Pacific, Geopolitics, SAGAR, ASEAN, QUAD, Strategic, Maritime Security, Economics*

Introduction:

The Indo-Pacific has arisen as a core concept in Indian foreign policy due to its strategic, geopolitical and economic relevance. The Indo-Pacific region is remarkably significant because it has a share of 58% of the world's population, 60% of global economic growth, 65% of the world's oceans and 25% of its land (Shevchuk, 2021). Nearly half of all global trade passes through this region (Vashisht, 2023). This broad maritime region, from the eastern coast of Africa to the western Pacific, is home to some of the world's most critical trade routes, emerging economies, and major power rivalries. As an emerging global power, India sees the Indo-Pacific not just as a geographical concept but as a strategic epicentre where national interests, ranging from economic stability to maritime security, are deeply embedded. Over time, India's involvement in the Indo-Pacific region has changed, shaped by factors such as China's rising influence, the importance of free and open sea routes, and the increase of multilateral links like Quad. The shift from a Look East policy to an Act East policy reflects India's proactive approach to strengthening diplomatic, economic, and military relations across the region. Initiatives like SAGAR (Security and Growth for All in the Region) emphasise India's ambitions to emerge as a net security provider in the Indian Ocean. However, India's main challenge is economic integration with regional frameworks, naval modernisation efforts, and balancing acts between the US and China, which are decisive factors shaping its Indo-Pacific policy.

Geopolitical Significance of Indo-Pacific for India:

India is located in the Indo-Pacific region. Its east coast faces the Bay of Bengal, its west coast faces the Arabian Sea, and its south coast just dips into the Indian Ocean. Additionally, the government refers to India's Andaman and Nicobar, which are situated above the Strait of Malacca, as a "springboard to South Asia and the Pacific Ocean" (Mukherjee, 2014). Because of its geographical challenges, the Indian government has gradually broadened its alliances. Consequently, Prime Minister Narendra Modi has given an enthusiastic boost to good relations with neighbouring countries. Moreover, India has a vast geographic reach in the Indian Ocean because of its mainland and several islands, including the Andaman and Nicobar Islands (EU Parliament, 2023).

The first time the Indo-Pacific term was used in Indian naval circles. In 2004, the official naval doctrine of India recognised the change in the Atlantic-Pacific maritime focus to the Pacific-Indian Ocean area. Premvir Das, the former head of Eastern Naval Command, made the first reference to Indo-Pacific in India in 2006. This was immediately followed by Gurpreet Khurana, a former commander in the Indian Navy and later executive director of the National Maritime Foundation. In 2007, he coined the term "Indo-Pacific" in reference to maritime co-operation with Japan, followed by links and competition with China in 2008. By 2009, Arun Prakash, the National Maritime Foundation's chairman and the chief of naval staff from 2004 to 2006, was arguing that it was time for our diplomats to stand up and suggest in regional and global forums that the Indian Ocean is now important enough to be hyphenated with the Pacific to create a new term called "Indo-Pacific" (Scott, 2019). Julia Gillard's administration released a White Paper on Australia and the Asian Century in late 2012, followed by a Strategy for Australia's National Interest in early 2013. Both dealt extensively with the phrase 'Indo-Pacific'.

Former US Secretary of State Rex Tillerson repeated the term five years later, in an October 2017 speech on US-India ties, when he spoke a cooperation between two countries in the cause of “a free and open Indo-Pacific”. He spoke India being more reliable than China: “We need to collaborate with India to ensure that the Indo-Pacific is increasingly a place of peace, stability, and growing prosperity so that it does not become a region of disorder, conflict, and predatory economics” (Pant, 2019).

The "Indo-Pacific" has been a popular term in Indian strategic discussions for a while now. From a geopolitical perspective, it shows that India's security interests extend beyond the Indian Ocean region and into the Western Pacific. An Indian counterpart to the Look East Policy exists. The strategic world is rightfully referring to the area as the Indo-Pacific, and India's defence minister, Manohar Parrikar, expressed confidence in its geopolitical and geoeconomic significance during the 2016 Shangri-La conference. In total, Parrikar made five references to the Indo-Pacific region but just one to the Asia-Pacific. It is now the Indo-Pacific region, not the Pacific-Atlantic, that is the epicentre of world power. The restructuring of the Asia-Pacific region has changed its name to Indo-Pacific. While the Asia-Pacific region mirrored Japan's and the Pacific Rim's geopolitical and economic rise, the Indo-Pacific region mirrored India's and the Indian Ocean's rise. Prime Minister Narendra Modi substitutes the word "Indo-Pacific" for "Asia Pacific" during the Raisina Dialogue in January 2017. "The Indo-Pacific is a natural region," Prime Minister Narendra Modi stated in June 2018 at the Shangri-La Dialogue. Worldwide, there is a plethora of opportunities and threats. Both geographically and culturally, the ten Southeast Asian nations linked the two vast oceans. In this emerging Indo-Pacific, inclusivity, openness, and ASEAN unity and centrality are paramount. India does not view the Indo-Pacific region as strategically significant or as a club with limited membership. Furthermore, the Indo-Pacific area is not perceived as a clique that strives for excessive dominance. We also do not believe it has targeted any nation specifically. Since a geographical definition is inherently inadequate, India's goal for the Indo-Pacific area is, thus, optimistic (Subramanian, 2019).

The Indo-Pacific area is characterised as extending from the "west coast of India to the west coast of the US" in the most recent US National Security Strategy paper dated 2017. However, India appears to be a wider territory that includes all of West Asia and the coast of Africa. For India, as vital as defending the east is its western maritime security, where the Arabian Sea and the Indian Ocean meet-aside from the enmity with Pakistan, India's key oil supplies are in West Asia, where Delhi has close connections with Tehran, despite the US-Iran antagonism. India's energy supplies are all in West Asia, where Delhi maintains close relations with Tehran despite US-Iran enmity. Furthermore, the US definition does not take into account India’s active participation in the Indian Ocean Rim Association (Subramanian, 2019).

Indo-Pacific Strategy Framework of India:

Indian policy statements and actions reveal that the idea of an Indo-Pacific strategy has become an important framework for the country's strategic outlook, even if no official document has been published in this regard. The Indo-Pacific, according to Indian officials, is a vast area that stretches from the Americas to East Africa (Ladwig, 2024). Maintaining an open and welcoming Indo-Pacific is India's top priority in the area. As long as all nations follow the rules of international law and can freely navigate the Indo-Pacific, New Delhi is in favour of it. The region is important for global trade and energy supplies; hence, India has emphasised protecting water lanes and improving maritime domain awareness through connectivity measures to avoid commercial and investment links. Ludwig (2024). India acknowledges the crucial role of regional groups and institutions in shaping the future order. Joining coalitions such as ASEAN, Quad, IORA, and BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is an integral aspect of India's expanding regional architecture in the Indo-Pacific (Ludwig, 2024).

The United States, Singapore, Vietnam, Japan, France, and Australia are among the many countries with whom India has formed security alliances along the Pacific coast and in the South China Sea. The trilateral discussion between India, Japan, and the United States (IJUS) reflects the growing convergence of their interests in the Indo-Pacific. The International Association of Japan (IAJ) is another group with members spread out over the Indo-Pacific region. The Ministry of External Affairs states that in November 2017, India participated in the revived quadrilateral mechanism with the US, Australia, and Japan. The purpose of this engagement was to establish "a free, open, prosperous, and inclusive Indo-Pacific region" through discussions on shared interests in the area. The Indian government has made it clear that its Act East Policy is vital to its engagement in the Indo-Pacific region, as the ministry has also stressed. As a result of all of this, India's role in the power dynamics of the Indo-Pacific region is growing (Scott, 2019).

Several de facto Indo-Pacific organisations have members from the Indian and Pacific seas, and India is a participant in all of them. Three of these groups include the ASEAN Regional Forum (ARF), the East Asia Summit (EAS), and the ASEAN Defence Minister Meeting Plus (ADMM-Plus). India is also a member of the Asia-Pacific Fishery Commission (APEC), formerly known as the Indo-Pacific Fisheries Council (IPEC) from 1948 to 1976.

When it comes to naval conferences, India is always a major player. This is true for both the WPNS and the IONS. Despite India's involvement, the RIC (Russia, India, and China) Consultation on Asia-Pacific Affairs (CAPA) has not yielded any meaningful achievements thus far, despite its maiden meeting in December 2016. Furthermore, India is involved in two other Indo-Pacific sub-regional frameworks. Myanmar, India, and the states bordering the South China Sea were all brought together in 2000 when Vietnam, Cambodia, and Thailand founded the Mekong-Ganga Cooperation (MGC). Avoiding China's membership in the MGC is of the utmost importance. Two, the 2014 Forum for India Pacific Island Countries (FIPIC) was an endeavour in India. The conference aims to foster collaboration between India and many Pacific Island nations, including the following: Vanuatu, Papua New Guinea, Samoa, Solomon Islands, Tonga, Kiribati, Marshall Islands, Micronesia, Nauru, Palau, Papua New Guinea, Solomon Island, Solomon, Tonga, Tuvalu, and Vanuatu (Pant, 2019).

Economics and trades

With its approximately 38 member nations, 65 per cent of the world's population (or 4.3 million people), and 63 per cent of GDP, the Indo-Pacific is a highly dynamic and promising economic area. It offers enormous potential in the product and factor markets. Actually, this area accounts for half of all marine trade on Earth. Beijing has undoubtedly strengthened its economic ties over the years. While Singapore and India are in the red, Japan, South Korea, and Australia are all in the black when it comes to trade with China.

The increasing geopolitical and geoeconomic competition with China is a significant driver behind India's shift towards the Indo-Pacific. Beijing's handlings of the pandemic and recent military tensions between India and China have raised concerns. The implementation of an 80% tariff on Australia, coupled with the significant supply-chain disruptions caused by the pandemic originating from China, has led to notable changes in the economic interactions among the nations in the Indo-Pacific region. Even the typically conservative Association of Southeast Asian Nations began discussing the Indo-Pacific in 2019, showing that it is cognisant of the changing dynamics in its own area.

In recent decades, India's economy and regional influence have grown substantially. It is making moves to strengthen its position in Indo-Pacific commerce and connectivity. The 2020 report from the Confederation of Indian Industries (CII) states that "India's trade with the selected 20 economies in the Indo-Pacific has grown eight times since 2001." In 2020, India's trade with these economies reached $262 billion. In 2021, it climbed to $33 billion. However, India's economic disengagement and lack of leadership in the Indo-Pacific region are due to a multitude of issues. China's increasing regional significance dwarfs India's economic achievements. The economic achievements of India are dwarfed by the increasing regional significance of China. India sees the member nations of ASEAN as vital allies, and it seeks to deepen economic and geopolitical links with them as part of its Indo-Pacific strategy (Bhowmick, 2021).

India no longer wants to serve as a transshipment hub and mediator in Sino-European commerce and cannot compete with China in industrial manufacturing. Due to economic dependency on China, India rejected China’s One Belt, One Road policy in 2012 (Lukesh, 2024). The Maritime Silk Road was another programme that Chinese President Xi Jinping unveiled in 2013. Ports on the Chinese mainland were to be linked to ports in Southeast Asia, Africa, and Europe as part of the enormous infrastructural project. In the case of a confrontation between the two countries, Indian analysts see this tactic in a negative light, arguing that China plans to surround India strategically by using leased ports in the Indo-Pacific region as established naval bases (Mohan, 2013).

The Indian government saw the threat coming and devised a plan B since it knew its economy was weaker than China's. As a member of SAARC and BIMSTEC, India has stepped up its involvement with regional trade and economic blocs. With a number of completed cooperative infrastructure projects that have included Japanese capital and technology, the company has established itself as the market leader. It has shown interest in joining the Trans-Pacific Partnership (TPP) and is negotiating to become a member of the Comprehensive Regional Economic Partnership (RCEP), and it has collaborated with Southeast Asian nations and worked on projects with ASEAN (Lukesh, 2018).

Twelve Asian and Pacific nations were parties to the Trans-Pacific Partnership (TPP), a preferential trade pact, when the idea of intellectual property rights (IPR) was being developed. Its stated goal was the reduction of tariff barriers and the standardisation of internal laws in a wide range of areas, such as intellectual property, environmental standards, and labour legislation. The Indian government decided against joining the mammoth bloc. Indian officials have long argued that the Trans-Pacific Partnership (TPP) cannot provide the necessary economic groundwork for the Indo-Pacific region because it fails to function as a regional trade bloc that is compatible with India's foreign policy goals.

A potential megablock for India was the Regional Comprehensive Economic Partnership (RCEP). This agreement is classified as a 'free trade area plus and encompasses 10 ASEAN member states along with 5 countries that have existing free trade agreements with ASEAN. This mega-block comprises three developed countries and twelve developing countries. Negotiations commenced in 2012, culminating in the signing of the Agreement for the establishment of the RCEP in Hanoi on November 15, 2020. Joining the mega bloc would likely yield similar negative consequences as joining the TPP; however, India could potentially secure its interests with the backing of numerous member countries, many of which are apprehensive about Chinese dominance and are keen to attract another significant economy to the bloc, potentially serving as a counterbalance to the PRC. In 2019, India withdrew from the RCEP negotiations, citing deteriorating relations with China and concerns that certain sectors of its economy would be unable to endure increased competition in the domestic market. (Havrylenko & Shyrokyi, 2021).

According to Indian leadership, the Indo-Pacific trade and economic system, which would include several centres such as India, ASEAN, Japan, China, Russia, Australia, and the USA, would be the greatest way to tackle this challenge. Within this framework, all actors from beyond the Indian Ocean would be aware of the region's unique interests and ready to help Indian goods and services travel around. The construction of such a building in the modern era is obviously quite unlikely. Therefore, we anticipate that India will lay the foundation for a sustainable Indo-Pacific region through global multilateral accords and bilateral treaties. The infrastructure effort, or mega block, that was unveiled at the most recent G-20 meeting in September 2023 is just one example of how India may become involved. (Bordilovsk, 2023).

Maritime Security and Challenges:

In the Indo-Pacific region, India faces significant maritime security challenges, including territorial disputes with neighbouring countries, rising Chinese assertiveness, piracy, illegal fishing, smuggling and maritime terrorism. In 2014, India expanded its focus to encompass East Asia and included a maritime security component in its policy change from Look East to Act East. The following year, India launched its "Security and Growth for All in the Region" (SAGAR) programme, which is a forerunner to its Indo-Pacific strategy; its goals include bolstering maritime security, supporting sustainable development, and encouraging collaboration among coastal governments in the Indian Ocean. The programme places an emphasis on connectivity and trade (Ladwig, 2024). India is a reliable ally in the Indo-Pacific region when it comes to maritime security, which helps it face these difficulties. It all began with a small gathering in 1995 when India, Singapore, and Indonesia were the only participants in the MILAN naval exercise off the coast of the Andaman and Nicobar Islands. South African, Mozambican, Tanzanian, Kenyan, Omani, Seychellois, Maldivian, Mauritian, Sri Lankan, Bangladeshi, Thai, Malaysian, Singaporean, Cambodian, Vietnamese, Filipino, Bruneian, Indonesian, East Timorese, Papua New Guinean, Australian, and New Zealand fleets were all part of the MILAN framework by 2018.

Both China and Pakistan are still not there (Scott, 2019).

Meanwhile, in the Pacific and South China Seas, India is a part of multilateral Indo-Pacific initiatives. To combat terrorism and ensure maritime security, India participated in the ADMM-Plus naval exercise in May 2016 in the South China Sea. In 2014, 2016, and 2018, the Indian warship took part in the RIMPAC exercise that took place off the coast of Hawaii. Along with the growing influence and capabilities of the Indian Navy, India is seen as a sign of its dedication to the stability and development of the Indo-Pacific area (Pant, 2019).

Various bilateral exercises are Indo-Pacific in nature. Since 2005, India and Singapore have alternated their SIMBEX exercise between the Bay of Bengal and the South China Sea. Russia and India conducted the INDRA exercise in the Indian Ocean three times in 2003, 2005, and 2015, and in the Western Pacific four times between 2007 and 2017. In 2011 and 2013, the Indian and Japanese JIMEX naval exercises took place in the Western Pacific and the Eastern Indian Ocean, respectively. Each year since 2007, the Western Pacific and Indian Oceans have played host to the United States and India's bilateral MALABAR exercise. In 2015 and 2017, the United States and Japan conducted a trilateral MALABAR exercise in the Bay of Bengal. The Western Pacific hosted the exercise in 2007, 2009, 2014, 2016, and 2018 (Pant, 2018).

Critical Challenges and Limitations:

India has many challenges in the Indo-Pacific region. First of all, strategically, China's influence in the Indo-Pacific is a threat to India's goal. Secondly, the modernisation and linking projects of the Indian Navy require a substantial commitment of time, energy, and resources. Thirdly, challenges arise in diplomacy as a result of differences among Indo-Pacific nations, notably ASEAN's disagreement with China. To avoid getting caught in the middle of conflicts between superpowers, India must negotiate its relationships with the United States and China.

Conclusion:

Indian foreign policy now heavily relies on the Indo-Pacific framework. The Indo-Pacific idea has provided India with a strategic framework for its overarching foreign policy objective, at the same time that China's economic and military engagement in the South Asian and Indian Ocean regions enhances its acceptability. In foreign policy, India is not only responding to a changing world; it is actively working to promote economic integration, strengthen maritime security, and support a rule-based regional order. A proactive strategy that includes stronger diplomatic ties, enhanced maritime capabilities, and deeper economic integration will be significant. Strengthening Quad alliances, engaging ASEAN, and investing in regional infrastructure may all help India maintain its influence in the Indo-Pacific. While problems persist, India's commitment to a free, open and inclusive Indo-Pacific ensures that it will play an increasing role in determining the region's future.

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Integration of TPACK in Teacher Education

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Abstract

ICT integration in Teacher Education with a focus on TPACK. Several topics related to using technology in the classroom are covered. Due to the new outcomes that call of it, we teachers feel pressured to include technology into our lessons. We also have a new framework for integrating technology into Teacher Education thanks to the TPACK model. Technology, Pedagogical Content Knowledge is what TPACK stands for. It is a hypothesis that was created to describe the body of information that teachers require a structure to successfully educate, use of technology and engage students in a subject. Punya Mishra and Mathew. J.Koehler's given TPACK model. Technological Pedagogical Content Knowledge: A Framework for Understanding published in 2006, is where the idea of TPACK first emerged. We know have the three knowledge domains to think about thanks to the emergence of TPACK: Technology, Pedagogy and Content Knowledge. The four areas developed by Mishra and that teachers may effectively encourage as technology in teacher education can be seen when these three categories are arranged into a Venn diagram. To employ technology in teacher education, need to be proficient in each of the three areas. This paper's main goal is to (i) investigate the potential of TPACK in teacher education. (ii) how the teachers is going to integrate TPACK in their teaching learning process. The term TPACK is being used more frequently which the teachers require in order to successfully integrate technology. Because it takes into account the rising demand for using technology in the content and the delivery of it, TPACK is a crucial component of today's educational system. The NEP2020 goes into the great detail about how to connect the, technological pedagogical content knowledge. And regard less of the subject's nature, there should be no differentiation. Overall, this will result in dynamism in the educational system and the technical outgrowth of knowledge".

Keywords: integration of technology, TPACK, Teacher Education.

Introduction

"Todays, the world is revolving around digital revolution in almost every field. Covid pandemic as introduced everyone with a new term of digital learning and online learning. So, in the 21st century the technologies advancements and globalizations have brought many changes in the way of knowledge is constructed, preserved, and transmitted. The emergence of new information communication technologies (ICTs) in education. The change in the nature of context learners require teachers to change their role from direct learning to designing learning environments that suits the interest and needs of the digital learners. For this teacher needs to develop technology competencies to blend technology in teaching, and work in networks and collaborate with peers at global level. With the integration of technology, pedagogical, content knowledge (TPACK) in the educational scenarios, educational processes get speed, accuracy and accessibility. This approach should teach us a new paradigm as per the needs and goals of 21st century learning environments. NEP (National Education Policy) 2020, also emphasized the need and importance of technology-based education for 21st century learners. The overall aim of this paper is to explore, how teachers integrate technology in their Teaching Learning process with the help of TPACK. And how the connection can be made between teachers educators technology and TPACK".

Concept, Components & features of TPACK

"As a conceptual knowledge framework for comprehending the teacher knowledge necessary for technology integration, technological pedagogical content knowledge (TPACK) was introduced to the field of educational research (Mishra & Koehler, 2006). Shulmans (1996) theory of pedagogical content knowledge (PCK) gave rise to the concept of TPACK, which emphasizes the necessity for instructors to skill fully demonstrate their capacity to incorporate technology within the constructs of content and pedagogical domains. TPACK can be viewed as a teachers inherent knowledge of how to teach subject specific content using the best pedagogical practices and tools. It is common knowledge that teaching is a sophisticated cognitive activity that necessitates the use of a variety of knowledge kinds by teachers (Koehler & Mishra, 2009). TPACK is a helpful conceptual framework for considering, evaluating, and logical thinking about the information that instructors need to have in order to integrate technology into their lessons, but it must eventually be viewed as a framework for how teachers might best acquire this integrated knowledge". "The teachers having a strong conceptual grasp of the interactions that take place between technology, pedagogy, and content when preparing instructions. Some go even farther to explain this comprehension might result in classroom instruction that is more effective. According to Mishra and Koehler's (2006) introduced of the TPACK model, there are seven different types of knowledge that are Connected to technology integration practices technological knowledge (TK). pedagogical knowledge (PK). content knowledge (CK) pedagogical content knowledge (PCK). technological pedagogical knowledge (TPK). technological content knowledge (TCK), and technological pedagogical content knowledge (TPACK), TK. PK. and CK are thought to be the three key areas of teacher knowledge that make up TPACK. The TPACK framework worked well in pointing teachers in the proper directions for integrating content, pedagogy and technological knowledge".

Components of TPACK:

Content knowledge (CK): Knowledge about the actual subject matter that teachers must know about to teach".

Pedagogical knowledge (PK): Knowledge about the methods and process of teaching such as classroom management, assessment, lesson plan development and student learning".

"Technological knowledge (TK): Knowledge about the various technologies, ranging from low-technologies, such as pencil, paper, to digital technologies, such as Internet, digital video. interactive white boards, and software programs" "Pedagogical content knowledge (PCK): Knowledge that deals with the teaching the teaching process pedagogy with the goal to develop better teaching practices in the content areas".

"Technological pedagogical knowledge (TPK Knowledge of how various technologies can be used in teaching".

"Technological content knowledge (TCK) Knowledge of how technology can create new representations for specific content".

"Technological pedagogical content knowledge (TPACK): Knowledge requires by teachers for integrating technology into their teaching in any content area. Teachers who have TPACK. act with an intuitive understanding of the complex interplay between the three basis components of knowledge" Features of TPACK:

"It acts as a conceptual framework for comprehending and describing the types of knowledge required by instructors for successful pedagogical practice in a learning environment enhanced by technology".

"It introduces the relationships and complexities between CK, PK, and TK that are required for teaching with technology".

"It facilitates in identifying the nature of knowledge required by teachers for use of technology in their teaching, while also addressing the complex, multidimensional, and situated nature of teacher knowledge".

"It examines she deep connections between the knowledge domains of Content, Pedagogy, and Technology and aids teachers in identifying the organizational needs for efficient use of technology for teaching-learning".

"Martin. Barbara. (2021). Today's teacher education programs should be providing teachers with ample preparation in shifting instructional approaches enriched with innovative educational technologies. The study shows that technology in teacher preparation through the theoretic Al-lens of Technology. Pedagogy, and Content (TPACK) which has shown potential to emphasize a teachers understanding of how technologies can be used effectively as a pedagogical tool".

"Mishra, punya., & Warr, Melissa. (2024). The TPACK technology integration framework. The technology pedagogical content knowledge (TPACK) framework describes the types of knowledge required by teachers for the successful and effective integration of technology in teaching. The study investigate that deep understanding that these knowledge domains exits intension with each other and that effective technology integration requires the right balance that connects the affordances of the technology with the requirements of the content and the pedagogical approaches given a particular educational context".

"Ali, Zahid., Rehman, H.U., & Ullah, N. (2024). Measuring university teacher education programs.

The findings revels that TPACK framework be used to improve the curriculum for teacher education, to design learning strategies, to develop the teaching abilities of teachers Andin order to effectively implement these strategies in their teaching practices in teacher education programs".

Integration of TPACK in Teacher Education

"As we know that technology has become one of the essential element of teaching. The types of knowledge the teachers require to integrate technology in there teaching, was outlined by Mishra & Koehler (2006) the technological pedagogical content knowledge (TPACK) framework. This framework explicitly knowledge's that successful pedagogical uses of information and communication technology ICT are deeply motivated by the content domains. According to the frame work, the teachers need to know how to integrate technology in their teaching learning process. Teacher's educators have to use TPACK framework as lens for exploring ways in which teachers has to integrate technology into their teaching learning process. With the help of this integration of TPACK the teachers get exposed to the complexities and interrelated nature of pedagogical knowledge (PK), content knowledge (CK), and technological knowledge (TK). As soon as we integrate technology in teacher education, it enables the future teachers to become fluent in the usage of educational technology by going beyond to have less fear of using the latest tools and technologies".

Huddles face by teachers in integration of TPACK in Teacher Education.

"There is a great need to boost awareness among the future teachers regarding the TPACK framework, as the future of the entire nation are in the hands of these prospective teachers and teachers educators".

"The teachers' educators should be made familiar about the framework by having faculty development programme, so that teachers have the knowledge about this integration".

"Their should be a provision in new curriculum of the teacher education programme for continuous updating of the course as per the needs and demands of the learners as well as society".

"The teachers attitudes and aptitude play an important part in teaching learning process thus. vision should be developed by our teachers to motivate and direct their teaching and learning with the help of technology and using related instructional methods".

"Using technology in teaching should not be jumbled with the technology driven approach rather how technology has been integrated pedagogically in the specific content".

Conclusion

"The role of current teacher in 21st century is very divergent from the teachers in the past where main motive was only to deliver wisdom to the individuals. While today, individuals can access content on search engines, where knowledge is being digitized or openly accessible, and where jobs are changing quickly teachers need to enable people to become lifelong learners, to manage complex ways of thinking and complex ways of working that computers cannot take over easily. Thus, teacher should not only be aware of technology, pedagogy and content knowledge but to be efficient in doing integration of these three important aspects in the teaching learning process. There is a great need for our teacher preparation to prepare teachers who are ready to teaching 21st century classroom.

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Role of Weekly Market (Haat) in Rural Development in Bihar

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Abstract

The weekly market, popularly known as Hat, is one of the most ancient and enduring institutions of rural India. In the state of Bihar — where nearly 90 percent of the population resides in rural areas — the Hat occupies a uniquely central position in the socio-economic life of villages. This article examines the historical evolution, structural characteristics, and developmental significance of the weekly Hat system in Bihar. Through a synthesis of empirical data, field observations, government reports, and secondary literature, the paper argues that the Hat is far more than a commercial space: it is a dynamic institution that drives agricultural marketing, generates rural employment, facilitates social integration, empowers women, and connects remote communities to broader economic networks. The article also critically evaluates the infrastructure deficits and governance challenges that constrain the potential of Hats, and suggests a policy roadmap for leveraging these markets as engines of inclusive rural development in Bihar.

Keywords: *Hat, Weekly Market, Agricultural Marketing, Rural Development, Rural Economy etc.*

1. Introduction

India lives in its villages. With more than 65 percent of its population residing in rural areas and a large proportion depending on agriculture and allied activities for their livelihoods, the economic vitality of rural India is fundamental to the country's development aspirations. Nowhere is this more evident than in Bihar, India's third most populous state, where approximately 90 percent of the roughly 130 million inhabitants are rural dwellers **(Bihar Economic Survey, 2025–26).** The state's development challenge is, therefore, quintessentially a rural development challenge.

Within this vast rural landscape, the weekly market — known locally as Hat or Hat Bazar — has functioned for centuries as the primary arena of commercial exchange, social interaction, and cultural expression. The Hat is not a product of modern economic planning but an organic, community-driven institution that predates colonial rule, and in many cases, even the formation of kingdoms and zamindari systems. Over 70 percent of all Hats in India have been in existence since before Independence, making them an integral and inseparable part of rural life **(Silesian Journal of Humanities and Social Sciences, 2014).**

Bihar ranks second in India by the number of active Hats, with an estimated 4,993 weekly markets spread across its 38 districts, second only to Uttar Pradesh which has 10,380 **(RMAI Hat Report, as cited in Silesian Journal, 2014).** These markets are not merely shopping venues; they are living economic ecosystems that serve tens of thousands of villages, generate hundreds of crores in turnover annually, and provide livelihoods to millions of rural entrepreneurs, farmers, artisans, and petty traders.

Despite this significance, the Hat system has received limited attention in academic and policy discourse compared to formal retail or agricultural market infrastructure. The vast literature on rural development in Bihar tends to focus on agricultural productivity, microfinance, self-help groups, and public welfare schemes, often overlooking the organic market institution that underpins much of rural Bihar's informal economy. This article seeks to address this gap by providing a comprehensive, evidence-based analysis of the role of weekly markets in rural development in Bihar.

The paper is organized as follows: Section 2 provides a historical and structural overview of the Hat system. Section 3 presents data on the scale and distribution of Hats in Bihar and across major Indian states. Section 4 examines the multifaceted developmental roles of the Hat, including agricultural marketing, employment generation, women's empowerment, and social cohesion. Section 5 discusses challenges and governance issues. Section 6 evaluates contemporary policy initiatives, and Section 7 offers conclusions and recommendations.

2. Historical Background and Structural Characteristics of the Hat

2.1 Historical Origins

The Hat is as old as settled agriculture in the Indian subcontinent. Ancient texts, including Kautilya's Arthashastra **(circa 4th century BCE),** make reference to periodic market assemblies as instruments of state revenue and commercial regulation. In medieval Bihar — the heartland of the Magadha and Maurya empires — periodic markets were integral to the surplus-extraction and distribution mechanisms of ancient political economies. The ruins of market yards have been excavated at several Mauryan-era sites in the Patna, Gaya, and Nalanda regions.

During the Mughal period and later under British colonial rule, the Hat was often organised under the patronage of zamindaris, who levied taxes (known as Hat-toll or Hat-kar) on traders. Colonial revenue records from the 18th and 19th centuries indicate that Hat tolls were a significant source of income for zamindaris in Bihar. The permanent settlement of 1793, by freezing revenue assessments and consolidating zamindari power, also indirectly entrenched the Hat system as an instrument of agrarian surplus circulation.

After Independence and the abolition of the zamindari system in Bihar (1950), the management of Hats gradually shifted to Panchayat Raj Institutions. Today, in most regions, Gram Panchayats are the organisers and de facto owners of Hat spaces **(Salesian Journal, 2014).** The income from Hat stall rentals and entry fees constitutes an important source of Panchayat own-revenue, making the Hat both a commercial space and an instrument of local fiscal governance.

2.2 Physical and Operational Structure

A typical Hat in Bihar is held once or twice a week, on a fixed day, at a designated open ground or marketplace within a village or at the intersection of several village roads. The location is usually chosen for its accessibility to the maximum number of surrounding villages. A large Hat in Bihar covers approximately 5–6 acres and is located roughly 24 kilometres from the nearest large town **(RMAI Report, 2014).** The catchment area of a large Hat in Bihar encompasses an average of 85 villages — the second highest in India after Madhya Pradesh (100 villages) — indicating the vast reach of each market node in the state's rural geography

(Salesian Journal, 2014).

A large Hat typically accommodates around 545 stalls, while a smaller Hat has approximately 327 stalls **(RMAI Report).** These stalls are arranged in informal rows by commodity type: vegetables and fruits, grains and pulses, fish and meat, clothing and textiles, utensils and hardware, livestock, spices, and fast-moving consumer goods (FMCGs). The spatial organization of a Hat reflects both commercial logic clustering related products and social hierarchy, with certain communities traditionally occupying specific zones.

The Hat operates as a hub for both buyers and sellers from a wide geographic area. A large Hat in villages with over 10,000 inhabitants attracts an average daily footfall of 12,000 visitors, while smaller Hats in villages with 5,000 or more people draw approximately 5,600 visitors per session **(RMAI Report, cited in Silesian Journal, 2014).** The average daily sale at a Hat is approximately Rs. 2.25 lakh, and the combined annual turnover of all rural Hats across India is estimated at Rs. 50,000 crores **(RMAI Report).** Bihar's share, with approximately 4,993 Hats, is conservatively estimated at over Rs. 3,000 crores annually.

Table No.- 1:

Comparative Profile of Weekly Hats Across Major Indian States

State / Region	No. of Hats	Avg. Catchment (Villages)	Avg. Footfall/Day (Large)	Avg. Footfall/Day (Small)	Avg. Annual Turnover (Rs. Crore)
Bihar	4,993	85 (Large)	12,000	5,600	~3,100
Uttar Pradesh	10,380	72 (Large)	11,500	5,200	~6,200
West Bengal	4,078	60 (Large)	10,800	4,900	~2,900
Jharkhand	3,996	70 (Large)	9,500	4,100	~2,400
Madhya Pradesh	3,612	100 (Large)	10,200	4,800	~2,700
All-India Average	**~47,000**	**57 (Large)**	**10,500+**	**5,000+**	**~50,000 (Total)**

Source: RMAI Hat Report

Interpretation: - Table No.- 1 illustrates; Bihar holds the second largest number of weekly markets in India. What is particularly remarkable is the size of the catchment area per Hat 85 villages on average for large Hats which reflects both the density of Bihar's rural population and the relative scarcity of permanent retail and wholesale market infrastructure in the state. In effect, the Hat serves as the primary and often only organized marketplace for the vast majority of Bihar's villages.

3. Economic Roles of the Hat in Rural Development

3.1 Agricultural Marketing and Price Discovery

Agriculture remains the backbone of Bihar's rural economy. The state's Economic Survey 2019–20 explicitly recognizes agriculture as the mainstay of Bihar's economy, influencing food security and overall rural development **(FAN-Bihar, Cornell University, 2022).** About 80 percent of Bihar's population is engaged in agriculture **(Bihar Wikipedia, 2025).** However, one of the most persistent challenges facing Bihar's farmers is the lack of market access the inability to realize fair prices for their produce due to the dominance of intermediaries, information asymmetry, and poor connectivity to formal markets.

The weekly Hat partially addresses this structural deficit. For millions of small and marginal farmers who constitute the overwhelming majority of Bihar's agricultural households the local Hat is the primary channel through which they sell surplus produce. Unlike mantis (regulated wholesale markets), Hats require no formal licensing, no transport to distant markets, and no negotiation with powerful commission agents. A farmer can carry vegetables, pulses, or dairy products on a bicycle or on foot to the weekly Hat and engage in direct transactions with local buyers.

This directness has important implications for price realization. Studies on agricultural marketing in Bihar have shown that the marketed surplus ratio (MSR) of major cereal crops in Bihar is higher than the all-India figures **(Department of Agriculture & Cooperation, Ministry of Agriculture, 2020–21).** While this reflects the pressure on farmers to sell immediately after harvest, it also indicates active market participation. The Hat provides the first point of price discovery for most rural agricultural households, and prices at the Hat often set the benchmark for transactions within the surrounding villages.

The role of Hats in food price monitoring has also gained policy attention. Research conducted under the Food, Agriculture, and Nutrition (FAN) Bihar project at Cornell University (2022) used monthly average market prices in rural Hats in Munger district to calculate the cost of nutritionally adequate diets. This use of Hat prices as a policy-relevant data source underscores their function as the primary price-setting institution for agricultural goods in rural Bihar.

3.2 Rural Employment and Livelihood Generation

The Hat is not merely a place of exchange; it is a source of livelihood for a vast and diverse population. The range of economic actors who depend on the Hat for income is remarkable: vegetable farmers and fruit growers who sell their produce; fishermen and livestock owners; weavers, potters, and artisans who sell handicrafts and traditional goods; traders in FMCGs, textiles, and utensils; street food vendors; transporters (cycle-rickshaw operators, van-rickshaw drivers, and tractor owners); and even service providers such as barbers and cobblers who set up temporary stalls.

On average, a seller visits at least three Hats per week to maximize sales. In Bihar, sellers largely concentrate on two Hats per week, suggesting that for many rural entrepreneurs, Hat-based trade constitutes a primary rather than supplementary source of income **(Salesian Journal, 2014).** For SHG (Self-Help Group) members and micro-entrepreneurs supported under schemes such as the Start-up Village Entrepreneurship Programme (SVEP) and JEEVIKA (Bihar's implementation of the National Rural Livelihoods Mission), the Haat is often the first and most accessible market for selling products.

The inauguration of a SVEP-supported weekly Hat in Dolata village of Dhanarua block, Patna district in 2018 illustrates the livelihood impact vividly. Prior to the establishment of this Haat, residents had to travel more than 8 kilometres to purchase basic daily necessities **(Kudumbashree NRO, 2018).** With 24 entrepreneurs participating in the inaugural Haat — including 14 vegetable vendors, clothing sellers, fish traders, and food stall operators — the market recorded total sales of Rs. 32,400 on its very first day despite heavy rainfall. The market was designed to serve over 3,500 families from 14 surrounding villages, directly creating and sustaining livelihoods within walking distance of the community **(Kudumbashree NRO, 2018).**

At the state level, JEEVIKA has mobilized 1.40 crore families into 11.03 lakh Self-Help

Groups across Bihar **(Bihar Economic Survey, 2025–26).** Many of these SHG members rely on the Hat as their primary market outlet. As the SHG movement deepens rural Bihar's entrepreneurial base, the Hat becomes increasingly critical as the local market infrastructure that gives these enterprises their first customers.

3.3 Women's Empowerment and Gender Inclusion

A profound and often underappreciated dimension of the Hat's developmental role is its contribution to women's economic empowerment and social inclusion. Approximately two in every five visitors to a Hat are women **(RMAI Report, cited in Salesian Journal, 2014).** For women in rural Bihar where patriarchal social norms, lack of mobility, and limited access to formal employment severely constrain economic agency the Hat represents a relatively accessible, socially sanctioned space for commercial activity.

Women participate in Hats as both buyers and sellers. As buyers, they exercise household purchasing decisions, creating demand for nutritional foods, clothing, and household goods. As sellers, they bring vegetables, dairy products, pickles, papad and handicrafts — often the output of SHG-based production activities — to market. The proximity of the Hat to the home is crucial: it allows women to participate in trade without requiring long-distance travel or overnight absence, which cultural norms in many parts of rural Bihar would prohibit.

The transformative impact of a Hat on women's lives is documented in the case of Kurian village in Purnea district, Bihar, where Panchayat leader Afsana Begum championed the establishment of a local weekly market as part of a broader empowerment initiative. Following the establishment of the Hat, the proportion of women in the Panchayat with some form of income rose to approximately 70 percent **(The Better India, 2024).** The accessibility of the market — within walking distance — reduced travel costs, enabled women to manage both household responsibilities and economic activity, and created a platform for regular economic engagement. The same Panchayat also saw female literacy rates rise dramatically, with approximately 80 percent of women able to sign their names by 2024, compared to only around 20 percent previously **(The Better India, 2024).** While the Hat was one of several interventions, its role in embedding women in regular economic life was identified as a catalytic factor.

Table No.- 2:

Impact of Weekly Hat Initiatives on Rural Development Indicators in Bihar

Development Indicator	Pre-Hat Scenario	Post-Hat Improvement	% Change
Women with Income Source (Kukraun Panchayat, Purnea)	~30% women earning	~70% women earning	+133%
Women's Literacy (Kukraun Panchayat, Purnea)	~20% could sign name	~80% can sign name	+300%
Weekly Travel Distance for Basic Goods	8+ km one way	Within 2–3 km	~70% reduction
Entrepreneurs Engaged per Haat (SVEP Dhanarua)	6–7 village shops	24+ active vendors	+280%
Avg. Sales in Inaugural Haat (SVEP Dhanarua)	N/A	Rs. 32,400/day	New Creation
Regular Haat Visitors (All-India Rural)	Baseline	98% rural people visit haats	Near-universal
Villages Served per Large Haat in Bihar	N/A	85 villages/haat	N/A

Source: NRO Report (2018); The Better India (2024); Bihar Economic Survey 2025-26

Interpretation: - Table No.- 2 consolidates key empirical evidence on the developmental impact of the weekly Hat at both the village and state levels in Bihar. The data reveal consistent patterns: wherever Hat infrastructure has been established or improved, women's economic participation has increased dramatically, travel costs for basic goods have been reduced, local entrepreneurship has expanded, and community economic activity has been stimulated. These outcomes are achieved at relatively low cost a Hat requires little more than an accessible open space, a Panchayat willing to organize it, and a critical mass of sellers willing to participate.

3.4 Social Integration and Cultural Functions

Beyond its economic functions, the weekly Hat performs essential social and cultural roles that are difficult to quantify but enormously important in the context of rural development. The

Hat is a space of social congregation, where people from different villages, castes, and communities come together in a shared, relatively egalitarian commercial space. In a state as socially stratified as Bihar where caste divisions have historically governed access to resources, social mobility, and political power the Hat represents a functional space of relative social mixing.

The market creates regular, structured opportunities for inter-village and inter-community interaction, which builds social capital, facilitates information exchange, and reduces the isolation of remote rural communities. Information about government schemes, crop diseases, seed varieties, weather forecasts, and social events circulates rapidly through the Hat's social network. In many parts of rural Bihar, the Hat serves as the de facto public sphere where community issues are discussed and collective decisions are informally made.

The Hat also plays a role in preserving cultural traditions. Artisans selling traditional crafts Madhubani paintings, Sikki grass products, terracotta ware, and handwoven textiles use the Hat as a primary sales channel. The weekly rhythm of the Hat is embedded in the cultural calendar of rural Bihar: marriages, festivals, and community events are often scheduled around Hat days; agricultural operations are timed to sell produce on Hat day; and the social calendar of the village is, in a real sense, structured around the weekly market.

4. Infrastructure Deficits and Governance Challenges

Despite their centrality to rural Bihar's economy and social life, weekly Hats operate under conditions of severe infrastructure deprivation. Poor infrastructure remains the most acute challenge facing the Hat system **(Salesian Journal, 2014).** Most Hats in Bihar lack basic amenities: covered platforms for stalls, electricity, clean drinking water, drainage, toilet facilities, cold-chain infrastructure for perishable goods, and organized waste management. Sellers and buyers frequently transact in muddy, flooded, or dusty conditions depending on the season, with no protection from weather.

The lack of storage infrastructure is particularly damaging for agricultural Hats. In the absence of grading, sorting, and cold storage facilities at or near the Hat, farmers are forced to sell all their produce on a single day at whatever price is prevailing, regardless of supply gluts or quality differentials. This perpetuates the cycle of distress selling that depresses agricultural incomes in Bihar. The state's farmer income, estimated at an average of Rs. 10,329 per month for 2018–19 **(Department of Agriculture, 2020–21),** remains significantly below that of farmers in more market-connected states.

Governance of Hats is also a significant challenge. While Gram Panchayats are nominally responsible for managing Hats, the institutional capacity of many Panchayats remains weak. Revenue from Hat stall fees is often inadequate to fund basic maintenance, let alone infrastructure upgrades. In some areas, informal tollgate operations and rent-seeking behaviour by local political actors divert Hat revenues away from developmental uses. The rights of women sellers and marginalized community vendors are often inadequately protected.

Connectivity is a related structural challenge. Bihar shares 5.5 percent of the total road network of India **(Bihar Economic Survey, 2025–26),** and while road construction has accelerated significantly in recent years, last-mile connectivity to rural Hats remains inadequate in many districts. Poor roads not only increase the cost and effort of attending Hats but also limit the ability of larger traders and companies to source agricultural produce from remote Hats, reducing the market's integration into wider supply chains.

5. Policy Initiatives and the Path Forward

5.1 Government Programmes and Interventions

The Government of Bihar and the Government of India have implemented several programmes that have, directly or indirectly, strengthened the Hat system. The National Rural Livelihoods Mission (NRLM), implemented in Bihar as JEEVIKA, has been one of the most significant. JEEVIKA's SHG network provides rural women with the organizational capacity, financial literacy, and market linkages needed to participate effectively in Hats. JEEVIKA has mobilized 1.40 crore families into SHGs **(Bihar Economic Survey, 2025–26),** creating a large and growing base of potential Hat entrepreneurs.

The Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under NRLM implemented with support from Kudumbashree NRO, has directly facilitated the establishment of new weekly Hats in areas where none previously existed. The SVEP model, as demonstrated in

Dhanarua block, Patna, involves identifying a need for a local market, mobilizing entrepreneurs through SHG networks, organizing a venue in consultation with the Panchayat, and providing ongoing monitoring and mentorship support **(Kudumbashree NRO, 2018).**

The government's decision to invest Rs. 300 crores on two major market projects in Patna including a project to replicate the Delhi Hat model signals recognition of the market as a developmental institution worthy of investment **(Economy of Bihar, Wikipedia).** While this initiative is urban-focused, it reflects a broader policy shift towards market-based approaches to development. The challenge is to extend this policy attention to the thousands of rural Hats that constitute the real commercial backbone of Bihar.

5.2 Digital Integration and Modern Interventions

The rapid expansion of mobile telephony in Bihar offers new opportunities for Hat modernization. Bihar has experienced some of the fastest telecom growth in India, with an annual increase of 88.2 percent in telecom subscribers recorded in fiscal 2007–08 (Economy of Bihar, Wikipedia), and the penetration of smartphones in rural areas has continued to rise significantly since then. Digital tools can be deployed to provide Hat sellers with real-time market price information, enable digital payments, facilitate online order aggregation from multiple Hats, and connect Hat-based producers to e-commerce platforms.

Pilot programmes linking SHG Hat vendors to digital platforms have shown promise in other states. In Bihar, JEEVIKA's digital initiatives offer a natural platform for integrating the Hat system into the digital economy. The provision of solar lighting at Hat grounds, mobile banking and payment kiosks, digital weighing machines, and weather information boards are low-cost interventions that can significantly enhance the functionality and equity of the weekly market.

6. Conclusions and Recommendations

The weekly Hat is arguably the most consequential rural economic institution in Bihar. With nearly 5,000 active weekly markets serving 85 villages on average, generating thousands of crores in annual turnover, and engaging nearly all of the state's rural population as regular participants, the Hat constitutes the foundational layer of Bihar's rural economy. Its developmental roles — in agricultural marketing, employment generation, women's empowerment, social integration, and local fiscal governance are wide-ranging and mutually reinforcing.

Yet the Hat operates largely without systematic policy support. Infrastructure remains inadequate, governance is often weak, and the Hat's potential as a developmental instrument is vastly underutilized. While individual initiatives JEEVIKA's SHG mobilization, SVEP's Hat formation programme, Swatch Bharat's sanitation drive — have demonstrated the transformative impact of organized support to the Hat system, these interventions are partial and unsystematic.

The Hat is not a relic of the past. It is a living institution that has adapted to changing economic conditions for centuries, and it has the capacity to continue evolving as an instrument of modern rural development. With strategic public investment, institutional reform, and digital integration, the weekly Hat can become the cornerstone of Bihar's aspiration for inclusive, bottom-up rural economic transformation. Ignoring this institution — or treating it as peripheral to development planning — would be a profound policy failure.

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Evolution of Indian Classical Music: During Vedic Chanting and Modern Stage

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INTRODUCTION :

Hindustani classical music is the Hindustani or North Indian style of Indian classical music found throughout North India. This style is also known as North Indian classical music or Shāstriya Sangīt. It is a tradition that originated in Vedic ritual chants and has been evolving since the 12th century AD, in North India and nearby places. There are 2 subgenres of Indian Classical music today, The first being Hindustani Music of Northern India and the other being Carnatic music of the Southern Indian.

Indian music is a result of interactions between different cultures and races that came here and dwelled over the ages, spanned over several centuries. The three thousand year old Vedic chants, the folk traditions of different regions and Persian tradition of Musiqi-e assil together form the present day Hindustani Classical music. This is a tradition where improvisation pre dominates written notation; therefore music of the past generation is irrevocably lost. The only medium for preservation and continuity is being through the oral tradition or Guru-Shishya parampara. For example, the musical scales or ragas as we know them today had their origins in the Samveda. Majority of this knowledge had been passed down orally through generations.

Around the 12th century AD, and the onset of the Persian influence, Hindustani classical music diverged from what eventually came to be identified as Carnatic classical music. Both the traditions use a melodic mode and raga, but the treatment and the style of performance gets differentiated. The tradition of Hindustani classical music dates back to the ancient Samveda (Sama means song), where the hymns were sung apart from chanting. With time, these principles were refined in the musical treatise Natya Shastra by Bharata (2nd century AD), Brihaddeshi of Matang (9-10 Century AD), Dattilam (around 3-4 century AD). Etc.

In the medieval period, North Indian music was greatly influenced by Persian musicians and Sufi composers like Amir Khusaro, and later in the Mogul courts, it gained form and popularity.

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After the 16th century, the Moghuls patronized different singing styles in their princely courts, which subsequently diversified into different Gharanas. The main centers for music were the cities of Kolkata, Delhi, Varanasi and Mumbai. Smaller cities with princely courts, such as the Jaipur, Agra and Gwalior also played a major role. The music got systemized by Pandit Vishnu Narayana Bhatkhande who further organized various ragas into Thaats and gave a strong structure to the system. Vocal, Instrumental and Dance are the three elements of Hindustani Music. Vocal music was being considered as the primary form and the others as supporting elements. But now, all three forms have gained a solo status and an equal popularity among the masses.

MUSIC IN THE VEDAS (1500 BC- 500 BC) :

The Vedic era is the first reference and formalization that we have regarding history of Indian music. During the first half of the 2nd century BC, the Indus valley civilization declined giving way to the Vedic civilization. The bard priest who composed hymns in praise of god, to be sung or chanted was an important aspect of the Vedic religious life, which continued until a sizable body of oral religious poetry had been composed. The best poems were compiled as an anthology in the form of Rigveda, which slowly grew into massive proportions. The hymns of the Rigveda, the oldest Veda, are addressed to the elements of nature personified as deities, and are prayers for protection from calamities and for attainment of prosperity - material as well as spiritual. The Rigveda came into being between 1500 BC and 500 BC. It was not committed to writing, but the text and the chanting formula were carefully handed down by word of mouth from one generation to the next, up to the present period. The priestly families living in the Rigveda era; chanted, composed and arranged the poems in a very systematic way and laid the foundation for coming generations.

The Yajurveda and the Samaveda were composed after the Rigveda. The Yajurveda, with portions in prose, is a manual, describing the procedures to be followed in the sacrifice. The Samaveda contains hymns to be sung by those who did the chanting. It is this Veda which is specifically connected with music in India. A fourth Veda, the Atharvaveda, replete with magical chants and incantations, was accepted as a Veda considerably later and is quite unrelated to the other three.

The Vedas are considered to be revealed literature; which means that the Sages and seers (Rishis) with extraordinary powers had the ability to see and power to receive them - hence their unique authority and influence. In order to ensure the purity of the Vedas, the slightest change was forbidden, and there has been virtually no change in these texts for about 3,000 years. Each Veda has two parts: texts of the mantras and Brahmanas, which consist of rituals and related examples. Moreover, to each Brahmana is attached an Upanishad as well as an Aranyaka, both having a philosophical content.

The Rishis, to whom the hymns of the Vedas appeared as revelations, are the authors of those hymns. The seven Rishis (Saptarshis) are referred to in the Shatapatha Brahmana as Goutama, Bharadwaja, Vishwamitra, Jamadagni, Vashistha, Kashyapa and Atri. The seven Rishis are represented in the sky by the seven stars of the Great Bear. The Richas or the hymns were often composed on the spur of the moment or extempore, such was the power and ability of Vedic rishis.

The Vedic music had fixed tones and scales. It developed mainly as an accompaniment to religious procedures and rituals. Music was used mainly for two purposes; to propitiate deities and to accompany sacrificial offerings. Music formed as an important part of the rituals which structured the various sacrifices which formed the essence of the Vedic religion. The instrumental music and dance were considered to be divine as they too propitiated the deities.

When stanzas of the Rig Veda were set to tones and tunes, they were called the Vedic Sama Gana. In fact, the word Sama itself is a compound expression and includes two entities; the first component 'Sa' refers to hymns, i.e Richa, and the second component, 'Ma' refers to the musical notes. The Vedas were musically recited. It was generally confined to three to five notes and used only three pitches; Udatta, Anudatta and Swarita. With time, the musical chanting of the Samaveda finally settled down to seven notes, it is these seven notes that became the source of later secular and classical music. The sacred chanting always began with the syllable "Om". The style of singing was also very peculiar which connected body movements, gestures and correct intonation in singing. Seated cross-legged and body upright, the singer was to touch the middle phalanx of the fingers of the right palm with the right thumb according to the pitch of the note intended. A disciple learned this procedure through imitating his preceptor or Guru. This process of imitation of Guru by the Shishya was a very important learning procedure, which led to the process of Guru-Shishya parampara prevalent till date. The singing was accompanied by the Veena, which had to be played in accordance with the singer. The seven notes, which were named in decending order were, Krusht, Pratham, Dwitiya, Tritiya, Chaturth, Mandra and Atiswar.

As the early Indian music was based on ritual and mantra, correct pronunciation was of great significance. Often, even a slight mispronunciation signified 'death' instead of 'life' and yet, music makers in the Sama gayan did not hesitate to bring about changes in the words of the mantras they sang. Freedom was so liberally enjoyed that rules were made to regularize these deviations because they added to the quality of music produced. This process of systemization was innate even in the Vedic people, which laid the foundation of music later on.

The first branch of Vedic learning was Shiksha. It dealt with the science of correct pronunciation of vowels, consonants and syllables. Basically six aspects are dealt with: Varna (syllable), Swara (notes), Matra (duration), Bala (articulation), Sama (a kind of balance in the total utterance) and Santana (the spacing of the words). Some of the well-known Shikshas are Paniniya, Yagnyvalkya Vashisthi, Katyayani, Manduki and Naradiya, the last being associated with the sage, Narada.

The performances of those days consisted of vocal as well as a number of instrumental performers. These facts clearly show that in those days, music was of a very advanced level.

Instrumental music of that period comprised of various instruments, both solo as well as choral music. Four major forms of music were prevalent in Sama gayan, taken as a whole. Each kind of music affected different changes in vedic mantras as was felt to be necessary by the concerned musician. The Veena, Tunav, Dundubhi, Bhoomi-Dundubhi and Talav were the prominent instruments- representing the four major instrumental categories, autophones, embranophones, aerophones and chordophones.

THE MODERN PERIOD :

An increasing number of musicological works also took shape in Persian, Urdu, Hindi and other regional languages, instead of Sanskrit. Many Indian scholars began to publish material on Hindustani music in English as well as in regional languages. The modern period starts from the end of the 18th century. This marked the beginning of modern music in India. In this period the British had come to India and the Muslim rulers were gradually overthrown who were indifferent to Indian culture and particularly classical music. This led to the decline of the court sponsored Musicians. Consequently, the musicians kept their knowledge and practice to themselves confining it within their own family members.

Music became a vehicle of entertainment and was looked down upon in society. This was a welcome addition to the works of the early British ideologists. All these developments tell us how Hindustani art music, as we know today, evolved and took shape.

After the death of Aurangzeb, the central power in Delhi started to weaken and there was a quick succession of emperors. One of them was the legendary Muhammad Shah Rangile (1716-1748 AD). He was a loving and generous patron to many musicians and ruled as the last ruler of the Mughal dynasty. He was a great lover of music and in his court lived two very famous singers, Sadarang and Adarang. They are credited with thousands of compositions and also with popularizing the "Khyal" style of singing. Both of them wrote thousands of compositons in different ragas in praise of their king Muhammad Shah Rangile. Their style of singing and presentation became hugely popular as it was different from the existing Dhrupad style of singing. This new genre popularly came to be known as the Khyal. Many musical forms like the Khayal, Thumri and Tappa became dominant during this period.

These earlier styles were more somber and generally associated with the royal court. The early development of Khyal reflected a system of sexual segregation; this is known as 'pardah'. In this system men's activities were commonly held in the royal courts known as 'Darbar', while the women were relegated to their quarters which were known as 'Zanaana'. The khyal was sung in much smaller women's quarters so there was not the necessity to sing so loudly; consequently, the khyal was able to develop much more delicacy. Men singing in the royal courts had to deal with very reverberant environments, so any attempt to sing very fast material would simply be washed out in the echoes of the darbar. In contrast, women singing in the smaller zanaanas could explore the full range from slow to fast material23. Khyal is an Urdu word meaning 'imagination' and is thought to have developed out of the Qawali singing style. This term is indicative of its highly improvisational nature. It is generally an abstract and complete presentation of the raga; it is probably the most improvised of the Indian styles. Previously, the common styles were the dhrupad, and dhamar. The courts or Darbars were big and had no sound system; therefore the masculine forms such as 'Drupad' and 'Dhamar' became more famous.

Khyal bandishes are typically composed in a variant of Urdu/Hindi, and sometimes Persian, Marathi or Punjabi, and these compositions cover diverse topics, such as romantic or divine love, praise of kings or gods, the seasons, dawn and dusk, and the pranks of Krishna, and they can have symbolism and imagery. Khyal bases itself on a repertoire of short songs (two to eight lines); a khyal song is called a bandish. Every singer generally renders the same bandish differently, with only the text and the raga remaining the same. The bandish is divided into two parts — the Sthayi (or asthayi) and the Antara, with the former considered more important as it shows the melodic contours of the raga. The sthayi often uses notes from the lower octave and the lower half of the middle octave, while the antara ascends to the tonic of the upper octave and beyond before descending and linking back to the sthayi. The singer uses the composition as raw material for improvisation, accompanied by a harmonium or bowed string instrument such as Sarangi or Violin playing off the singer's melody line, a set of two hand drums (the tabla), and a drone in the background. While there is a wide variety of rhythmic patterns that could be used by the percussionist, khyal performances typically use Ektaal, Jhoomra, Jhaptaal, Tilwada, Tintal, Rupak, and Ada chautaal. The role of the accompanist playing the melody-producing instrument is to provide continuity when the singer pauses for breath, using small variations of the singer's phrases or parts thereof.

The songs are sometimes preceded by improvised alap to sketch the basic raga structure without drum accompaniment; Alap is given much less room in khyal than in dhrupad. A typical khyal performance uses two songs — the Bada khyal or great khyal, in slow tempo (vilambit laya), comprises most of the performance, while the Chota khyal (small khyal), in fast tempo (drut laya), is used as a finale and is usually in the same raga but a different taal. As the songs are short, and performances long (half an hour or more), the lyrics lose some of their importance. Improvisation is added to the songs in a number of ways: for example improvising new melodies to the words, using the syllables of the songs to improvise material (bol-baant, bol-taans), singing the names of the scale degrees — sa, re, ga, ma, pa, dha and ni (sargam) — or simply interspersing phrases sung on vowels, usually the vowel A, Akaar taans. Taans are one of the major distinguishing features of the khyal. Now and then, the singer returns to the song, especially its first line, as a point of reference. Besides the vilambit (slow) and drut (fast) tempos, a performance may include ati-vilambit (ultra-slow), madhya (medium speed) and ati-drut (super-fast) tempos. Song forms such as Taranas, Thumris or Tappas are sometimes used to round off a khyal performance. During the 19th century, when the royal patronage enjoyed by the performers started to weaken, the concept of gharana gained momentum. With time there arose stylistic differences in singing and presentation of Khyal from different places and therefore different khyal Gharanas came into existence.

Gharana means 'Ghar' in Hindi or 'Griha' in Sanskrit which means a family or house. Performers when travelled to different places or urban centers felt the need to retain their respective identities and fall back on the names of the region they belonged. Therefore, even today the names of the gharanas refer to places. The gharana system in khyal was rooted in the Guru-Shishya tradition and was similar to the Dhrupad Bani system. The gharana system was greatly influenced by the gradual fall of the Mughal Empire, which forced musicians to move from Delhi to princely states such as Gwalior, Lucknow, Hyderabad, Patiala and Rampur. Some of the well known gharanas for singing khyals are; Gwalior, Agra, Jaipur, Patiala, Kirana, Indore, Mewat, Sahaswan and Bhendibazar.

The Gharanas have distinct styles of presenting the khyal — how much to emphasize and how to enunciate the words of the composition, when to sing the sthayi and antara, whether to sing an unmetered alap in the beginning, what kinds of improvisations to use, how much importance to give to the rhythmic aspect, and so on. However, an individual performer from a gharana may choose to borrow appealing stylistic aspects of another gharana in his or her gayaki. The identity of a gharana is its musicological ideology and stylistic tradition of performance. It directly affects the thinking, teaching, performance and appreciation of music. There are gharanas for other forms of music as well like Sitar, Tabla , Dance. There are gharanas for Thumris as well, for e.g. Lucknow and Banaras.

Conclusion :

Hindustani Classical music is probably the oldest living art form that we have today. From Vedic era to the modern period it has evolved, and stood tall to the test of time. From the Vedic era itself, 'singing' was given maximum importance and therefore voice was regarded as the highest and purest instrument. Beyond doubt the voice culture also evolved in a scientific but reserved form between a Guru and a Shishya. In the next chapter we shall look into the History of music in the West and the development and importance of Voice in their culture.

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Financial Literacy in Bihar: Challenges, Opportunities, and the Road to Inclusive Economic Growth

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ABSTRACT

Financial literacy is a critical determinant of economic well-being, yet it remains abysmally low in Bihar — one of India's most populous and economically underdeveloped states. This paper examines the current state of financial literacy in Bihar, analysing barriers such as rural poverty, low educational attainment, limited banking infrastructure, and digital exclusion. Drawing on secondary data from NABARD, RBI, and NSSO surveys, as well as primary field observations, the study identifies key intervention points: government schemes (PM-KISAN, Jan Dhan Yojana, Mudra Loans), Self-Help Groups (SHGs), Post Office savings instruments, and digital payment literacy. The paper argues that a targeted, multi-stakeholder approach combining formal banking outreach, community-based financial education, and technology-driven inclusion can substantially improve financial literacy outcomes in Bihar. Findings suggest that women-centric financial programs and youth digital literacy campaigns hold the highest potential for systemic change.

Keywords: Financial Literacy, Jan Dhan Yojana, Digital Payments, Rural Finance, Inclusive Growth, Microfinance etc.

1. Introduction

Bihar, home to over 130 million people, ranks among the lowest states in India in terms of human development, per capita income, and financial inclusion. Despite significant strides made by central government programs over the past decade, the state continues to lag behind on key financial literacy indicators. According to the National Centre for Financial Education (NCFE) Financial Literacy Survey 2019, Bihar recorded a financial literacy rate of approximately 28%, compared to the national average of 47%.

Financial literacy — the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing — is not merely a personal asset but a public good. In agrarian economies like Bihar's, where a majority of the population depends on irregular income from agriculture and informal labour, the ability to save, invest, access credit, and protect against risks can mean the difference between poverty and economic stability.

This paper explores the landscape of financial literacy in Bihar, examining structural challenges, existing opportunities through government schemes, and pathways for meaningful improvement. It draws on data from multiple national surveys, RBI annual reports, NABARD financial inclusion surveys, and field-level observations across rural and semi-urban Bihar.

2. Review of Literature

Financial literacy has been extensively studied in the Indian context, though Bihar-specific research remains limited. Lusardi and Mitchell (2014) established a global framework showing that financial literacy positively correlates with retirement planning, wealth accumulation, and reduced borrowing costs. In the Indian context, studies by the Reserve Bank of India (2017) and NABARD (2018) highlight the persistent urban-rural divide in financial inclusion and literacy.

Chakrabarty (2011) noted that low financial literacy in eastern India, particularly in states like Bihar, Jharkhand, and Uttar Pradesh, is deeply intertwined with structural poverty and educational deficits. Singh and Gaurav (2011), in their study of rural households in Bihar, found that access to formal financial services was significantly constrained by lack of documentation, geographical remoteness, and distrust of banking institutions.

More recent research post-demonetization (2016) highlights the forced digitization of financial transactions and its uneven impact — while urban educated youth adapted quickly to UPI and mobile banking, rural Bihar witnessed confusion, exclusion, and susceptibility to fraud. Ghosh (2020) argues that digital financial literacy must be treated as a distinct domain requiring its own pedagogical approach in states like Bihar.

3. Current State of Financial Literacy in Bihar: Key Data

The following table summarizes key financial literacy and inclusion indicators for Bihar compared to the national average, based on available secondary data:

Indicator	Bihar	National Average
Bank Account Ownership (%)	62	78
Financial Literacy Rate (%)	28	47
Digital Payment Users (%)	19	38
Insurance Coverage (%)	14	31
Formal Credit Access (%)	21	43

Source: RBI Annual Report 2022-23, NABARD Financial Inclusion Survey 2021,

These figures underscore a stark gap between Bihar and the national average across all major indicators of financial inclusion and literacy. Particularly alarming is the digital payment adoption rate of only 19%, which severely limits Bihar's participation in India's rapidly growing finch ecosystem.

4. Key Challenges to Financial Literacy in Bihar

4.1 Low Educational Attainment

Bihar's literacy rate of 61.8% (Census 2011) remains one of the lowest in India. Financial literacy, which requires a foundational level of numerical and reading ability, is severely constrained by this baseline. Even among those who are formally literate, numeracy skills required for understanding interest rates, insurance premiums, or investment returns are often inadequate.

4.2 Poverty and Income Irregularity

With approximately 33.7% of the population living below the poverty line (NITI Aayog, 2021), a large section of Bihar's populace operates in a hand-to-mouth economy. For households prioritizing daily subsistence, financial planning, savings, and investment appear as abstract luxuries rather than practical necessities. The seasonal and irregular nature of agricultural income further complicates consistent saving behaviour.

4.3 Banking Infrastructure Gaps

Despite the Jan Dhan Yojana significantly increasing account ownership, physical banking infrastructure in rural Bihar remains sparse. Many villages lack a bank branch within a 5 km radius. Business Correspondent (BC) models, while expanded, suffer from unreliable connectivity, agent attrition, and trust deficits. The result is that account ownership does not necessarily translate into active financial engagement.

4.4 Digital Divide

Smartphone penetration in rural Bihar stands at approximately 35% (TRAI 2022), and internet connectivity remains inconsistent in many blocks. This digital divide is particularly acute among women, elderly populations, and Scheduled Caste and Scheduled Tribe communities, who are already at the margins of formal financial systems. Without digital access, the benefits of UPI, mobile banking, and digital government disbursements remain inaccessible.

4.5 Prevalence of Informal Finance and Predatory Lending

Moneylenders, informal chit funds, and unregistered microfinance institutions continue to dominate rural credit markets in Bihar. Borrowers often face interest rates of 24-60% per annum, compared to 7-12% from formal banking channels. The lack of awareness about formal credit options, combined with the procedural barriers of bank loans, pushes households toward exploitative informal credit — a cycle that perpetuates poverty rather than alleviating it.

5. Opportunities and Interventions

5.1 Jan Dhan Yojana and Direct Benefit Transfers

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, has been transformative in Bihar, opening over 4.2 crore accounts (as of 2023). The integration of Direct Benefit Transfers (DBT) with Jan Dhan accounts has ensured that government subsidies, MNREGA wages, and PM-KISAN payments reach beneficiaries directly, reducing leakage and introducing millions of rural households to formal banking for the first time. This represents a critical first step toward broader financial literacy.

5.2 PM Mudra Yojana and MSME Credit

The Pradhan Mantri Mudra Yojana provides collateral-free loans up to Rs. 10 lakh to micro and small enterprises. In Bihar, Mudra loans have particularly benefited small traders, artisans, and women entrepreneurs in the Shishu (up to Rs. 50,000), Kishore, and Tarun categories. However, awareness remains low, and many eligible beneficiaries continue to rely on informal moneylenders due to lack of information about the application process.

5.3 Self-Help Groups and Women's Financial Empowerment

The Bihar Rural Livelihoods Project (JEEViKA), under the BRLPS, has emerged as one of the state's most successful financial inclusion initiatives. With over 1.2 crore women organized into Self-Help Groups (SHGs), JEEViKA has created a parallel microfinance infrastructure that combines savings mobilization, peer lending, and financial literacy training. Studies consistently show that SHG membership improves women's financial decision-making, savings behaviour, and awareness of formal banking products.

5.4 Post Office Savings Schemes

India Post, with its extensive rural network, offers several savings instruments well-suited to Bihar's rural population — including the Post Office Savings Account, Kisan Vikas Patra, Sukanya Samriddhi Yojana, and Senior Citizens Savings Scheme. These instruments offer competitive interest rates and sovereign guarantee, making them ideal for risk-averse rural savers. Targeted financial literacy campaigns around Post Office products could substantially increase formal savings mobilization.

5.5 Digital Payment Literacy Programs

The National Payments Corporation of India (NPCI), in partnership with state governments and banks, has rolled out digital payment literacy programs including the 'Har Payment Digital' campaign. In Bihar, such programs need to be scaled up with local language (Bhojpuri, Maithili) materials, on-ground demonstrations, and special focus on women and elderly users. Integrating digital payment education into school curricula and Anganwadi training programs can yield long-term dividends.

6. Recommendations

Based on the analysis above, the following policy and programmatic recommendations are proposed:

- Integrate financial literacy modules into Bihar's school curriculum from Class VI onwards, with special emphasis on budgeting, savings, and digital payments.
- Scale up the JEEViKA SHG model to include men's savings groups, particularly among agricultural laborers and migrant workers.
- Establish Financial Literacy Centres (FLCs) at the block level in all 534 blocks of Bihar, staffed by trained financial counselors.
- Mandate that all PMJDY account holders receive a minimum of two financial literacy sessions per year through Business Correspondents.
- Launch a Bihar-specific 'Digital Saathi' program, modeled on the national initiative, to provide door-to-door digital payment training in rural areas.
- Strengthen regulatory action against predatory moneylenders and unregistered MFIs, and create awareness about legal recourse through gram panchayat networks.
- Partner with Bihar's Panchayati Raj Institutions to use gram sabhas as platforms for disseminating information about government financial schemes.
- Develop financial literacy content in regional languages — Bhojpuri, Maithili, Angika, and Magahi — for radio, community TV, and WhatsApp-based dissemination.

7. Conclusion

Financial literacy is not a luxury for Bihar — it is a developmental imperative. The state's enormous demographic dividend can only be realized if its citizens are equipped to make informed financial decisions: to save productively, access credit responsibly, invest wisely, and protect themselves against risk. The infrastructure for this transformation exists in nascent form — through Jan Dhan accounts, JEEViKA SHGs, Post Offices, and expanding digital connectivity — but it requires coordinated, sustained, and contextually sensitive investment.

The pathway to financial literacy in Bihar must be built on the recognition that it is not simply about financial products or banking access, but about transforming the relationship between citizens and the formal economy. It requires trust-building, local language communication, community champions, and institutional accountability. With these elements in place, Bihar's financial literacy landscape can be substantially transformed within a single generation, contributing meaningfully to the state's broader economic development.

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Spiritual Intelligence and Emotional Intelligence as Correlates of Teaching Attitude among B.Ed. Students

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Abstract:

Teacher education in present era requires the balanced development of intellectual ability, emotional competence, professional commitment and ethical understanding. The preset study aims to investigate the relationship among spiritual intelligence, emotional intelligence and teaching attitude among B.Ed. students of Meerut district. B.Ed. students are prospective teachers, and their professional effectiveness depends not only on pedagogical knowledge but also on personal and emotional qualities. Spiritual intelligence helps individual to develop inner balance, empathy, value orientation and purposefulness. Emotional intelligence enables them to understand and manage emotions effectively, which is essential for classroom interaction and professional adjustment. Teaching attitude reflects the degree of positivity and negativity towards the teaching profession and strongly influence future teacher effectiveness. The study has adopted descriptive survey method and correlational research design. A sample of 200 B.Ed. students have been selected from recognized B.Ed. colleges of Meerut district through stratified random sampling. Standardized tools such as Spiritual Intelligence Scale (SIS) by K.S. Mishra, Emotional Intelligence Scale by S.K. Mangal and Teaching Attitude Scale by Ahluwalia has been used for data collection. The collected data have been analysed by using mean, S.D., Pearson's product moment correlation, t-test and ANOVA. Spiritual intelligence and emotional intelligence is positively associated with favourate teaching attitudes among teachers. The spiritual intelligences and emotional intelligence are positively related to teaching attitude and may jointly predict positive professional orientation among B.Ed. students. The findings of the study contribute to teacher education by highlighting the importance of integrating emotional and spiritual development into B.Ed. curricula.

Keywords: Spiritual Intelligence, Emotional Intelligence, Teaching Attitude, B.Ed. students

INTRODUCTION:

Education is a process of shaping the intellectual, emotional, social and moral dimensions of human personality. In the contemporary educational environment, the role of the teacher has expanded far beyond subject instruction. Teachers are now expected to act as mentors, counselors, moral guide, facilitators and builders of human values. Therefore, teacher education programs must prepare future teachers not only in methodology and content knowledge but also in the personal qualities required for effective teaching.

In the contemporary educational content, the role of teachers has become more complex. They are expected not only to teach academic content but also to support students emotionally, socially, morally and psychologically. Therefore, teacher education institutions must focus on developing the holistic personality of student teachers.

Two important dimensions relevant to this holistic development are spiritual intelligence and emotional intelligence. Spiritual intelligence helps a individual understand deeper meaning, purpose, values, and interconnectedness in life. It supports inner balance, ethical sensitivity, resilience, and compassion. Emotional intelligence, on the other hand, refers to the ability to recognize, understand, regulate and use emotions effectively in personal and social contexts. In promotes empathy, self-control, motivation and healthy interpersonal relationships.

For B.Ed. students, both these forms of intelligence may significantly influence their attitude towards teaching. Students-teacher who are emotionally balanced and spiritually grounded may be more committed, compassionate, patient, and enthusiastic about their future profession. Therefore, studying the relationship among spiritual intelligence, emotional intelligence, and teaching attitudes becomes important for improving teacher preparation. The present research attempts to examine how spiritual intelligence and emotional intelligence are related to teaching attitude among B.Ed. students. Such a study can provide meaningful insights for teacher educators, curriculum planners and educational institutions.

Recent research supports the educational relevance of both constructs. The systematic review and meta-analysis reported that emotional and spiritual intelligence are meaningful correlates of student outcomes, indicating their broader importance in educational functioning. In teacher education specifically, recent studies have also explored the link between spiritual intelligence and emotional maturity among B.Ed. students and the role of emotional and spiritual intelligence in teaching competency, suggesting these variables are educationally significant and worth examining in relation to teaching attitude.

NEED AND SIGNIFICANCE OF THE STUDY:

The success of teaching-learning process depends not only on the intellectual ability of teachers but also on their emotional balance, values, commitment and attitude towards the profession. In many teacher education institutions, academic achievement is emphasized more than personal and emotional development. However, the teaching profession requires a positive outlook, patience, empathy, moral sensitivity and dedication.

B.Ed. students are future teachers who will shape the intellectual and ethical foundation of society. If they possess a positive teaching attitude along with strong emotional and spiritual capacities, they are more likely to become effective and responsible educators. Therefore, understanding the psychological factors associated with teaching attitude is highly relevant.

This study is significant because it focuses on the holistic development of prospective teachers. If helps identify whether spiritual intelligence contribute to a positive teaching attitude. It provides practical implications for teacher education curriculum. It supports the inclusion of value education, mindfulness, self-reflection, emotional training and life skills in B.Ed. programme. It contributes to the limited but growing literature on teacher education and personality related correlates of teaching attitude.

REVIEW OF RELATED LITERATURE:

A review of related literature provides the conceptual and empirical foundation for the study. Previous studies have shown that personal, emotional, and value-based dimensions influence teacher effectiveness and professional attitudes.

Studies on spiritual intelligence suggest that it is associated with self-awareness, meaning making, ethical conduct, stress management and psychological well-being. Researchers have reported that individuals with higher spiritual intelligence tend to show greater life satisfaction, resilience, empathy and moral sensitivity. In educational settings, spiritual intelligence has been linked with reflective teaching, value orientation and professional commitment.

Research on emotional intelligence has consistently demonstrated its importance in academic, social and professional domains. Emotional intelligence has been associated with leadership, communication, conflict resolution, mental health, classroom management and job satisfaction. In teacher education, emotionally intelligent student-teachers are often found to be more empathetic, adaptive and positive towards teaching.

Studies related to teaching attitude reveal that attitude towards teaching is influenced by personal interest, motivation, self-concept, social values, and training experiences. Positive teaching attitude is essential for successful classroom performance and long-term professional satisfaction.

Some empirical studies have reported positive relationship between emotional intelligence and teaching effectiveness, professional commitment, and teaching attitude. Similarly, spiritual intelligence has been found to support ethical behaviour, self-discipline and constructive interpersonal relations, all of which may influences teaching orientation.

However, comparatively fewer studies have examined both spiritual intelligence and emotional intelligence as correlates of teaching attitude among B.Ed. students. This gap justifies the need for the present study.

STATEMENT OF THE PROBLEM:

"Spiritual Intelligence and Emotional Intelligence as Correlates of Teaching Attitude among B.Ed. Students".

OPERATIONAL DEFINITION OF KEY TERMS:

Spiritual Intelligence: In the present study, spiritual intelligence refers to the ability of B.Ed. students to understand life meaning, maintain inner awareness, practice values show comparison and use reflective thinking in personal and professional situations.

Emotional Intelligence: Emotional intelligence refers to the ability of B.Ed. students to perceive, understand, regulate and utilize emotions effectively in interpersonal relationships and educational situations.

Teaching Attitude: Teaching attitude refers to the favorable or unfarourable disposition of B.Ed. students towards the teaching profession, learners classroom responsibilities and educational values.

B.Ed. Students: B.Ed. students refers to those students who are enrolled in recognized Bachelor of Education Institution of Meerut district and are undergoing professional teacher training.

OBJECTIVES OF THE STUDY:

To study the level of spiritual intelligence among B.Ed. students.

To study the level of emotional intelligence among B.Ed. students.

To study the level of teaching attitude among B.Ed. students.

To find out the relationship between spiritual intelligence and teaching attitude among B.Ed. students.

To find out the relationship between emotional intelligence and teaching attitude among B.Ed. students.

To determine the combined contribution of spiritual intelligence and emotional intelligence toward predicting teaching attitude among B.Ed. students.

To find out the relationship between spiritual intelligence and emotional intelligence among B.Ed. students.

HYPOTHESES OF THE STUDY:

There is no significant relationship between spiritual intelligence and teaching attitude among B.Ed. students.

There is no significant relationship between emotional intelligence and teaching attitude among B.Ed. students.

There is no significant relationship between spiritual intelligence and emotional intelligence among B.Ed. students

Spiritual intelligence and emotional intelligence do not significantly predict teaching attitude among B.Ed. students.

RESEARCH METHODOLOGY;

Research Method:

The present study employed the descriptive survey method with a correlational research design, as it aimed to study the existing relationship among spiritual intelligence, emotional intelligence and teaching attitude without manipulating any variables.

Population:

The population of the study consisted of all B.Ed. students enrolled in recognized teacher education institutions of C.C.S. University, Meerut.

Sample:

A sample of 200 B.Ed. students were selected from different colleges of C.C.S. University, Meerut using stratified random sampling. Care was taken to include both male and female students and students from different institutional background.

Variables of the Study:

Independent variable:

(a) Spiritual intelligence

(b) Emotional intelligence

Dependent variable: Teaching Attitude

TOOLS USED IN THE STUDY:

The following standardized tools have been used:

1. Spiritual Intelligence Scale by K.S. Mishra
2. Emotional Intelligence Scale by S.K. Mangal
3. Teaching Attitude Inventory development by S.P. Ahluwalia

Data Collection:

The tools were administered in classroom settings. The respondents were instructed clearly on how to answer the items. The completed questionnaires were collected, scored and tabulated for analysis.

STATISTICAL TECHNIQUES USED:

The following statistical techniques were employed:

- Mean
- Standard Deviation
- Person's Product Moment Correlation
- Multiple Regression Analysis
- t-test/ANOVA

ANALYSIS AND INTERPRETATION OF DATA

Table-1: Descriptive Statistics of the Variables

Variable	N	Mean	Standard Deviation
Spiritual Intelligence	200	138.45	18.32
Emotional Intelligence	200	18.64	5.12
Teaching Attitude	200	269.18	30.24

Interpretation: The descriptive analysis indicates that B.Ed. students showed moderate to above average levels of spiritual intelligence, emotional intelligence and teaching attitude. The variability in scores suggests individual differences among participants.

Table-2: Correlation between spiritual intelligence and teaching attitude

Variable	r-value	Significance
Spiritual Intelligence and Emotional Intelligence	0.48	Significance at 0.01 level

Interpretation: The obtained correlation coefficient (0.48) indicates a moderate positive and significant relationship between spiritual intelligence and teaching attitude. Hence, the null hypothesis stating that "There is no significant relationship between spiritual intelligence and emotional intelligence attitude" is rejected.

Table-3: Correlation between teaching attitude and teaching attitude

Variable	r-value	Significance
Emotional Intelligence and teaching attitude	0.62	Significance at 0.01 level

Interpretation: The obtained correlation coefficient (0.62) indicates a moderate positive and significant relationship between Emotional Intelligence and teaching attitude. Hence, the null hypothesis "There is no significant relationship between Emotional Intelligence and teaching attitude" is rejected.

Table-4: Correlation between Spiritual Intelligence and Emotional Intelligence

Variable	r-value	Significance
Spiritual Intelligence and Emotional Intelligence	0.54	Significance at 0.01 level

Interpretation: The correlation coefficient (0.54) indicates a moderate positive and significant relationship between Spiritual Intelligence and Emotional Intelligence. This suggests that students with higher spiritual intelligence also tend to have higher emotional intelligence.

Table-5: Multiple Regression Analysis Predicting Teaching Attitude

Predictor Variable	Beta	t-value	Significance
Spiritual Intelligence	0.29	4.12	Significance
Emotional Intelligence	0.47	6.35	Significance

Total Summary Value

R	0.69
R^2	0.48
F-value	91.34
Significance	0.01 level

Interpretation: The multiple regression analysis shows that spiritual intelligence and emotional intelligence together significantly predict teaching attitude among B.Ed. students. The R^2 value of 0.48 indicates that 48% of the variance in teaching attitude is explained jointly by the two predictors. Emotional intelligence appears to be a stronger predictor than spiritual intelligence.

FINDINGS OF THE STUDY:

The major findings of the study are as follows:

B.Ed. student exhibit moderate to high levels of spiritual intelligence.

B.Ed. student exhibit moderate to high levels of emotional intelligence.

B.Ed. student showed a generally positive attitude toward teaching.

Spiritual intelligence was positively and significantly related to teaching attitude.

Emotional intelligence was positively and significantly related to teaching attitude.

Spiritual intelligence and emotional intelligence were positively and significantly related to each other.

Spiritual intelligence and emotional intelligence jointly made a significant contribution in predicting teaching attitude.

Emotional intelligence emerged as a relatively stronger predictor of teaching attitude compared to spiritual intelligence.

EDUCATIONAL IMPLICATIONS:

The findings of the study have important implications for teacher education:

Holistic teacher preparation: Teacher education programmes should go beyond pedagogy and include emotional and spiritual intelligence.

Value-Based Education: Spiritual intelligence can strengthen ethical teaching, empathy and professional dedication.

Emotional Competence Training: Workshops on emotional regulation, empathy, self-awareness and communication should be included in B.Ed. curricula.

Reflective Practices: Activities such as meditation, mindfulness and value clarification can enhance inner growth.

Counseling and Guidance: Institutions should provide emotional support and counseling for student-teachers.

Teacher-Educator Role: Teacher educator should model positive emotional behaviour and meaningful professional attitude.

Professional commitment: Developing spiritual and emotional intelligence may increase commitment towards the teaching profession.

DELIMITATINS OF THE STUDY:

The study may be delimited in the following way:

The study was restricted to selected teacher education institutions.

The sample size was limited to 200 students.

The study was confined to B.Ed. students only.

Only three variable spiritual intelligence, emotional intelligence and teaching attitude were considered.

The study relied on self-report tools, which may involve response bias.

SUGGESTIONS FOR FURTHER RESEARCH:

Similar studies may be conducted on M.Ed. students or in-service teachers.

Comparative studies may be undertaken between government and private B.Ed. colleges.

Gender wise or stream wise differences may be explored.

Experimental studies may be conducted to examine the spiritual or emotional intelligence training on teaching attitude.

The relationship of these variables with teaching competency, professional co0mmitment burnout and classroom effectiveness may also be studied.

CONCLUSION:

The present study concludes that spiritual intelligence and emotional intelligence are important psychological correlates of teaching attitude among B.Ed. students. Both variables show significant positive relationships with teaching attitude, suggesting that future teachers who possess higher levels of inner awareness, value orientation, empathy, emotional regarding interpersonal sensitivity are more likely to develop a favourable attitude toward the teaching profession.

Among the two variables, emotional intelligence appears to have a stronger direct influence on teaching attitude. Although spiritual intelligence also contributes moderately. Together, they form an important foundation for effective, humane and value-oriented teaching.

In the contemporary educational environment, where teachers are expected to be not only instructors but also mentors, guides, emotional speaker and teacher education institution must recognize the importance of nurturing the inner life and emotional maturity of student-teachers. Integrating spiritual and emotional development into B.Ed. programmes can helps to produce committed, balanced, reflective and compassionate teachers who are better professionals to meet the need of diverse learners and society.

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