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POLITICAL MARGINALISATION OF WOMEN AND WEAKER SECTIONS IN URBAN LOCAL GOVERNANCE IN MAHARASHTRA

Responses through Reservation of Seats and Offices of Chairpersons

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Abstract

Marginalisation of women and weaker sections in Politics continues to be a pertinent area of discourse even today. Efforts were made to address this issue at the local government level initially in 1992 with the passage of the historic Nagarpalika Act and the Panchayati Raj legislation in the Parliament for the urban and rural local bodies. The State of Maharashtra took a more progressive decision by reserving fifty percent of the total seats in the urban local bodies for women. It was an initiative which tilted the status quo in favour of women largely with some lacunae where men could give symbolic space to women in the name of political empowerment. However, over a period of time this issue is largely being addressed with more and more women coming in the forefront to claim their space and asserting themselves. This in one way has tried to address the issue of political marginalisation of women and the weaker section in the State.

Key-Words: *Political Marginalisation, Weaker Sections, Reservation of Seats, Urban Local Bodies, Empowerment of Women, Municipalities, Nagar Panchayats, Municipal Councillors, Scheduled Castes and Scheduled Tribes.*

Although political marginalisation of women in India continues to be widely discussed, an attempt has been made in Maharashtra to deal with political marginalisation of women through the reservation of seats in the local governments in the urban areas of the state. The 'clause (2) of Article 243-T of 74th CAA' provides that 'not less than one third of the total seats will be reserved for women belonging to the SCs and the STs.' The Clause (1) of the same Article 243-T reserves seats for the SCs and the STs in all municipalities in proportion to their population in the area. However, its allotment will take place on rotational basis in different constituencies in a Municipality to ensure the benefits of such reservation to all. The Clause (1) reserves seats for SCs and STs in general which includes women as well. However, considering the prevailing socio-economic and political conditions, it's the men who generally dominate in politics. The tendency so far has been to side-line women and limit their activities to the traditional roles which they have been playing for centuries. However, inclusive growth in contemporary society is not possible without political empowerment of women. 'It is recognised as an important pre-requisite to have inclusive growth and sustainable development in the country.' This is one important reason why Clause (2) was added creating fifty percent quota for SC/ST women within the quota of SC/ST determined on the basis of their population in the said municipal area. The State Acts have confirmed these provisions and have got them implemented through the electoral process conducted by State Election Commission from time to time. This provision was first implemented in 1997 in Brihan-Mumbai Municipal

Corporation and as a result a large number of women got the opportunity to contest the local elections and become municipal councillors from their area. Similarly, other 26 Municipal Corporations now have at least fifty percent of the total seats occupied by women councillors. Then, there are 264 Municipal Councils and 110 Nagar Panchayats where have elections have been taking place with fifty percent of the seats of the all Municipalities being occupied by women. Moreover, the offices of the Mayors have been reserved for women on rotational basis. Similarly, the office of the directly elected President of the Municipal Councils and Nagar Panchayats are reserved for women on rotational basis. (Purnima, 2014, pp.44-47)

Despite reservation and offices being occupied by women, expected number of women are not coming forward to join the public offices There might be certain reasons for this reluctance. However, the reservation for women has not left any other option but to ensure mobilisation of adequate number of women for playing an effective role in urban local governance. With 74th CAA 'in force since June 1, 1993', a decentralised form of governance is expected to make the local democracy more inclusive. It is also expected to 'create space for greater participation and representation of the marginalised and those who were excluded from the mainstream political process.' The table given below shows the minimum number of women councillors in each municipal corporation. (Pungavkar, 2006, pp.56-58)

Minimum Number of Women Councillors in each Municipal Corporation in Maharashtra

| Sr. No. | Name of Municipal Corporation | Last Election Held in | Total No. of Elected Councillors | Minimum No. of Women Councillors | Party in Power | Mayor | Deputy Mayor |
|---------|--|-----------------------|----------------------------------|----------------------------------|----------------|----------------------|-------------------|
| 1. | Brihan-Mumbai Municipal Corporation | 2017 | 227 | 114 | Shiv Sena | Ms. Kishori Pednekar | Sahas Wadkar |
| 2. | Pune Municipal Corporation | 2017 | 162 | 81 | BJP | Murlidhar Mohol | Saraswati Shendge |
| 3 | Nagpur Municipal Corporation | 2017 | 151 | 76 | BJP | Sandip Joshi | Manisha Kothe |
| 4 | Thane Municipal Corporation | 2017 | 131 | 66 | Shiv Sena | Naresh Mhaske | Pallavi kadam |
| 5 | Pimpri-Chinchwad Municipal Corporation | 2017 | 128 | 64 | BJP | Usha Dhore | Sachin Chinchwade |
| 6 | Nashik Municipal Corporation | 2017 | 122 | 61 | BJP | Satish Kulkarni | Bhikubai Bagul |
| 7 | Kalyan-Dombivli Municipal Corporation | 2015 | 122 | 61 | Shiv Sena | Vinita Rane | Upeksha Bhoir |

| | | | | | | | |
|----|---|------|-----|----|-----------------|--|----------------------------|
| 8 | Vasai-Virar Municipal Corporation | 2015 | 115 | 58 | BVA | Pravin Shetty | N.A. |
| 9 | Aurangabad Municipal Corporation | 2015 | 113 | 57 | Shiv Sena | Nandkumar Ghodele | N. A. |
| 10 | Navi-Mumbai Municipal Corporation | 2015 | 111 | 56 | NCP | Jayawant D. Sutar | Mandakani R. Mhatre |
| 11 | Solapur Municipal Corporation | 2017 | 102 | 51 | BJP | Srikanchana Yannam | Rajesh Kale |
| 12 | Mira-Bhayandar Municipal Corporation | 2017 | 96 | 48 | BJP | Jyotsna Hasnale | Hasmukh Gehlot |
| 13 | Bhiwandi-Nizampur Municipal Corporation | 2017 | 90 | 45 | INC | Pratibha V. Patil, (Konark Vikas Aghadi) | Imran Khan |
| 14 | Amravati Municipal Corporation | 2017 | 87 | 44 | BJP | Chetan Gawande | Kusum Sahu |
| 15 | Nanded-Waghala Municipal Corporation | 2017 | 81 | 41 | INC | Diksha Dhabale | Satish Deshmukh |
| 16 | Kolhapur Municipal Corporation | 2015 | 81 | 41 | INC & NCP | Nilofar A. Azarekar | Sanjay V. Mohite |
| 17 | Akola Municipal Corporation | 2017 | 80 | 40 | BJP | Archana J. Mhasane | Rajendra Giri |
| 18 | Panvel Municipal Corporation | 2017 | 78 | 39 | BJP | Dr. Kavita Chaoutmol | Jagdish Gaikwad |
| 19 | Ulhasnagar Municipal Corporation | 2017 | 78 | 39 | Shiv Sena | Leelabai Aashan | Bhagwan Bhalerao, RPI |
| 20 | Sangli-Miraj-Kupwad Municipal Corporation | 2018 | 78 | 39 | BJP | Sangita Khot | Dhiraj Suryawanshi |
| 21 | Malegaon Municipal Corporation | 2017 | 84 | 42 | INC & Shiv Sena | Tahera Shaikh Rashid, INC | Ghodke S. Bhika, Shiv Sena |

| | | | | | | | |
|----|----------------------------------|------|----|----|-----|----------------------|------------------------|
| 22 | Jalgaon Municipal Corporation | 2018 | 75 | 38 | BJP | Seema S. Bhole | Dr. Ashwin S. Sonawane |
| 23 | Latur Municipal Corporation | 2017 | 70 | 35 | INC | Vikrant Gojamgunde | Chandrakant Birajdar |
| 24 | Dhule Municipal Corporation | 2018 | 74 | 37 | BJP | Chandrakant Sonar | Kalyani Apalkar |
| 25 | Ahmednagar Municipal Corporation | 2018 | 68 | 34 | BJP | Babasaheb Wakale | Malan Dhone |
| 26 | Chandrapur Municipal Corporation | 2017 | 66 | 33 | BJP | Rakhi Kancharlawar | Rahul Pawade |
| 27 | Parbhani Municipal Corporation | 2017 | 65 | 33 | INC | Anita Sonkamble, INC | Bhagwan Waghmare |

Source: Ministry of Urban Development, Govt of Maharashtra, 2019.

Similarly, to empower the weaker sections and to involve them in the process of urban local governance, the 74th CAA has provided for 'reservation of seats for Scheduled Castes (SCs), Scheduled Tribes (STs) and women as mentioned in Article 243-T of the Constitution. The provision has been confirmed by the Conformity Legislation of Maharashtra formally known as 'Maharashtra Municipal Corporations, Municipal Councils (Amendment) Act, 1994'. In order to further implement and give effect to the provision, the three State Acts as mentioned earlier were suitably amended. Although not explicitly provided in the 74th CAA, the State Legislature of Maharashtra took the suggestive option in a positive sense and decided to provide for 27 percent reservation for members belonging to the 'Backward Class of Citizens.' In order to further implement the provision on reservation, seats were reserved for the Scheduled Castes (SCs) and the Scheduled Tribes (STs) in every Municipality in proportion to their population in the said urban area. To assess the population of these communities it was provided that census data which is normally gathered once in ten years in India, would be used as the basis for determining the population of a community in a particular area. Initially when the 74th CAA was implemented in Maharashtra, the data gathered in 1991 census was used for such decisions. Later and even now the 2011 census data is being used for this kind of assessment and decision. Further, it is important to mention that while implementing the provision of reservation it was also mentioned that the reserved seats will be allotted to different wards on rotational basis so that others may also benefit from this provision. (John, 2000, pp.24-27)

In order to empower women and ensure their participation in local governance, it was further provided in Article 243-T, clause (2) of the 74th CAA that not less than one third of seats reserved for SCs and STs shall be reserved for women belonging to the SCs or STs as the case may be. The State Legislature of Maharashtra however, has enhanced it to fifty percent. Hence, in the state of Maharashtra, fifty percent of the total seats in the reserved category in all Municipalities was filled with women belonging to the same community. Further, as mentioned earlier, the state has not only included and provided for reservation

for Backward Class of Citizens in proportion of their population in the said urban area but has also reserved fifty percent of the total seats reserved in this category for the reservation for women belonging to BCC.

To ensure women's representation in governance, 'the 74th CAA provides that one third of the seats to be filled in by direct elections in every municipality, will be reserved for women. However, this would be inclusive of the seats reserved for women belonging to the SCs, STs and BCCs.' This provision for women however, has been enhanced to fifty percent in Maharashtra in all categories. Hence, in the post 74th Amendment era, a large number of women were encouraged to join politics and associate themselves with the processes of governance at the local level. This particular provision has helped a large number of weaker sections to enter politics and empower themselves. The State Election Commission has ensured that all the provision of reservation is implemented in all 27 Municipal Corporations and 264 Municipal Councils as well as 110 Nagar Panchayats in the State as prescribed and in accordance with the norms set by the State Government. As a result, a large number of SCs, STs BCCs and women have entered active political life and have been contributing to the processes of governance in a more meaningful manner at the local level. (Krishnakumar, 2000, pp.33-35)

The 'clause (4) of the article 243-T of 74th CAA provides that the office of chairpersons in the municipalities will be reserved for SCs, STs and women as per the procedure.' The conformity legislation of Maharashtra and the associated state laws have provided for reservation for the offices of the chairpersons of the municipalities, by rotation, for the SCs, STs, women and the BCCs. The Government of Maharashtra has ensured that all Chairpersons of Municipalities are elected and appointed according to the norms set by the State Election Commission of Maharashtra. In the process of implementation, the provisions of the State Acts the state has faced difficulties, delay, sometimes political neglect and quite often court cases. Due to court cases the process of implementations has been further delayed. However, the provision of reservation has been largely implemented barring few places where the process has been delayed due to litigation or some technical reasons. (Kundu,1999, pp.22-28)

Status of Reservation in Municipal Corporations in Maharashtra as per the last election

| Sr. No. | Name of Municipal Corporation | Last Election Held in | No. of Elected Councillors | No. of SC Councillors | No. of ST Councillors | No. of BCC Councillors | General |
|---------|--|-----------------------|----------------------------|-----------------------|-----------------------|------------------------|---------|
| 1. | Brihan-Mumbai Municipal Corporation | 2017 | 227 | 18 | 02 | 68 | 139 |
| 2. | Pune Municipal Corporation | 2017 | 162 | 23 | 02 | 49 | 88 |
| 3 | Nagpur Municipal Corporation | 2017 | 151 | 31 | 12 | 46 | 62 |
| 4 | Thane Municipal Corporation | 2017 | 131 | 10 | 03 | 41 | 77 |
| 5 | Pimpri-Chinchwad Municipal Corporation | 2017 | 128 | 20 | 03 | 36 | 69 |

| | | | | | | | |
|----|---|------|-----|----|----|----|----|
| 6 | Nashik Municipal Corporation | 2017 | 122 | 19 | 09 | 35 | 59 |
| 7 | Kalyan-Dombivli Municipal Corporation | 2015 | 122 | 12 | 03 | 33 | 74 |
| 8 | Vasai-Virar Municipal Corporation | 2015 | 115 | 05 | 05 | 31 | 74 |
| 9 | Aurangabad Municipal Corporation | 2015 | 115 | 22 | 02 | 31 | 60 |
| 10 | Navi-Mumbai Municipal Corporation | 2015 | 111 | 10 | 02 | 30 | 69 |
| 11 | Solapur Municipal Corporation | 2017 | 102 | 16 | 02 | 29 | 55 |
| 12 | Mira-Bhayandar Municipal Corporation | 2017 | 96 | 01 | 01 | 26 | 68 |
| 13 | Bhiwandi-Nizampur Municipal Corporation | 2017 | 90 | NA | NA | NA | NA |
| 14 | Amravati Municipal Corporation | 2017 | 87 | 17 | 02 | 28 | 40 |
| 15 | Nanded-Waghala Municipal Corporation | 2017 | 81 | 15 | 02 | 22 | 42 |
| 16 | Kolhapur Municipal Corporation | 2015 | 81 | NA | NA | NA | NA |
| 17 | Akola Municipal Corporation | 2017 | 80 | 15 | 02 | 27 | 36 |
| 18 | Panvel Municipal Corporation | 2017 | 78 | NA | NA | NA | NA |
| 19 | Ulhasnagar Municipal Corporation | 2017 | 78 | 14 | 01 | 21 | 42 |
| 20 | Sangli-Miraj-Kupwad Municipal Corporation | 2018 | 78 | NA | NA | NA | NA |

| | | | | | | | |
|----|----------------------------------|------|----|----|----|----|----|
| 21 | Malegaon Municipal Corporation | 2017 | 84 | NA | NA | NA | NA |
| 22 | Jalgaon Municipal Corporation | 2018 | 75 | NA | NA | NA | NA |
| 23 | Latur Municipal Corporation | 2017 | 70 | NA | NA | NA | NA |
| 24 | Dhule Municipal Corporation | 2018 | 74 | NA | NA | NA | NA |
| 25 | Ahmednagar Municipal Corporation | 2018 | 68 | NA | NA | NA | NA |
| 26 | Chandrapur Municipal Corporation | 2017 | 66 | NA | NA | NA | NA |
| 27 | Parbhani Municipal Corporation | 2017 | 65 | NA | NA | NA | NA |

Source: Dept of Urban Development, Govt of Maharashtra, 2019

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INCLUSION OF MARGINALIZED MINORITIES IN INDIA THROUGH ISLAMIC MICROFINANCE

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Abstract

Though India houses the third largest Muslim population in the world, the community faces marginalization at various levels. Self-employment is the most common form of employment. Muslims are concentrated in micro-business and hence are in need of finance. Microfinance institutions have been developed to cater to the demands of underprivileged population in the country. However, reports have revealed financial exclusion of Muslims from the conventional banking system in India due to non-ownership of assets, collateral issues, aversion towards dealing with interest-based transactions and other issues. The present paper aims to study the financial problems of marginalized communities and explore the effectiveness of Islamic Microfinance as a tool of inclusion. The existence of an alternate interest free model based on ethical principles will be of great advantage to the marginalized community and the country at large.

Key Words: Marginalized, Minorities, Islamic Microfinance

Introduction

Muslims constitute the largest minority group in India (Census,2011). But face marginalization at various levels-economic, political, social and educational. Poverty is very rampant amongst the community. According to National Sample Survey, 2013, the per capita monthly consumer expenditure, which is an equivalent to income, is lowest among Muslims. The United Nations in 2015 has designated Poverty eradication as the first Sustainable Development Goal to be achieved by 2030. Hence, addressing the concerns of this community assumes importance in India.

It has also been revealed that self-employment is the most common form of employment among Muslims, higher than any other religious group. The need for finance is felt more by those into entrepreneurial ventures. Access to finance is one of the basic ingredients for the social and economic development of communities. Availability of finance will generate income for the poor and help them create demand and supply for goods and services in the economy. However, this is easier said than done. In spite of major improvements in financial systems, certain segments of society remain unaffected, especially those at the bottom of the income ladder.

Here is where microfinance comes in the picture with programs that target the underprivileged population. Microfinance aims to strengthen the poorest class of population. Giving loans to poor creates a more inclusive business environment and can tackle the problem of unemployment.

Microfinance institutions also run into trouble due to high interests charged by them. Provision of interest free finance has the potential of extending maximum support to the poor. Globally, financial systems are divided into two main sections: Conventional interest-based model, and Alternate interest free model.

The present paper delves into the problem of financial exclusion of Muslims and explores the impact of Interest free Islamic Microfinance as a tool of poverty eradication.

Objectives:

- 1.To bring out the challenges faced by marginalized communities in the present financial system.
- 2.To explore the concept of Islamic microfinance and bring out its relevance as a tool of financial inclusion in the Indian context.
- 3.To make recommendations for effective implementation of Islamic microfinance initiatives.

Methodology

This paper uses secondary data-review of research articles, books and Government reports related to the issue to synthesize research findings.

Results and Discussion**Financial difficulties of the Poor and Marginalized**

Financial institutions are unwilling to lend to the poor as their ability to repay the loans is highly doubtful. The profits from small loans to poor borrowers is not substantial. The reluctance of financial institutions hinders the progress of the poor and they remain caught in the vicious circle of poverty.

Commercial banking aims at maximizing profits by minimizing risks. The poorest and the marginalized category of population do not enter the financial market at all. The high cost of finance and the system of collaterals hinder the access of the poor. By and large, financial resources in the market circulate among the rich only.

Loan markets are characterized by asymmetric information. Contract between borrowers and lenders can be successful if only there is trust. Banks give loans on the basis of trustworthiness of borrowers and their ability to present collateral and these are deficient among the poor. Banks do not trust the poor borrowers and regard them as risky. Further, the cost of disbursing small loans is high. In case of any natural or other calamity, the poor are the most vulnerable (Dusuki, 2008).

Physical facilities available to marginalized communities are limited such as poor infrastructure and lack of proper access to banking services. Socio-economic barriers like illiteracy, poor health care, caste, race, gender and ethnicity create problems for them as well.

Though a large Muslim population lies below the poverty line, conventional financial institutions are not effective tools of poverty alleviation for them due to the component of interest. Proportion of Muslims availing financial services is much lesser than non-Muslims (Sachar Committee Report, 2006). Availability of credit creates opportunities for self-employment. It generates income, savings and increased investment in the economy. However, Muslim owned small businesses remain constrained due to unavailability of financial services without interest.

Microfinance and its Challenges

Microfinance emerged as a development measure to cater to the financial needs of the deprived sections of the population. Its purpose is to help the poor break out from the vicious circle of poverty. "Microfinance refers to making small loans available to poor people (especially those traditionally excluded from financial services) through programmes designed specifically to meet their particular needs and circumstances. Typically, the characteristic features of microfinance programmes are that:

1. Loans are usually relatively short term, less than 12 months in most instances, and generally for working capital with immediate regular weekly or monthly repayments – they are also disbursed quickly after approval, particularly for those seeking repeat loans.
2. The traditional lender's requirements for physical collateral such as property are usually replaced by a system of collective guarantee (or solidarity) groups whose members are mutually responsible for ensuring that their individual loans are repaid.
3. Loan application and disbursement procedures are designed to be helpful to low income borrowers – they are simple to understand, locally provided and quickly accessible.” (Khan, 2008, pg 6)

Microfinance institutions facilitate business environment by disbursing loans. The unemployed can benefit by these institutions through access to loans to start their own business. Microfinance is for those with limited sources of raising funds and do not have enough capacity to become clients of traditional financial institutions for starting a business. It is important for microentrepreneurs. Poor do not own assets and their collateral is group responsibility. Microfinance institutions lend to groups of borrowers who are jointly responsible for repayment.

For Muslim population, microfinance becomes a dilemma as it comes attached with heavy rates of interest that is prohibited in Islam. It is positioned against their ethical and moral system. Muslims refrain from conventional finance for fear of breaching religious principles. Further, Muslims are unable to provide required collateral against their borrowings and do not find a guarantor to stand for them. The current conventional interest-based microfinance poses a problem. As stated earlier, in India, though majority of Muslims are engaged in self-employment, they are excluded from conventional financial services.

Concept and Relevance of Islamic Microfinance

Due to prohibition of Interest in Islam, Islamic microfinance has been put forth as an alternative that blends microfinance with ethical principles. It must be noted here that Islamic microfinance is a secular concept, open for Muslims and non-Muslims alike. Provision of collateral free loans and risk sharing form its operational principles. It performs the dual function as a financial as well as developmental institution with greater social welfare objectives.

Khan (2008) outlined the following principles of Islamic finance:

- Refrain from interest which is a fixed predetermined amount charged by the lender irrespective of the outcome of business
- Return on capital is allowed provided that the capital is used in the production process and is exposed to risk
- The product or service bought and sold must be clear to both the parties
- Wealth to be circulated fairly in the economic system
- Prohibition of involvement in socially and morally harmful activities such as alcohol, gambling and the like
- Financial transaction must be linked to a real economic activity and not merely speculation
- Exploitation of any party involved in the financial transaction is not allowed

These ethical principles are proven to be a tool of financial inclusion. Anecdotal evidence shows that there is great demand for Islamic microfinance programs that adhere to Islamic principles. It is a more

successful and sustainable microfinance which combines financing along with empathy for the poor and the poorest of the poor. It does not encourage models that create and perpetuate debt. (Mahmood, et.al., 2020).

The following advantages of Islamic microfinance have been discussed:

- Higher rates of economic growth-microentrepreneurs are willing to take up more profitable ventures if risks are shared.
- Efficient allocation of resources-the profit and loss sharing principle will cause resources to be allocated more efficiently.
- Greater level of trust and understanding-the relationship between the microfinance institution is based on greater trust and understanding and not just restricted to a service provider-client relation as they behave like partners in the business.
- Promotion of more ethical business practices-Islamic finance is a socially responsible finance and restricts illegal activities. There is emphasis on honesty and transparency in financial transactions (Khan, 2008).

Islamic microfinance is not only interest-free but there is emphasis on charity as well. Obaidullah, 2008 talks about Charity-based and Profit-based models of Islamic financing. The Charity-based model includes Zakah, Sadaqah, Waqf and Qard al hasna. On the other hand, the profit-based model includes equity instruments like Musharaka, Mudaraba, credit instruments such as Murabaha and Islamic leasing instruments like Ijaarah. On the deposit side, additional resources can be generated through the institution of Zakat and other modes of charity while on the lending side, financial instruments based on Profit and Loss Sharing schemes can be used.

Islamic Microfinance in India

In India, there is exclusion of Muslims from financial deepening in many states (Narayana, et al. 2020). This financial deepening is measured by savings and loan services provided. Islamic Microfinance institutions in India are mostly registered as trusts, societies and cooperatives in various states. Only a few initiatives are taken in the private sector.

In 2007, Raghuram Rajan Committee (RRC), also known as Committee on Financial Sector Reforms recommended the setting up of interest free financial institutions as a tool of inclusion and growth. But in 2016-17, RBI said no to dual banking. The existing legal framework in India is not in favor of a faith-based banking set up. However, such institutions can exist as co-operatives, Non-Government Organizations and Non-Banking Financial Companies. The financial products offered by these institutions is limited. The laws for registration of interest free financial institutions have been stringent and hence they have faced several hurdles in its expansion. Though demand is latent but supply of financial products could not be matched due to legal restrictions. Islamic finance has been misunderstood in India and seen as a religious venture restricted to Muslims alone. The development and spread of Islamic banks across the world have failed to clear this misunderstanding (Narayana, et al. 2020).

Recommendations

Considering the employment status of Muslims in India, their inclination towards microenterprise, limited access to finance and culture-specific constraints in availing interest-based finance, the following measures have been recommended to include them in the process of financial and economic development:

The role of Islamic Microfinance in poverty alleviation must be recognized and supported by all stakeholders including members of the community, financial institutions and especially the Government. Muslims must create and express their demand for interest free financial products.

Indian Government should allow conventional banks to open an Islamic finance window to provide opportunities to a large segment of population to enter the financial market. The existing institutions already have human resource and physical infrastructure and its use can be extended in the alternate system.

Enhanced use of technology is necessary to adopt scientific costing methods and proper collection of service charges in case of interest free financial instruments. Electronic fund transfer and payments system will be of great use.

Charity plays an important role in an ethical system. Charity funds can be integrated into microfinance programs to promote entrepreneurship among the poor. Such microenterprises will eventually contribute to eradication of poverty. Further, Islamic Microfinance institutions cannot charge interest and require alternate methods of mobilization of funds to sustain their institutions financially. The obligation of charity in Islam can come to the aid of these institutions.

The varied demands and needs of poor entrepreneurs can be met by offering suitable ethical financing instruments. Capital -based financing and profit-sharing contracts have huge potential to empower the poor.

International financial players, especially those dealing with Shariah -compliant instruments are waiting for Indian market to open up. Foreign institutional investment will pour in through the Islamic finance route as well.

Government of India must pass regulations to support and monitor Islamic microfinance institutions.

Muslims in particular must acquire formal education and training in dealing with varied interest free financial instruments so that skilled personnel are available for instituting this system. Academic courses may be introduced in Colleges and Universities to impart knowledge.

The benefits of dealing in interest free financial instruments must be popularized and made open to all. Proper marketing strategies must be used to convey the advantages of interest free finance to Muslims as well as non-Muslims so that the myths associated with Islamic finance are broken.

It is necessary to create Centralized collection centers for Zakat and other modes of charity so that an organized system of Charity disbursement is put in place. Capacity building programs to develop skills especially among those who are self-employed will promote proper use of credit

Research to study the Community dynamics in different areas is needed to gauge their financial needs and draft effective policies. The outreach of interest free financial services must be expanded to poverty-stricken states and rural areas so that it reaches large number of underprivileged people who do not have access to financial service.

Conclusion

It is estimated that a large section of total population will benefit from the introduction of Islamic Microfinance services in India. India has to learn from the success of Islamic Finance in countries like United Kingdom, Malaysia and others. Financial Inclusion is a moral obligation and a requirement to bring about economic efficiency. Microfinance and Islamic microfinance cannot be separated if both

regard increase in social welfare as their ultimate aim. It will then improve the living standards of all poor people irrespective of their religion.

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A STUDY ON INTER-GENERATIONAL ECONOMIC MOBILITY OF MUSLIM WOMEN IN MUMBAI REGION

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Abstract

There is no tool for the nation's development other than the empowerment of women. The purpose of the study is to examine the intergenerational mobility of Muslim women in the Mumbai region. A nonparametric independent Chi-square test is applied to examine the intergenerational mobility of Muslim women. There is a significant association between financial independence, banking inclusion, employment in unorganized sectors, and age groups. The study fulfills the objective of the study. Further studies can be conducted to examine the economic mobility of minority women.

Keywords *Economic Mobility, Minority Women, Muslim Women.*

INTRODUCTION

Economic means something in connection to economics or the economy which belongs to the branch of social science. Mobility is something that can be easily moved. Economic mobility refers to the potential of an individual or a group to upgrade their economic capability. It can be to lower it too, but who wants their status to decline? Mobility can be between a person and his parents or during a person's lifetime. It is a kind of social mobility that is measured in terms of when income level changes. A major factor contributing to income is education and support for earning a livelihood. Income can be earned or inherited.

India is a developing country where there is income disparity and now poverty is one of the chronic problems, where the majority are people are not very rich. When compared gender-wise, definitely males are placed better than females. When two squares of the meal is a challenge, the upbringing of kids is indeed a major issue for the families. Women in India to date are considered as the weaker section of the society. Sometimes it is because of the mindset of the society and sometimes it can be because of the lack of the actual implementation of the laws. Whatever it is we cannot deny that women have not progressed as expected. Although there are so many reasons for this but education can ameliorate this existing situation and further improve the cause of women.

The Gazette of India has notified Muslims, Sikhs, Christians, Buddhists, Zoroastrians (Parses), and Jains as the minority communities. The Constitution of India tries to protect and promote minorities through various policies, acts, schemes, laws, etc. as already they are deprived of many rights as well as privileges. Followers of Islam are known as Muslims and there is a significant number of Muslims in India. Quran, Islam's sacred text recommends equal rights of both genders for knowledge and both should be encouraged for it, still, we very well know the circumstances for the females. Many women enroll in schools but soon drop out and thus things remain the same. Many institutions work for their growth and

progress. Madrasas, schools, and colleges are helping this section to a major extent. Many are taking education and growth seriously but they do face a lot many challenges also.

Is the situation the same now or is the present generation ready to welcome the changes that are for good this paper deals with the present economic mobility amongst Muslim women and analyses the role of demographics on the same.

LITERATURE REVIEW

Arshad M et.al (2015) studied the life satisfaction of women through a comparative study between working and non-working women in Islamabad and Faisalabad. Data was analysed from 100 women using the test. Life satisfaction was measured with the Satisfaction with Life Scale by Ed Diener. Working women of Faisalabad are more satisfied when compared with non-working women and it was exactly the opposite in the case of Islamabad. Research is using the satisfaction scale due to which many other factors cannot be taken into consideration.

Pakistan is an underdeveloped nation where women are not very educated and hence going to a job is something not very much in fashion. It is quite obvious that education and job instills confidence in women.

Islam. S et.al (2016) Author selected 250 families to study the educational status of women in Malda, Bangladesh. Amongst them, 494 were female members.

Results revealed that female dropouts were from upper primary class itself and those pursuing higher education were found to be trivial and major reason behind this was early marriage and poor family background. Majority of the families earned less than ten thousand per month which very well explains the situation of the female child. Even though admission is secured in schools still they leave it midway because of their socio economic situation. The author is of the opinion that government support both for jobs and education is must needed which may automatically influence the decision of the households.

Madrasa education can work for the upliftment of the poor women and the society needs to change its mindset towards the minority section of the society.

Saha, S (2020) studies about the educational status of Muslim women of Chapra of West Bengal. Even after so many years and with so many reforms, the status of minority women is still not of a happy state. Women when educated cannot only change things for them but for the nation too. The researcher analysed 150 houses wherein 296 were female members. Due to extreme poverty and early matrimony, Muslim girls cannot even complete basic education. There are more Madrasas in the district than the private and public educational institutions due to which many community girls can study and are better when compared to other minority women in the selected area.

The author concludes that until and unless girls start voicing out their demands, the existing situation may not improve and only good policies can support the scenario for the development of this section of the society

Choudhary, L. (2016) talks about the need for emancipating women and finding out the resistance in the path of women's empowerment. India has a rich history of respecting females but now no crime must have happened against women in India. Lack of education, household responsibilities, and low mobility are a few factors that restrict and hamper women's growth. There are so many initiatives taken by the government but still, there seems to be no progress. There is a greater problem because of the gender gap

which needs to be bridged by changing mindset of the society and only through education will be the one-stop solution for all such issues.

The basic start is to give attention, create awareness, and instill confidence among the women. Society has to play a major role and women should themselves come out of their comfort zone and face the real challenges. When everything is in place in this 21st Century, women deserve a much better place.

Gajjar, N. (2017) has very well stated about the situation of women and emphasis on empowerment to enable them to come out from the shackles of this continuing poverty and pain. History is full of proof that women have faced almost all types of violence be it sati pratha, marriage even before turning out to be a woman, the purdah system, or later on harassment for dowry or any socially evil practices. Education is the only key that can open all the doors for changing the status of females. Laws and schemes of the Government need actual implementation.

The author has rightly concluded that women are accorded fair sex but never treated as one!! Once, they start earning it will help them change their destiny not only for themselves but for the coming generations too.

OBJECTIVE OF THE STUDY

1. To examine inter-generational economic mobility of Muslim women in the Mumbai region.

HYPOTHESES OF THE STUDY

Based on the research objectives, the following hypotheses are framed:

Hypothesis 1

Ho: There is no significant association between being financially independent, employed, having a bank account, and Age group.

H1: There is no significant association between financially independent, employed, having a bank account, and Age group.

Hypothesis 2

Ho: There is no significant association between working/worked in unorganized sectors like domestic work, daily wage earner in tailoring work & in tikkli, bindi making work, and Age group.

H1: There is no significant association between working/worked in unorganized sectors like domestic work, daily wage earner in tailoring work & in tikkli, bindi making work, and Age group.

RESEARCH METHODOLOGY

Research methodology is a foundation upon which research is based. Research design is the ground plan for conducting the research investigation.

Research Design:

The researcher has undertaken exploratory and descriptive research designs to study the Intergenerational mobility of Muslim women in the Mumbai region.

Data Collection:

Data has been collected from primary as well as secondary sources. Primary data has been collected using a structured questionnaire comprising questions relating to demographics, economic mobility, etc. Questions include closed-type questions, wherein multiple-choice questions have been asked for the personal information of respondents and scaled questions are related to the research objectives.

Secondary data has been collected with the help of journals, magazines, newspapers, books, websites, etc.

Sampling:

The universe of the study comprises Muslim women belonging to the three generations from the same family that is Daughters, Mothers & Grandmothers within the city limits. A sample is a part of the universe that is selected for the survey to examine the Intergenerational mobility of Muslim women. The researcher has selected 125 samples for the survey using a non-random convenience sampling method.

Data Analysis and Interpretation:

Appropriate statistical tools like SPSS 25 & Excel 2016 have been used for analysis. The statistical techniques namely simple frequencies, percentages, mean, standard deviation, Chi-square, etc. have been used for this research study. The researcher has drawn interpretations using suitable tables, charts, and graphs after analysing the data.

DATA COLLECTION AND RESPONDENT PROFILE**Table No.1 Age Group of Respondents**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|---------|---------------|--------------------|
| Valid | 18-35 | 52 | 41.6 | 41.6 |
| | 36-60 | 41 | 32.8 | 74.4 |
| | Above 60 | 32 | 25.6 | 100.0 |
| | Total | 125 | 100.0 | 100.0 |

Data was collected from 125 Muslim women of the Mumbai region out of which 52 women were young women of 18-35 years of age, (daughters) 41 women were mid-age women between 36-40 years (Mothers) and 32 were senior most women who were above 60 years of age (Grandmothers).

Table No.2 CROSS TABULATION**Age Group & Status of Financial Independence**

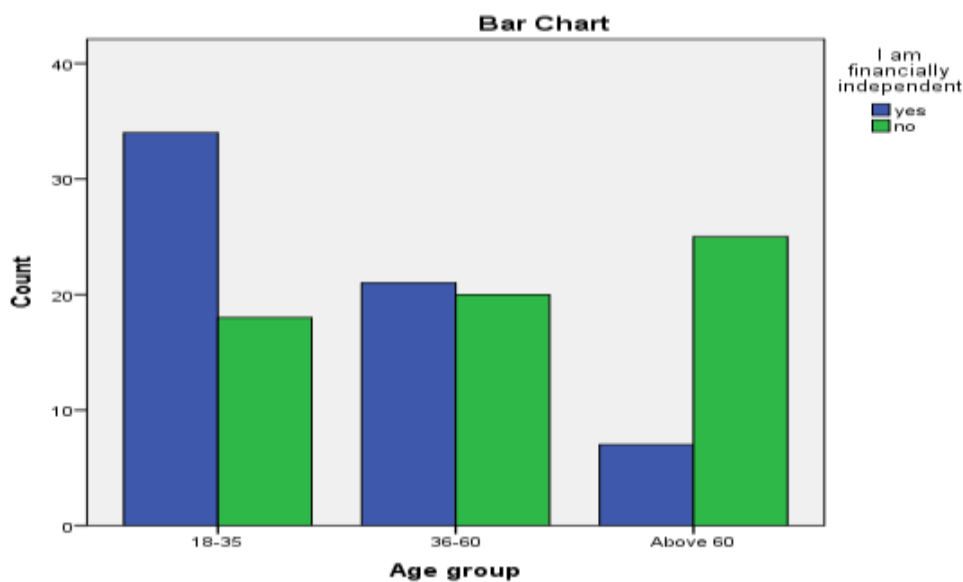
| | | | I am financially independent | | Total |
|-----------|-------------------------|----------------|------------------------------|------|-------|
| | | | yes | no | |
| Age group | 18-35 (Daughters) | Count | 34 | 18 | 52 |
| | | Expected Count | 25.8 | 26.2 | 52.0 |
| | 36-60 (Mothers) | Count | 21 | 20 | 41 |
| | | Expected Count | 20.3 | 20.7 | 41.0 |
| | Above 60 (Grandmothers) | Count | 7 | 25 | 32 |
| | | Expected Count | 15.9 | 16.1 | 32.0 |
| Total | | Count | 62 | 63 | 125 |
| | | Expected Count | 62.0 | 63.0 | 125.0 |

Table No.3 Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 15.065 ^a | 2 | .001 |
| Likelihood Ratio | 15.761 | 2 | .000 |
| Linear-by-Linear Association | 14.327 | 1 | .000 |
| N of Valid Cases | 125 | | |

a. 0 cells (0.0%) have an expected count of less than 5.
The minimum expected count is 15.87.

Figure No.1 Age Group and Status of Financial Independence.



As per Table No.2 and Table No.3, the independence Chi-square test is applied after fulfilling the assumptions of interdependence observation and as expected frequency in each cell is above 5. Pearson chi-square (2) =15.065, P(value)<.05 indicating an association between financially independent and Age group.

As per Figure No.1, it can be seen that women belonging to the age group 18-35 years (Daughters) claim to be more financially independent followed by mid-age women of 30-60 years (Mothers) and the senior most women of above 60 years (Grandmothers) were the least financially independent.

**Table No.4 Cross-tabulation
Age Group and having an independent Bank Account**

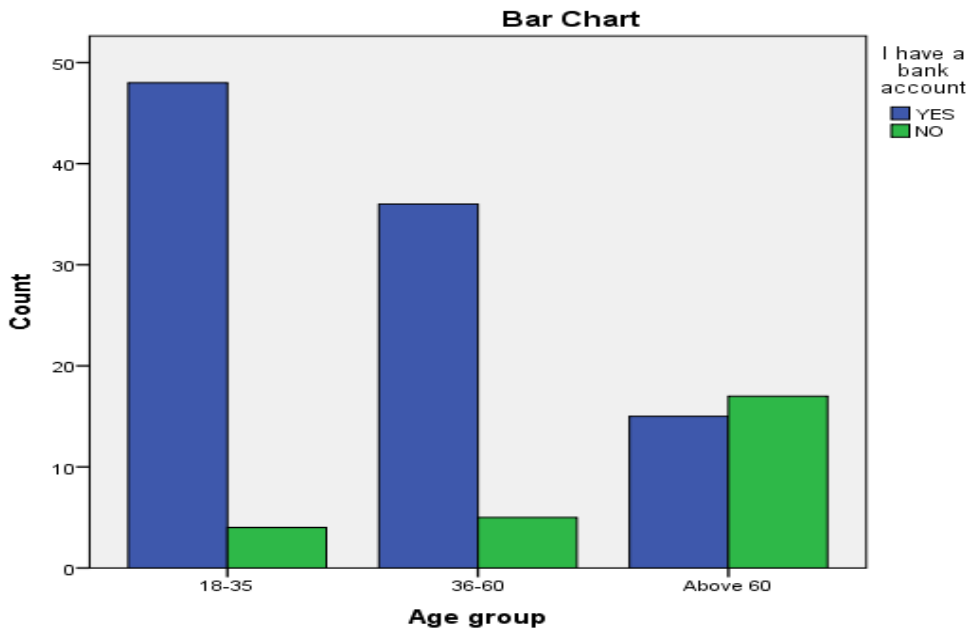
| | | I have a bank account | | Total | |
|-----------|----------------|-----------------------|------|-------|------|
| | | YES | NO | | |
| Age group | 18-35 | Count | 48 | 4 | 52 |
| | | Expected Count | 41.2 | 10.8 | 52.0 |
| | 36-60 | Count | 36 | 5 | 41 |
| | | Expected Count | 32.5 | 8.5 | 41.0 |
| | Above 60 | Count | 15 | 17 | 32 |
| | | Expected Count | 25.3 | 6.7 | 32.0 |
| Total | Count | 99 | 26 | 125 | |
| | Expected Count | 99.0 | 26.0 | 125.0 | |

Table No.5 Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|--------------------------------------|
| Pearson Chi-Square | 27.563 ^a | 2 | .000 |
| Likelihood Ratio | 24.978 | 2 | .000 |
| Linear-by-Linear Association | 21.946 | 1 | .000 |
| N of Valid Cases | 125 | | |

a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 6.66.

Figure No.2 Age Group and having an Independent Bank Account



As per Table No.4 and Table No.5 independence Chi-square test is applied after fulfilling the assumptions of interdependence observation and as expected frequency in each cell is above 5. Pearson chi-square (2) =27.563, P(value)<.05 indicating an association between having a bank account and Age group.

As per Figure No. 2, it can be seen that women belonging to the age group 18-35 (Daughters) almost all had bank accounts followed by mid-age women of 30 to 60 years, and the majority of senior women of above 60 years of age claimed absence of bank account.

**Table No.6 CROSSTABULATION
Age Group and Employment Status**

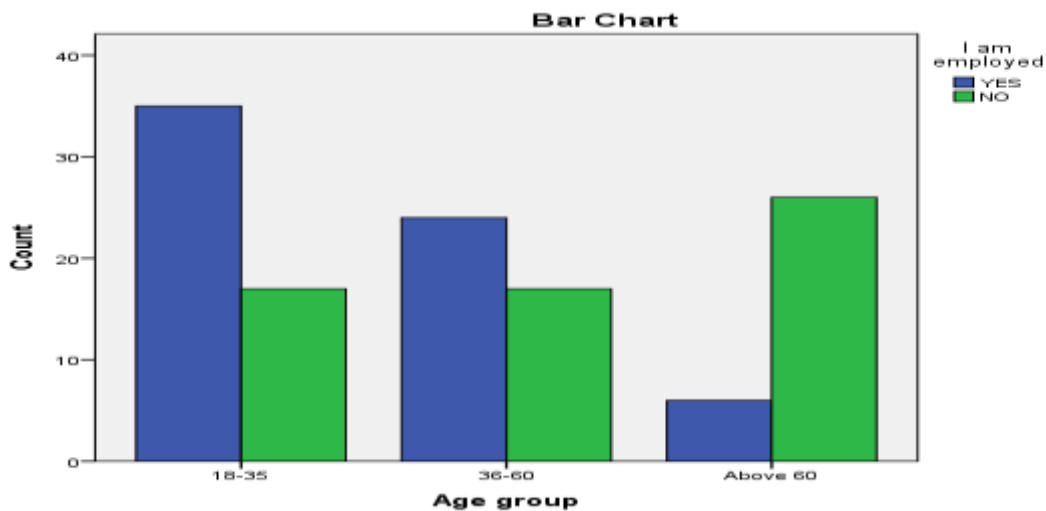
| | | I am employed | | Total | |
|-----------|----------|----------------|------|-------|-------|
| | | YES | NO | | |
| Age group | 18-35 | Count | 35 | 17 | 52 |
| | | Expected Count | 27.0 | 25.0 | 52.0 |
| | 36-60 | Count | 24 | 17 | 41 |
| | | Expected Count | 21.3 | 19.7 | 41.0 |
| | Above 60 | Count | 6 | 26 | 32 |
| | | Expected Count | 16.6 | 15.4 | 32.0 |
| Total | | Count | 65 | 60 | 125 |
| | | Expected Count | 65.0 | 60.0 | 125.0 |

Table No.7 Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 19.758 ^a | 2 | .000 |
| Likelihood Ratio | 20.839 | 2 | .000 |
| Linear-by-Linear Association | 17.017 | 1 | .000 |
| N of Valid Cases | 125 | | |

a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 15.36.

Figure No. 3 Age Group and Employment Status



As per Table No.6 and Table No.7, the independence Chi-square test is applied after fulfilling the assumptions of interdependence observation and as the expected frequency in each cell is above 5. Pearson chi-square (2) =19.758, P(value)<.05 indicating an association between employment and Age group. As per Figure No.3, it can be seen that for women belonging to the age group 18-35 years (Daughters) almost everyone is allowed to work and earn to support their family followed by mid-age women of 30 to 60 years (Mothers). However senior women above 60 years of age group were the maximum that were not employed.

**Table No.8 CROSSTABULATION
Age Group and Status of Working/Worked in Unorganized Sectors**

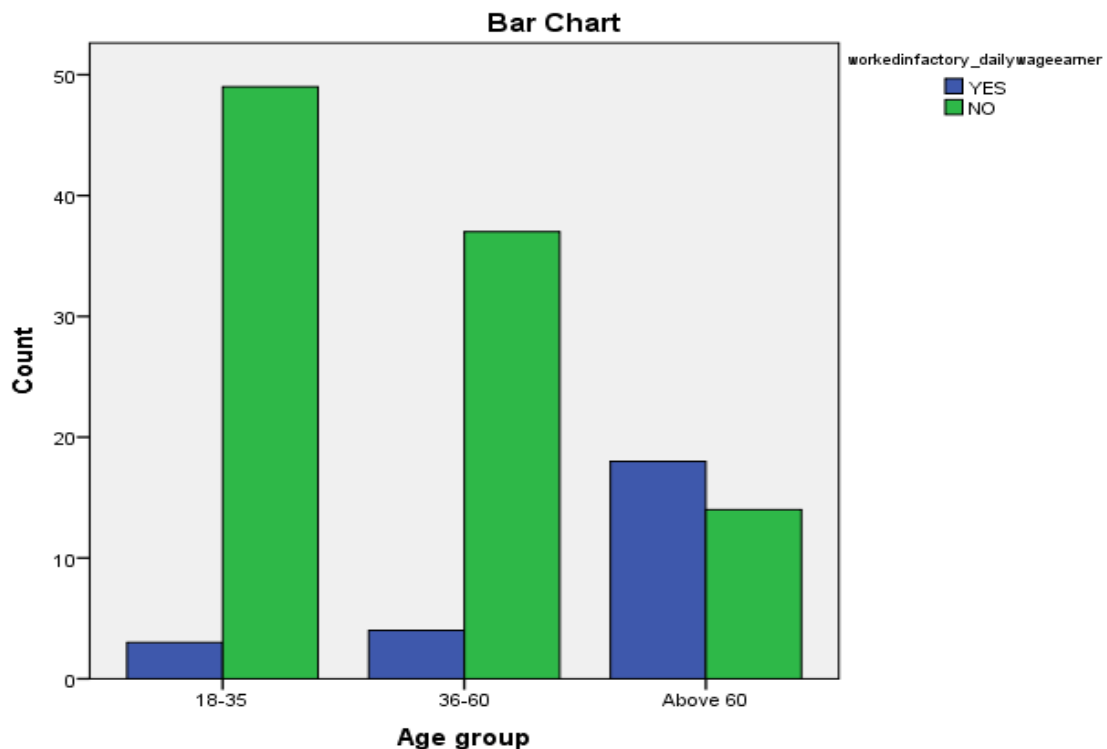
| | | Worked in unorganized sectors like domestic work, daily wage earner in tailoring work, and bindi & tikkli making work | | Total | |
|-----------|----------|---|------|-------|-------|
| | | YES | NO | | |
| Age group | 18-35 | Count | 3 | 49 | 52 |
| | | Expected Count | 10.4 | 41.6 | 52.0 |
| | 36-60 | Count | 4 | 37 | 41 |
| | | Expected Count | 8.2 | 32.8 | 41.0 |
| | Above 60 | Count | 18 | 14 | 32 |
| | | Expected Count | 6.4 | 25.6 | 32.0 |
| Total | | Count | 25 | 100 | 125 |
| | | Expected Count | 25.0 | 100.0 | 125.0 |

Table No.9 Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 35.552 ^a | 2 | .000 |
| Likelihood Ratio | 32.087 | 2 | .000 |
| Linear-by-Linear Association | 27.700 | 1 | .000 |
| N of Valid Cases | 125 | | |

a. 0 cells (0.0%) have an expected count of less than 5. The minimum expected count is 6.40.

□

Figure No. 4 Age Group and Status of Working/Worked in Unorganized Sectors

As per Table No.8 and Table No.9 independence Chi-square test is applied after fulfilling the assumptions of interdependence observation and as expected frequency in each cell is above 5. Pearson chi-square (2) =35.552, $P(\text{value}) < .05$ indicating an association between working/worked in unorganized sectors like domestic work, daily wage earner in tailoring work, and bindi & tikkli work, and Age group.

As per Figure No.4, it can be seen that women belonging to the age group 18-35 years (Daughters) majority of the women claimed that they did not work/worked in unorganized sectors like domestic work, daily wage earner in tailoring work and bindi & tikkli work followed by mid-age women of 30 to 60 years (Mothers). Although the majority of employed senior women of above 60 years of age group claimed their job profile in the unorganized sectors like domestic work, daily wage earner in tailoring work, and bindi & tikkli making work.

**Table No.10 CROSSTABULATION
Age Group and Status of Working/Worked in Unorganized Sectors**

| | | Worked in unorganized sectors like domestic work, daily wage earner in tailoring work, and bindi & tikli work | | Total | |
|-----------|----------------|---|------|-------|------|
| | | YES | NO | | |
| Age group | 18-35 | Count | 3 | 49 | 52 |
| | | Expected Count | 13.3 | 38.7 | 52.0 |
| | 36-60 | Count | 8 | 33 | 41 |
| | | Expected Count | 10.5 | 30.5 | 41.0 |
| | Above 60 | Count | 21 | 11 | 32 |
| | | Expected Count | 8.2 | 23.8 | 32.0 |
| Total | Count | 32 | 93 | 125 | |
| | Expected Count | 32.0 | 93.0 | 125.0 | |

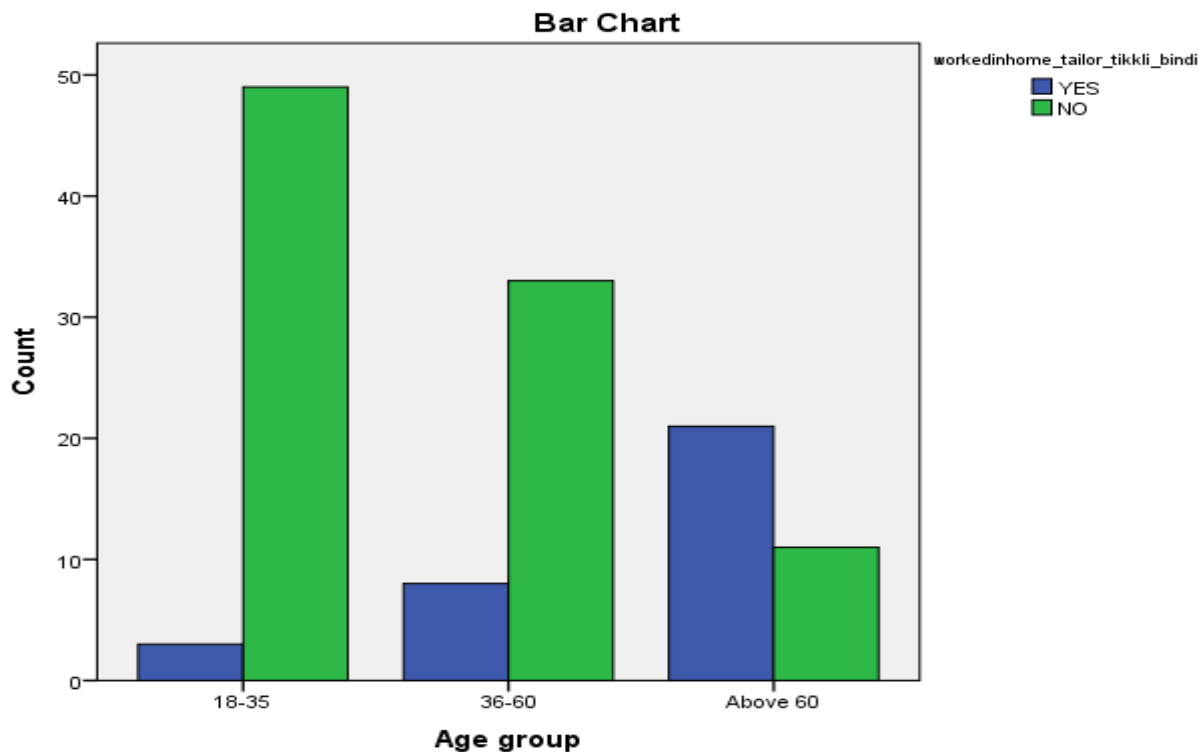
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Table No.11 Chi-Square Tests

| | Value | df | Asymptotic Significance (2-sided) |
|------------------------------|---------------------|----|-----------------------------------|
| Pearson Chi-Square | 38.450 ^a | 2 | .000 |
| Likelihood Ratio | 37.613 | 2 | .000 |
| Linear-by-Linear Association | 34.456 | 1 | .000 |
| N of Valid Cases | 125 | | |

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.19.

□

Figure No.5 Age Group and Status of Working/Worked in Unorganized Sectors

As per Table No.10 and Table No.11 independence Chi-square test is applied after fulfilling the assumptions of interdependence observation and as expected frequency in each cell is above 5. Pearson chi-square (2) =38.450, P(value)<.05 indicating an association between working/worked and Age group. As per Figure No.5, it can be seen that the maximum number of senior women belonging to the age group above 60 years (Grandmothers) were involved in unorganized work as domestic helpers, daily wage earners in tailoring work & in making of tikkli, bindi whereas young women of the age group of 18 to 30 years (Daughters) and mid-age women of 30 to 60 years (Mothers) were more into organized work.

CONCLUSION

The aforementioned study highlights a significant societal shift within the Muslim community in the Mumbai region, transitioning from traditional to modern paradigms, and from unorganized to organized structures, particularly concerning the financial independence of women. According to the findings, women below the age of sixty are notably achieving financial self-sufficiency. They maintain separate bank accounts and hold employment in the organized sector, indicative of their empowered status. Conversely, women aged sixty and above tend to rely on financial support from their families, evidencing a dependency trend. This demographic often engages in unorganized sector activities, with limited access to banking services.

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EMPOWERMENT THROUGH EDUCATION: A COMPREHENSIVE ANALYSIS OF MUSLIM- MANAGED HIGHER EDUCATION INSTITUTIONS IN INDIA

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Abstract

Education is a vital component of development and empowerment. Sadly, Muslims in India have low representation in education, especially in higher education. Various factors contribute to this issue, and one aspect that warrants examination is the role of community efforts in establishing and managing educational institutions. This study aimed to investigate these community efforts by analysing the number of institutions founded or managed by Muslims, their growth over time, regional disparities, and their enrolment status. To accomplish this, a rigorous method was employed to compile a list of higher education institutions established or managed by Muslims, utilising data from the AISHE, AICTE, NCMEI, and Muslim Educational Society groups. The study found that Muslim-managed institutions make up a small proportion of higher education institutions in India. Specifically, they represent only 2.1% of the universities and 2.6% of the colleges. Additionally, Muslims are disproportionately underrepresented in technical colleges, comprising only 16.6% of the total, compared to other minority groups, who hold an 83.4% share. The compound annual growth rate of Muslim-managed colleges was found to be 2.8%. Moreover, the number of colleges per lakh-eligible population (individuals aged 18-23) varies significantly across states, ranging from 4.9 in Uttar Pradesh to 1.8 in West Bengal, compared to the national average of 6.4. The data also suggest that Muslim students primarily opt for Undergraduate Programs (90.6%), followed by Postgraduate Programs (7.5%). Meanwhile, M.Phil. and PhD programs account for 0.02% and 0.17%, respectively. This underrepresentation can also be attributed to the limited availability of higher degree courses, as approximately 93.16% of colleges offer undergraduate programs, 37.75% offer postgraduate programs, and only 6.32% provide an M.Phil. and Ph.D. courses. The findings from this study shed light on the state of higher education in the Muslim community in India and highlight the need for targeted interventions from policymakers, educational stakeholders, and the community itself.

Keyword: Higher Education, Muslim, Marginalisation, Empowerment, India

Background

Education is universally acknowledged as a fundamental human right and a crucial catalyst for personal, social, and economic development. It empowers individuals by providing them with knowledge, nurturing critical thinking skills, and enabling their active participation in society. The transformative power of education is evident in its ability to shape attitudes, expand opportunities, and break the cycle of discrimination and inequalities. Nonetheless, the low enrolment of Muslims in the education system poses a significant barrier to their socioeconomic advancement (Sachar Committee Report, 2006).

The Sachar Committee report of 2006 highlighted the glaring disparities faced by Muslims, revealing their disadvantaged position across various development indicators, even falling behind Scheduled Castes (SC) and Scheduled Tribes (ST). Despite the passage of 17 years since the release of the Sachar committee report, little progress has been made, but substantial challenges persist.

Despite constituting 14% of India's population, Muslims continue to be underrepresented in higher

education. Recent data from the All-India Survey of Higher Education (AISHE) for the academic year 2021-22 underscores this reality, indicating that their enrolment in higher education is only 4.6%, even lower than the SCs and STs, which have 14.7% and 5.6% enrolled students, respectively. Within institutions of national importance, such as IITs, IIITs, IISERs, NITs, and IIMs, the situation is even dire, with only 1.92% of Muslim students enrolled (AISHE 2021-22).

Even 17 years after the Sachar Committee report, not much progress has been made. In 2006, when the Sachar Committee report was released, Muslim enrolment was 3.6%. Despite efforts to improve this number, the first AISHE report from 2012-13 indicated that Muslim enrolment had only increased by 0.6% after six years. A decade later, the AISHE report reported an additional increase of only 0.4%. In contrast, other socially disadvantaged groups such as SCs and STs have made significant progress, with their enrolment increasing from 2.4% in 2006 to 14.7% and 5.6% in 2021-22, respectively. This glaring underrepresentation not only hampers the socio-economic progress of Muslim communities, but also impedes the overall development of the nation.

Several factors contribute to the exclusion of Muslims from higher education, including, but not limited to, neglect on the part of the state, discrimination, financial hardship, and communal tension (Tabish, K. Mohammad, 2017 & Sachar Committee Report, 2006). Despite these challenges, a commonly overlooked yet significant factor in the low representation of Muslims in higher education is the absence of concerted efforts by the community itself to establish and manage institutions aimed at promoting education among its members. This study aimed to analyse such efforts to provide a comprehensive understanding of the state of Muslim-managed higher education institutions, which could be used in policy making and advocacy.

Objective

The aim of this study is to investigate the number of higher education institutions established and managed by Muslims in each state across the country. This study analyses the growth of higher education institutions over time, as well as the distribution of students by gender, caste, and religion. Additionally, it examines the demographics of these institutions, the level of education they offer, and the range of available programs. By shedding light on these critical factors, this study provides valuable insights into the state of higher education institutions of Muslim minorities in the country. To the best of my knowledge, this is the first study of its kind to explore the state of Muslim-managed higher education institutions in India.

Method

This study adopted a rigorous mechanism for listing all such institutions in a country affiliated with a Muslim minority. The list includes all such institutions that have been granted Muslim minority status by the government or founded by Muslims or Muslim groups. The mechanism adopted to update the list of institutions are:-

Identifying Muslim institutions through the list of institutions provided by All India Council for Technical Education (AICTE) – 2022-23

Identifying Muslim institutions through the All India Survey on Higher Education (AISHE) database of higher education institutions (2020-21 survey database)

Identifying Muslim institutions through National Commission for Minority Educational Institutions

(NCMEI) database

Identifying institutions through Muslim Education Society Groups This study was conducted between January 2023 and June 2023. Findings

Number of Higher Education Institutions

From various sources, a total of 1,155 colleges and 23 universities were identified. This accounts for only 2.6% of the total number of colleges and 2.1% of the total number of universities listed in the 2020-21 AISHE database, which includes 1,113 universities and 43,796 colleges.

Technical Colleges

Among the 1,155 Muslim-managed colleges, 141 were technical colleges registered with the All-India Council for Technical Education (AICTE). In contrast, the other minority groups collectively possessed 710 AICTE-registered colleges, accounting for 83.4% of all minority institutions. Notably, while Muslims constitute 73.4% of all minority groups, their representation in technical colleges is just 16.6%. Conversely, other minority groups, comprising 26.6% of the population, held an 83.4% share of technical colleges (Fig. 1). These figures highlight the concerning state of education among Muslims.



Figure 1: Share in technical College vs Share in Population

Number of Colleges per Lakh Population

The number of colleges per lakh eligible population (population in the age-group 18-23 years) varies significantly across states, ranging from 4.9 in Uttar Pradesh to 1.8 in West Bengal, compared to the national average of 6.4 (Fig. 2). This indicates that at the national level, each college serves a substantial population of over 15,000 students. However, it is noteworthy that a substantial proportion (nearly 62.8%) of Muslim colleges enrol 500 students or fewer (Fig. 3)



Figure 2: State-wise Colleges per Lakh Population

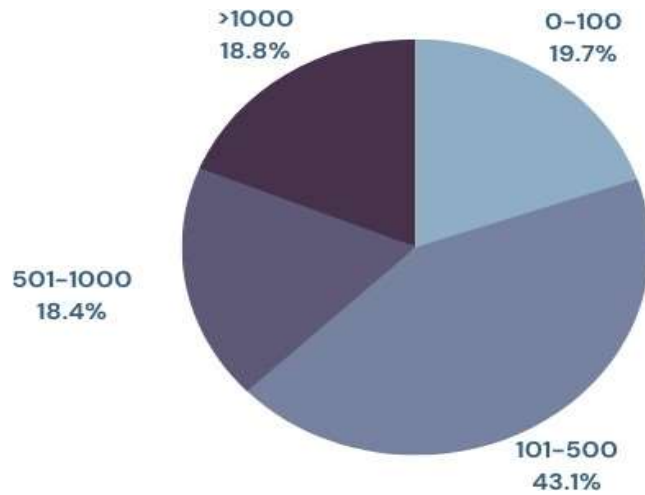


Figure 3: Enrolment Strength in Colleges

TABLE 2: COLLEGES IN THE TOP 10 STATES WITH HIGH MUSLIM POPULATIONS

| S.No | State Name | Total Muslim Population* (in Million) | No. of Colleges |
|------|-----------------|---------------------------------------|-----------------|
| 1 | Uttar Pradesh | 38.4 | 209 |
| 2 | West Bengal | 24.6 | 49 |
| 3 | Bihar | 17.5 | 48 |
| 4 | Maharashtra | 12.9 | 150 |
| 5 | Assam | 10.6 | 13 |
| 6 | Kerala | 8.8 | 211 |
| 7 | Jammu & Kashmir | 8.5 | 40 |
| 8 | Andhra Pradesh | 8.1 | 51 |
| 9 | Karnataka | 7.9 | 138 |
| 10 | Rajasthan | 6.2 | 22 |

TA *Source of Muslim Population - Census 2011

| S.No | State Name | Total Muslim Population* (in Million) | No. of Colleges |
|------|-----------------|---------------------------------------|-----------------|
| 1 | Kerala | 8.8 | 211 |
| 2 | Uttar Pradesh | 38.4 | 209 |
| 3 | Maharashtra | 12.9 | 150 |
| 4 | Karnataka | 7.9 | 138 |
| 5 | Telangana | 4.4 | 79 |
| 6 | Tamil Nadu | 4.2 | 70 |
| 7 | Andhra Pradesh | 8.1 | 51 |
| 8 | West Bengal | 24.6 | 49 |
| 9 | Bihar | 17.5 | 48 |
| 10 | Jammu & Kashmir | 8.5 | 40 |

State with Highest Number of Colleges The top 10 states in terms of the number of Colleges in India are Kerala, Uttar Pradesh, Maharashtra, Karnataka, Telangana, Tamil Nadu, Andhra Pradesh, West Bengal, Bihar and Jammu & Kashmir. These ten states account for 90.47% of the total colleges in the country (Table 1). In terms of colleges per lakh population, Kerala had the highest number, followed by Tamil Nadu and Karnataka (Table 2).

Increase in Number of Colleges over the Years In 1947, following India's independence, there were only 17 Muslim colleges in the country. However, over the course of 75 years, this number increased to 1,155. This increase represented a compound annual growth rate of 2.8%. Examining the data further, it is evident that the decade–2001-2010 experienced the highest growth in the number of colleges, while the period– 2011-2020 recorded the lowest growth rate (Fig. 4).

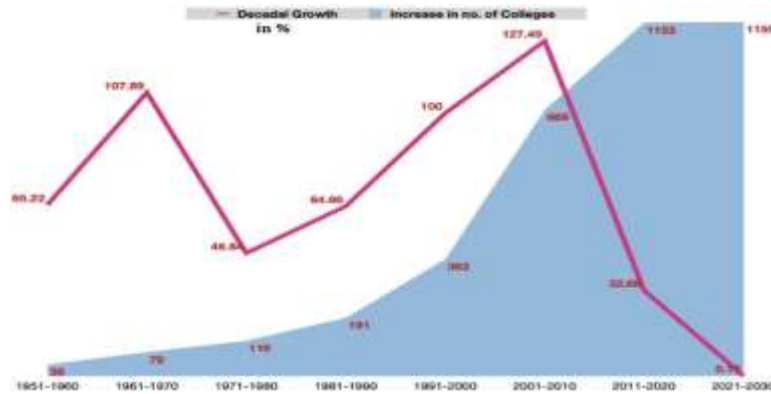


Figure 4: Growth in Number of Colleges

Level of Programme and Courses

Most of the colleges (93.16%) run undergraduate-level programs and only 6.32% run PhD programs (Fig. 5). Approximately 51% of colleges provide only undergraduate programs, and no other programs. Additionally, most colleges offer Art, Science and Commerce courses (Fig. 6). There are 48.13% colleges that run only single programs, and among these, 39.15% run only B.Ed. programme (Fig. 7).

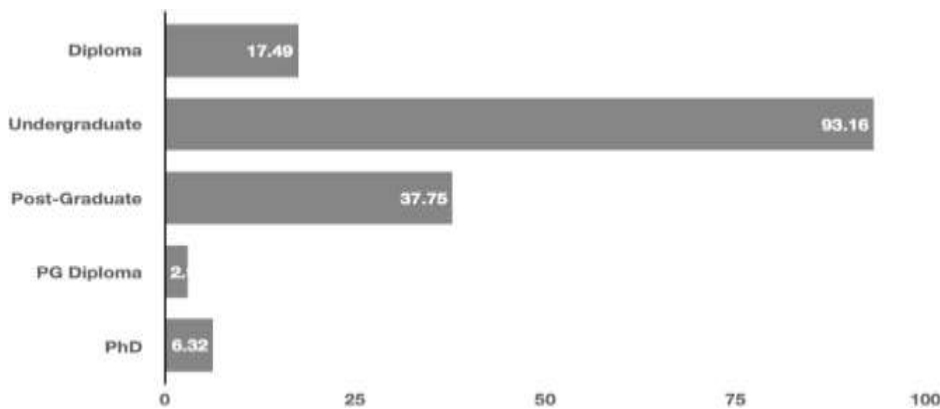


Figure 5: Level of Education in Colleges (in %)

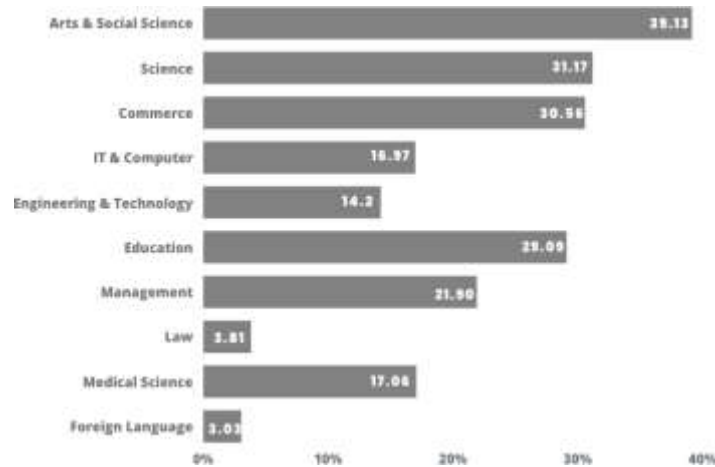


Figure 6: Course Offered in Colleges (in %)

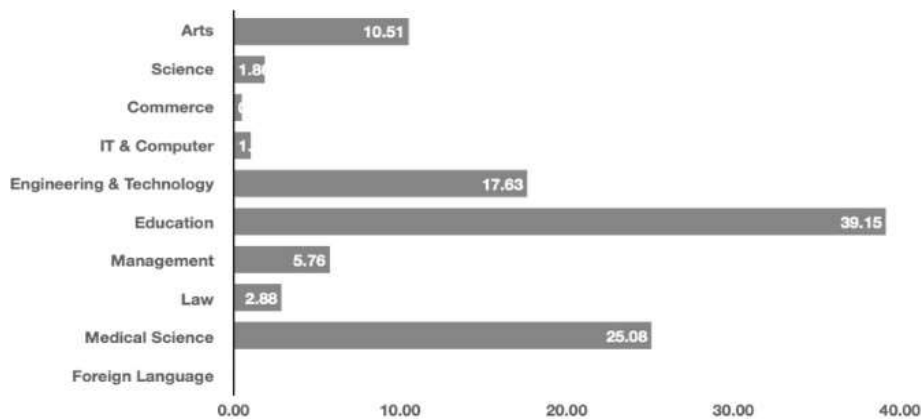


Figure 7: Only Single Program Offered in Colleges (in %)

Management and Location of Colleges

Among the 1,155 colleges surveyed, a substantial percentage of 83.1% were private (unaided) institutions and 10.6% were private (aided) colleges. Government colleges accounted for 3.9% of the total, with the remaining colleges operated by local bodies (Fig. 8). A significant proportion of colleges (57.8%) were situated in rural areas, while 42.2% were located in urban areas (Fig. 9).

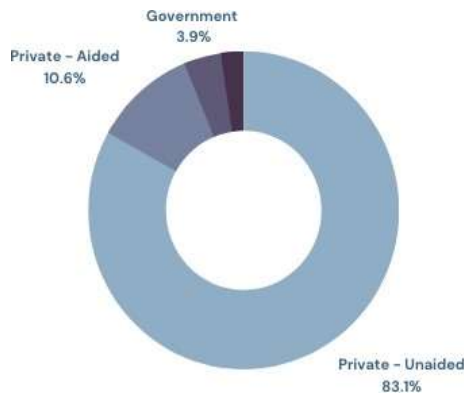


Figure 8: Management of Colleges

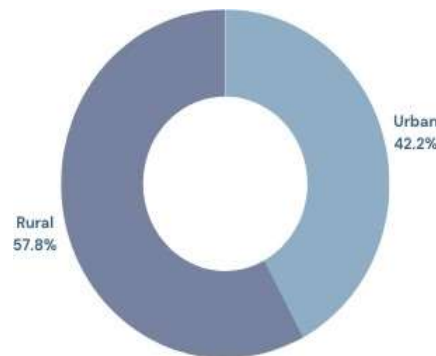


Figure 9: Location of Colleges

Strength of Colleges

The majority of colleges had relatively small enrolment numbers. Approximately 19.7% of colleges had an enrolment of fewer than 100 students, while 43.1% of colleges had a student strength between 101 and 500. This indicates that 62.8% of colleges enrol 500 students or fewer (Fig. 10).

Enrolment Overall Enrolment

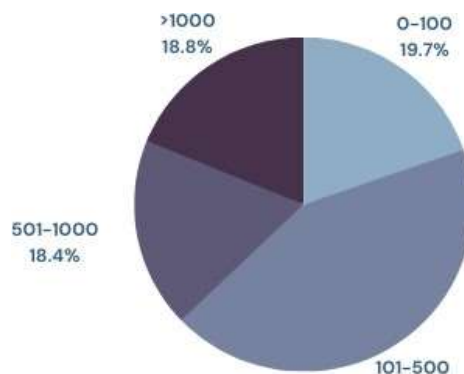


Figure 10: Strength of Colleges

The data revealed that among the students enrolled in colleges, the majority (89.3%) were pursuing undergraduate programs, while only 8% were enrolled in postgraduate courses. Representation of students in Phil. and Ph.D. programs were even lower, accounting for less than 1% (Fig. 11). Regarding Muslims,

it was found that following the overall pattern, Muslim students predominantly opted for Undergraduate Programs (90.6%). The estimated enrolment for Postgraduate Programs was 7.5%, while M. Phil. and PhD programs accounted for 0.02% and 0.17%, respectively (Fig. 12). The data emphasise the insufficient representation of students in research-oriented courses, such as Phil. and Ph.D. This underrepresentation can also be attributed to the limited availability of such courses, with approximately 93.16% of colleges offering undergraduate programs, 37.75% offering postgraduate programs, and only 6.32% providing an M.Phil. and PhD courses (Fig. 5).

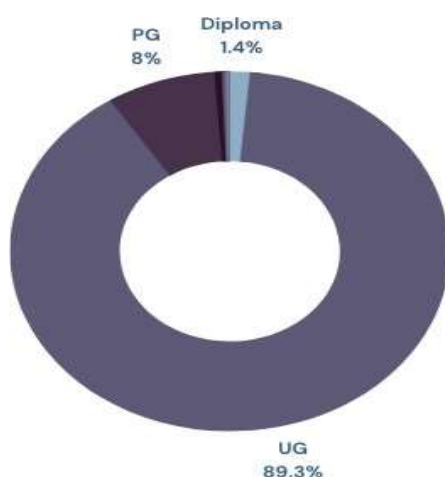


Figure 11: Overall Enrolment across Programs

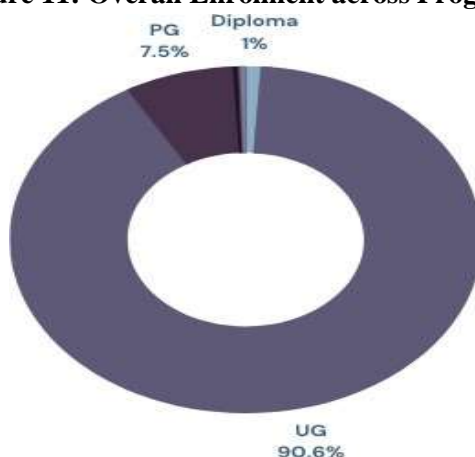


Figure 12: Muslim Student's Enrolment across Programs

Religion and Gender-wise Enrolment

According to the estimated number of enrolled students, the Hindu community constitutes the majority, with 55.1% of the students, followed by the Muslim community (Fig. 13).

In terms of gender distribution, female students surpassed male students in all religious communities. A higher proportion of female students in enrolment was observed within the Other Minority groups, followed by the Muslim community (Fig. 14). However, there was a noticeable difference between college

and university regarding gender distribution. In colleges, female students outnumber male students across all religious communities, whereas in universities, the opposite is observed, with male students surpassing female students across religious communities.

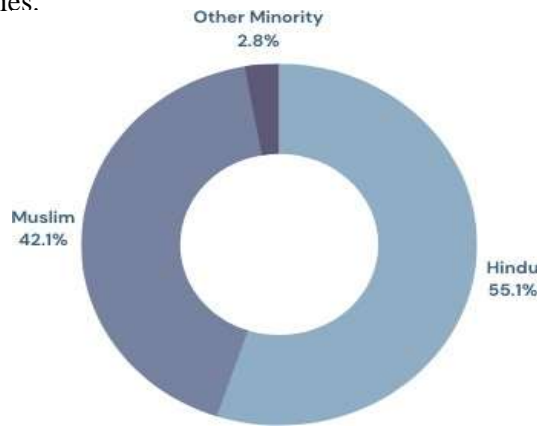


Figure 13: Religion-wise Enrolment

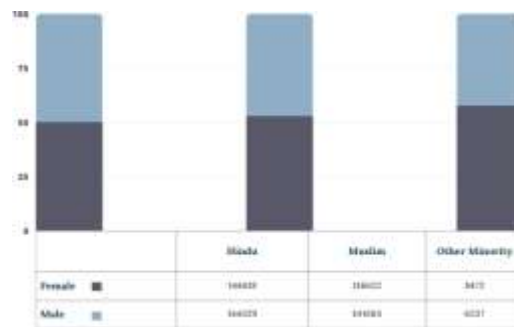
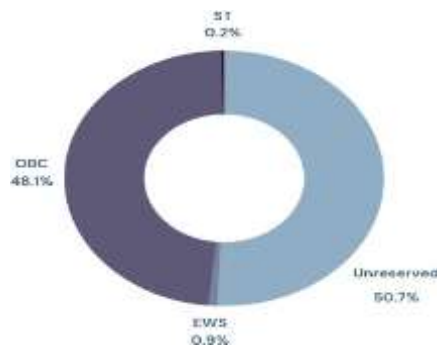


Figure 14: Gender-wise Enrolment

Social Group wise Enrolment

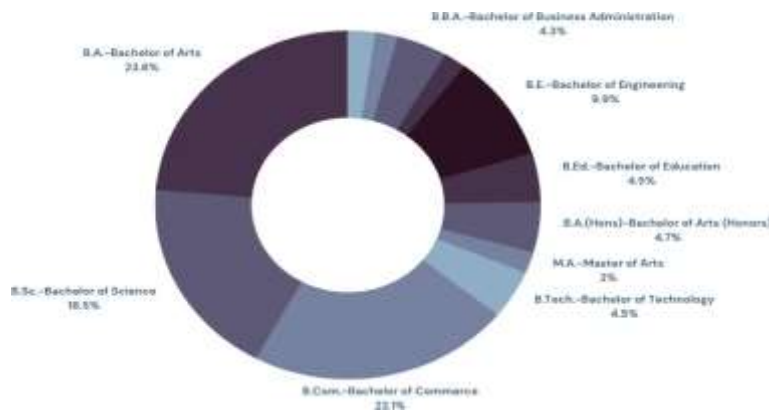
Among the total estimated cohort of enrolled students, the largest portion was represented by students in the unreserved category, followed by students in the OBC category (Fig. 15).



Programme-wise Enrolment

In alignment with the overall student distribution across

Figure 15: Social Group wise Enrolment (Muslim Student)



programs, the majority of Muslim students are also enrolled in the Bachelor of Arts, Science, and Commerce programs. These three courses collectively encompass 64.2% of the total student enrolment among Muslim students (Fig. 16).

Figure 16: Program wise Enrolment

Discipline-wise Enrolment

After examining the distribution of Muslim student enrolment in various fields of study, it is evident that Arts, Science, and Commerce disciplines have the highest number of students, followed by Engineering & Technology. Arts, Science, and Commerce disciplines together comprise 58.32% of the overall student enrolment (Fig. 17).

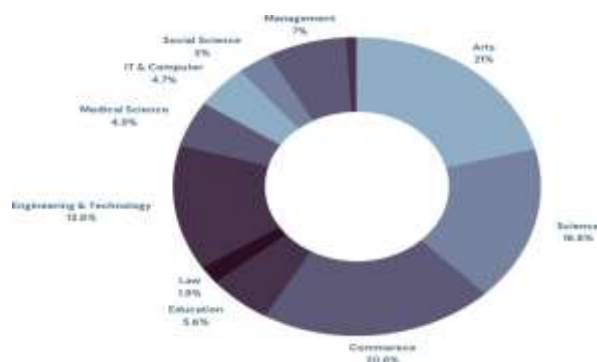


Figure 17: Discipline wise Enrolment

Gross Enrolment Ratio (GER)

The Gross Enrolment Ratio (GER) of Muslims in higher education, is calculated using population projections from the 2011 Census for the 18-23 age group. The GER for Muslim students in colleges is estimated to be 1.23, while in universities, it is significantly lower at

0.23. When these figures are combined, the overall GER for Muslims in higher education amounts to 1.46 (Fig. 18).

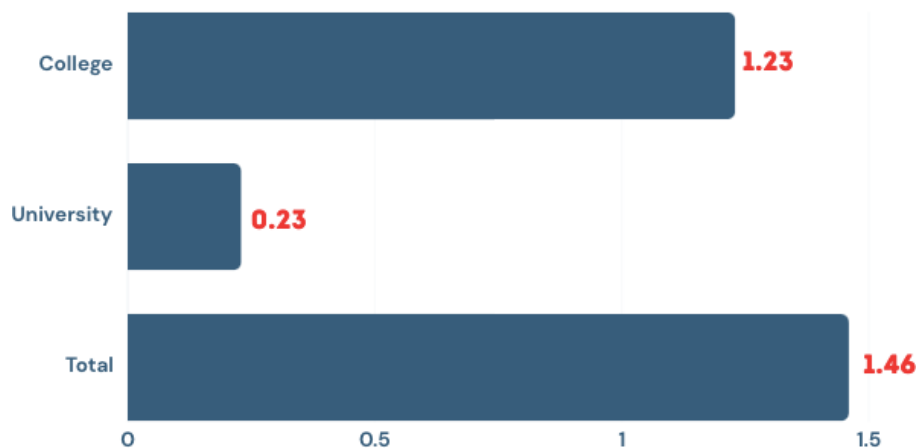


Figure 18: Gross Enrolment Ratio of Muslim Students in Muslim managed Higher Education Institutions

Discussion

The findings of this study highlight several salient points regarding the state of higher education in the Muslim community in India. Firstly, the low representation of Muslim-managed institutions, comprising merely 2.1% of universities and 2.6% of colleges, highlights an evident gap in educational infrastructure compared to their demographic presence. This disparity gives rise to significant questions regarding the availability and inclusivity of higher education opportunities for the Muslim community as well as the initiatives taken by community leaders in establishing academic institutions. Furthermore, the disparity between technical education institutions is particularly striking. Despite constituting a significant portion of the minority population, Muslims exhibit a disproportionately low presence in technical colleges, claiming only 16.6% share. This disparity is notably pronounced when compared with other minority groups, which command an 83.4% share of technical institutions. Moreover, the varied distribution of colleges across states emphasises notable differences in educational access at the regional level. Differences in the number of colleges per lakh population highlight inequalities in educational resources, and indicate the level of interest and opportunities within each area. Notably, Kerala, known for its high literacy rates, has the highest number of colleges per lakh population compared with other states.

Enrolment patterns further elucidate nuanced dynamics within the educational landscape. The predominance of smaller colleges with limited enrolments, coupled with a predominant focus on undergraduate programs, poses challenges for accommodating the educational needs of the Muslim community. Additionally, gender and social group representation in enrolment patterns reveal complex socioeconomic dynamics that influence educational access. While female students exhibit higher enrolment rates across colleges, universities portray a contrasting trend, with male students predominating. Such disparities necessitate nuanced approaches to address the underlying socioeconomic barriers affecting educational access and inclusivity among diverse demographic groups.

Conclusion:

The empirical insights provided by this study offer critical insights into the landscape of higher education

in the Muslim community in India. The documented disparities in institutional representation, technical education participation, geographical distribution, and enrolment patterns underscore the multifaceted challenges impeding equitable access to higher education and the inclusive development of the nation as a whole. These challenges require concerted efforts from policymakers, educational stakeholders, and the community to formulate targeted interventions.

Acknowledgement

This is to acknowledge the contributions of the Centre for Study and Research (CSR), Delhi, and Nous Network, Delhi, in facilitating this study. The collaborative effort between CSR and the Nous Network was instrumental in conducting this study. Special thanks to Prof. Mohammad Rizwan from CSR and Ali Javed from the Nous Network.

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EMPOWERING WOMEN ECONOMICALLY: A STUDY OF MGNREGA'S IMPACT ON WOMEN'S ECONOMIC EMPOWERMENT IN KERALA

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) stands as a cornerstone of social welfare initiatives in India, offering rural households a minimum of 100 days of wage employment annually. This paper investigates MGNREGA's impact on women's economic empowerment in Kerala, a state recognized for its progressive social policies. Through a comprehensive examination of historical contexts, governmental initiatives, and socioeconomic dynamics, the study highlights the significance of MGNREGA in fostering gender equality and empowering women in Kerala. Findings indicate significant improvements in women's income, savings and investment habits, purchasing power, and capacity to meet educational, healthcare, and personal expenses post-MGNREGA participation. Moreover, reductions in variability suggest enhanced stability and consistency in women's economic conditions. These results underscore MGNREGA's effectiveness in promoting women's economic autonomy and socio-economic well-being in Kerala. However, challenges such as unequal access to resources and decision-making roles persist, necessitating targeted interventions for sustained empowerment. Based on the findings, recommendations are proposed to further enhance women's economic empowerment within MGNREGA, including the facilitation of micro-enterprises, access to financial services, skill development programs, formation of women's self-help groups, and digital literacy initiatives. Overall, this research contributes to a deeper understanding of MGNREGA's role in women's economic empowerment and informs evidence-based policies and strategies for inclusive development in Kerala and beyond.

Keywords: MGNREGA, economic empowerment, women, Kerala, rural development, gender equality, socio-economic status, livelihood security

1.1 Introduction

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) stands as one of India's most significant social welfare schemes, aimed at providing livelihood security to rural households by guaranteeing at least 100 days of wage employment in a financial year. Since its inception in 2005, MGNREGA has played a pivotal role in enhancing the socio-economic status of marginalized communities, particularly women, across various states in India. In the context of Kerala, a state known for its progressive social policies, the implementation of MGNREGA has had a profound impact on empowering women and fostering gender equality.

In India, historical accounts depict women's equality with men in ancient times, including their access to education. However, during the medieval period, women's status declined significantly. Despite being one of the first countries to grant women the right to vote, women in India continue to face

marginalization and nepotism, impeding their full participation in society. The Indian Constitution, guarantees equal rights for men and women, aiming for gender equality in various spheres. Over the years, government initiatives and policies, such as the Central Social Welfare Board and the Directive Principles of State Policy, have aimed at empowering women through various schemes and laws. Recent efforts, including the 73rd and 74th Amendment Acts providing reservation for women in elected bodies and the Domestic Violence Act of 2005, have further bolstered women's rights and protection. Through successive Five Year Plans, the focus has shifted towards holistic empowerment strategies, including social, economic, and gender justice aspects, with recent emphasis on vulnerable groups such as single, aged, and widowed women

During the Sangam period, Kerala was part of the Chera, Chola, and Pandya Empires, where women's chastity was esteemed; however, feudalism and oppressive practices like slavery and the Devadasi system prevailed during the 15th and 16th centuries. Slavery was abolished in the mid-19th century, but the medieval era saw the degradation of women's status due to the caste system and oppressive customs. Social reform movements, missionary interventions, and progressive rulers gradually improved conditions. Land reforms and transition to nuclear families alleviated burdens, while women actively participated in the freedom struggle. Initiatives like Social Welfare Extension Centers and the Kerala State Women's Development Corporation were launched for empowerment. Microfinance institutions and programs like Kudumbashree played a significant role, despite debates over their impact. Kudumbashree's success lies in its wide coverage and focus on microcredit, entrepreneurship, and empowerment. Through initiatives like women in agriculture programs, women found economic autonomy in agriculture-related enterprises, contributing to overall empowerment in Kerala

1.2 Statement of the Problem

Despite the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Kerala, aimed at providing economic security to rural households, questions persist regarding the extent to which women are economically empowered through their participation in the program. Economic empowerment, particularly for women, remains a critical issue, with concerns arising over the equitable distribution of employment opportunities, fair wages, and the overall impact of MGNREGA on improving women's financial independence in Kerala. Additionally, while the program strives to alleviate poverty and enhance livelihoods, there is a need to assess whether MGNREGA effectively addresses the unique economic challenges faced by women in Kerala, including limited access to resources, unequal pay, and barriers to decision-making roles within the program. Understanding the specific economic empowerment outcomes of women participating in MGNREGA in Kerala is essential for identifying gaps, formulating targeted interventions, and maximizing the program's potential to uplift marginalized communities. Therefore, a comprehensive examination of the economic empowerment of women through MGNREGA in Kerala is imperative to inform evidence-based policies and strategies aimed at fostering gender equity and inclusive economic growth in the state.

1.3 Significance of the Study

This study holds significant importance in examining the economic empowerment of women through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Kerala, particularly within the context of the program's implementation in a region known for its progressive

social policies. By scrutinizing the specific mechanisms through which women experience economic empowerment within MGNREGA, the research aims to provide vital insights into its transformative potential. Through analysis of women workers' lived experiences, the study seeks to identify key factors influencing economic empowerment, including income generation, savings, investment habits, and access to resources. The findings are poised to inform evidence-based policy interventions to enhance the economic benefits of MGNREGA for women, addressing gender disparities in employment, promoting equal wages, and strengthening women's participation in decision-making processes. Ultimately, by unraveling the complexities of economic empowerment within MGNREGA in Kerala, this research endeavors to contribute to more inclusive and equitable development, paving the way for sustainable progress and social justice in rural communities.

1.4 Objective of the Study

The objective of this research is to measure the empowerment achieved by women workers through their involvement in the 100 days of work schedule per financial year under Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) in Kerala.

1.5 Research Methodology

The research methodology employed in this study is both descriptive and explanatory in nature, aiming to provide a comprehensive understanding of the empowerment of women workers through the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) in Kerala.

Data Collection

Both primary and secondary data sources were utilized for this study. Primary data were collected from women workers who have actively participated in the MGNREG programme for a minimum of five consecutive years and have completed 100 days of work in a financial year. A convenience technique was employed to select respondents meeting these criteria.

Primary Data Collection Methods

Structured interviews conducted with the selected women workers to gather insights into the levels of empowerment achieved through MGNREGP. The data collection process was conducted in adherence to ethical guidelines, ensuring confidentiality and voluntary participation.

Secondary Data collection method

Secondary data sources included literature from books, journals, working papers, published reports from the Ministry of Rural Development Department, official websites of the Ministry of India, Mahatma Gandhi National Rural Employment Guarantee Programme, as well as various study reports of the Planning Board, Rural Departments, and other recognized agencies. These secondary sources provided contextual background information, policy analysis, and insights into the implementation and outcomes of MGNREGP in Kerala.

1.6 Data Analysis and Interpretation

In examining the economic empowerment of women through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in Kerala, data analysis and interpretation play a crucial role in understanding the program's impact on various socio-economic indicators. Table 1.1 presents key metrics before and after women's participation in MGNREGA, offering insights into their income, savings, purchasing power, and capacity to meet essential expenses.

Table 1.1 Mean and Standard Deviation before and after joining MGNREGA

| | Before Joining | | After joining | |
|--|----------------|-------|---------------|-------|
| | mean | SD | Mean | SD |
| Income of women | 2.889 | 0.989 | 5.289 | 0.693 |
| Savings and investment habit of women | 2.589 | 0.969 | 4.689 | 0.898 |
| Women capacity to purchase household durables | 2.698 | 0.789 | 4.896 | 0.897 |
| Capacity to meet educational expense of children | 3.365 | 1.698 | 5.108 | 0.693 |
| Capacity to meet health care expense | 2.879 | 0.989 | 4.898 | 0.989 |
| Capacity to buy ornaments | 2.899 | 0.879 | 4.519 | 0.567 |

1. Income of women

Before joining MGNREGS, the mean income of women was 2.889 with a standard deviation of 0.989. After joining MGNREGS, the mean income increased significantly to 5.289 with a lower standard deviation of 0.693. This indicates a substantial increase in the average income of women along with reduced variability, suggesting more consistent earnings

2. Saving and investment habit of women

Prior to MGNREGS participation, women had a mean savings and investment habit score of 2.589 with a standard deviation of 0.969. After participating in MGNREGS, this score improved to 4.689 with a standard deviation of 0.898. This indicates a significant enhancement in the savings and investment habits of women, with slightly reduced variability.

3. Women capacity to purchase household durables

Before joining MGNREGS, the mean score for the capacity to purchase household durables was 2.698 with a standard deviation of 0.789. After participating in MGNREGS, this score increased to 4.896 with a standard deviation of 0.897. This suggests a notable improvement in women's ability to afford household durables, accompanied by a slight increase in variability.

4. Capacity to meet educational expense of children

Prior to MGNREGS participation, the mean score for the capacity to meet educational expenses of children was 3.365 with a relatively high standard deviation of 1.698. After joining MGNREGS, this score improved to 5.108 with a lower standard deviation of 0.693. This indicates a substantial increase in women's capacity to meet educational expenses, coupled with a significant reduction in variability.

5. Capacity to meet health care expense

Before MGNREGS participation, the mean score for the capacity to meet healthcare expenses was 2.879 with a standard deviation of 0.989. After participating in MGNREGS, this score increased to 4.898 with the same standard deviation of 0.989. This suggests a substantial improvement in women's ability to afford healthcare expenses, with no change in variability.

6. Capacity to buy ornaments

Prior to MGNREGS participation, the mean score for the capacity to buy ornaments was 2.899 with a standard deviation of 0.879. After participating in MGNREGS, this score increased to 4.519 with a

lower standard deviation of 0.567. This indicates a significant improvement in women's capacity to buy ornaments, along with reduced variability.

1.7 Findings and conclusion

The findings of this study reveal a significant positive impact of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) on the economic empowerment of women in Kerala. After participating in MGNREGS, women have experienced substantial improvements in various economic indicators such as income, savings and investment habits, purchasing power for household durables, capacity to meet educational and healthcare expenses, and ability to buy ornaments. The increase in mean scores across all these indicators signifies an enhancement in women's economic status and autonomy. Additionally, the reduction in standard deviations for most indicators indicates greater consistency and stability in their economic conditions after joining the MGNREGS program.

Overall, these findings underscore the effectiveness of MGNREGS in promoting economic empowerment among women in Kerala. By providing them with employment opportunities and enhancing their earning potential, MGNREGS has contributed significantly to improving the socio-economic well-being of women in the region. However, further research and policy interventions may be needed to address any remaining challenges and ensure sustained empowerment outcomes.

1.8 Suggestions

The following are the suggestion drawn from the study:

- Facilitate the establishment of women-led micro-enterprises and livelihood ventures by providing technical assistance, market linkages, and access to resources, thereby enabling women to pursue diverse income-generating opportunities beyond wage employment.
- Foster partnerships with financial institutions to provide women beneficiaries with access to credit, savings, and insurance services, enabling them to invest in income-generating activities, build assets, and cope with economic shocks.
- Implement targeted skill development programs within MGNREGA to equip women with marketable skills, thereby increasing their employability and earning potential beyond the program.
- Introduce digital literacy and training programs to enhance women's access to information and technology within MGNREGA. Providing access to mobile phones, internet connectivity, and digital platforms can empower women with knowledge about market prices, job opportunities, and financial management, thereby enhancing their decision-making capabilities and economic autonomy.

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EMPOWERING WOMEN AS CAREGIVERS: BALANCING ACT AND EMOTIONAL CHALLENGES IN CANCER CARE

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Abstract

The last few years there has been a significant increase in family members' involvement in managing patients' needs within the context of healthcare systems. In comparison to the health care system, care givers – the woman of the house, who are usually related to the elderly, assisting them physically, cognitively, emotionally without any financial assistance. Looking after the elderly at this stage can affect them as they have no resources, nor knowledge and they are not prepared for this role. 'Caregiver burden' as a concept has a multifaceted understanding. It includes any condition that affects the caregiver physically, emotionally, financially or socially at the time the person is involved in looking after the elderly. When the elderly patient's disease increases or worsens the burden of caregiver increases as physical and emotional support is needed more. The woman as a caregiver may be affected by not only the disease but also hospital policies, economic difficulties, accessibility and communication of health care services. Their quality of life may be compromised as while treating the elderly, the specialist also faces multiple challenges such as uncertainty diagnostics, under currents of multiple pathologies that are associated with the diagnosis. It leads to working with a treatment from uncertainty to risk or cure or complication. The specialist faces a delicate line of ethical issues when it comes to under-treatment or over-treatment. Therefore, doctor needs to be sensitive and empathic in conveying the reality to the elderly and the woman caregiver as one looks at the elderly, physical functioning and capabilities and past diagnosis. The present study focuses on terminally ill elderly and woman caregiver involvement in managing their needs. Working with uncertainty and risk leads to stress to her. Whether palliative care is an option or not as one may change one's attitude from cure to care.

Key words: *Elderly, End-of-life, women caregivers*

Introduction

United Nations study declares that the elderly population all over the world will increase significantly. Collectively, the number of people over the age of sixty across the globe will increase by nearly 370 million from 2015 to 2030 that is more than 60 percent. Additionally, the U.N. Department of Economic and Social Affairs, Population Division, claims that the ageing population of this century would exceed from the previous century and elderly population of sixty and above would be more than that of children five and below.

Elderly assessment and treatment are a joint affair of family, specialists in oncology and geriatrics. It's an integrated effort of symptom management, physical functioning and cure. Women as caregivers have a crucial role in providing care for the elderly, whether or not they are prepared for the challenges that come with it. They provide a range of services to meet the diverse needs of the elderly, including helping with

medication, arranging transportation for medical treatment, assisting with daily activities, and providing emotional support. Families may face additional stressors, such as changes in responsibilities and employment, disruptions in schedules, and frequent visits to medical clinics. Each individual responds to these stressors in their own unique way, and spouses may be particularly vulnerable due to their own frailty.

This could negatively affect woman caregivers' psychological, social, or physical health. There could be a disruption in social and economic life too. Psychological support and assistance are required at this time for patient and their spouse. If help is given that reduces the stress of frequent clinic visits, or long queues, or knowledge of available community resources, contact with health professionals would be appreciated at this time. Cancers in elderly persons are sometimes underdiagnosed because the resulting symptoms may be attributed to ageing, chronic diseases, or social and psychological problems. Therefore, cancers in elderly persons tend to be diagnosed at a more advanced stage as other symptoms may be more prominent. Decreased functioning is common among elderly cancer patients. Besides some show sign of having challenged daily activities and need support. Some elderly use external devices for their activities of daily living. The elderly population requires assistance not only with their physical well-being but also with their socio-psychological needs. Family members, along with the guidance of a geriatrician, can provide support and evaluate the overall physical, mental, and social capabilities of elderly cancer patients. Additionally, it is important to address the presence of other health conditions and geriatric syndromes such as immobility, instability, cognitive decline, weakened immune system, sensory impairments, insomnia, and social isolation. Various aspects need to be considered when managing and making decisions for an elderly individual with cancer, including the functioning of different body systems and appropriate therapeutic interventions. The provision of supportive care to the elderly patient is important to enhance the quality of life. It often entails recognising and managing pain effectively, relief from constipation, nutritional and hydration support, prevention and treatment of nausea and vomiting, and the treatment of fatigue and insomnia.

In addition, there should be psychological support for the patient and family, discussions concerning decisions on end-of-life care, and the eventual provision of palliative care. One needs to coordinate the family with oncologists, geriatricians, and physiotherapists to generate treatment plans for elderly cancer patients.

The elderly population requires assistance for moving physically and they need help with their socio-psychological well-being. With the help of family members and geriatrician assistance is provided physically and maintaining a positive mind set. Besides this, one needs to cater to other health issues and other conditions related to mobility, decline in balance, cognitive issues, weak immune system, audio-visual disorders, insomnia and loneliness. Not only managing these issues women as caregivers need to take decisions for the elderly person with regard to functioning of the body and other therapeutic treatments

Review of Literature

A balance in improving the health and quality of life of cancer patients from supporting the patient with daily activities to emotional support specially at difficult moments of life. It's the family that observe changes in the patient's condition while caring for the sick which is a long-term care and assisting in

developing treatment plans, making decisions, and implementing some parts of treatment. When it comes to end-of-life care, professionals cater on the patient rather than the family members. The care giver may be helpless at times and but are not passive observers but take active part in the treatment of the patients and make decisions for them too (Lee. 2001). When the family cannot manage the patient effectively, their inability could lead to negative impact on the patient (Fox-Wasylyshyn et al., 2005). Therefore, its essential to understand family's attitude towards death and other feelings like fear panic and anxiety as affects the condition of the patient (Ha, 2004; Sung, 1996). Women as Caregivers who provide support to the elderly with cancer play a crucial role in enhancing the quality of life for both the patients and their families. Caring for a senior with cancer involves physical, emotional, and practical responsibilities. These women caregivers demonstrate compassion, resilience, and dedication in their roles.

Elderly individuals facing life-threatening diseases may desire to end their lives due to the unbearable treatment and pain caused by infections. They may also be unwilling to witness their family members suffer alongside them. These individuals are aware of the risks and complexities involved in their treatment and some may simply be tired of living (Harwood et al., 2001, 1995, Rurup et al., 2011a). Research has shown that elderly individuals may experience suicidal thoughts (Crocker et al., 2006, Harwood et al., 2006, Kjølsestet et al., 2009, Kjølsestet et al., 2010). These studies highlight age-related losses, reduced social interactions, feelings of depression, health problems, and the challenges of treatment.

A diagnosis of cancer often leads to physical, mental, and social challenges for both patients and their families, especially the older populations (Sharpe et al., 2005; Kim and Given, 2008). Women Caregivers are involved in many aspects starting from dealing with the diagnosis of cancer, treatment-related adverse events, disease-related symptoms, recurrence, and end-of-life care.

Due to the short duration of hospital stays for active cancer treatment, family members often become the primary caregivers for patients at home. These women caregivers spend several hours each day attending to the needs of their loved ones (Van et al., 2011). However, these family members must also balance their own daily responsibilities and obligations. When the elderly individual requires additional care and the caregiver's workload increases, the burden and stress on the caregivers intensify. This caregiving burden negatively impacts the physical, emotional, spiritual, and social well-being of the women. Their health deteriorates and is challenged. There is a mental health disturbance caused for care giver as one keeps playing multiple roles such as work, family, and treatment of the elderly. High financial cost is another important factor that could lead to a huge burden.

Methodology

The purpose of this study was to assess the women as caregiver burdens of older cancer patients in families in Mumbai. The study identified the various factors that led to high burden. The study was made with sixty women caregivers of elderly who had advanced cancer who were in and out of hospital for treatment-radiation or chemotherapy and elderly with advanced cancer. Google form was administered after explaining the details of the research.

The study recorded and documented the experiences of women caregivers, followed by in-depth interviews on various aspects of their lives such as health, well-being, finances, social life and the relationship with the person they are caring for. Interviews also covered topics of their personal health,

family and work adjustments, conflicts, feelings of guilt and uncertain emotions. The questionnaire was a combination of open and closed-ended questions where the participants were asked basic questions of their age, marital status, educational level, health, relationship with patient, living situation of patient, employment status, average income, duration of caregiving and details of the patient's health.

Quantitative analysis was conducted on negative experiences or neutral experiences related to quality of life, stress, depression, work-life balance, and spiritual life. However, it is important to note that quantitative data alone cannot fully capture the richness of qualitative data, which includes emotions and the underlying feelings behind the quantitative data. As Kramer (1997) suggests, a more holistic perspective is needed to identify care experiences.

In this particular study, which focuses on family care, equal attention was given to positive experiences, negative experiences, and appraisal. For instance, helping the elderly not only relieved guilt for the caregiver but also felt like a natural responsibility. Considering oneself as someone essential to the patient's well-being indicated both self-recognition and satisfaction for the caregiver. Additionally, caregiving promoted self-respect, personal growth, and maturity as individuals reflected on their own lives, akin to the search for meaning through caring.

Positive interpersonal experiences, such as rebuilding relationships with other family members through shared patient care, feeling respected by healthcare providers, and receiving support from social networks, served as coping mechanisms and sources of social support (Hunt, 2003).

Within the family individuals experienced negative emotions like lack of support from other family members, managing household chores and work life, understanding the technical words of the healthcare system, increased responsibility, family conflict, loneliness, communication with healthcare personnel, lack of support system. It is at these times that one understands the usefulness of family and community support in easing the emotional burden of caregiving. The stress that the care giver goes through determines how social support and strategies need to be planned effectively for end-of-life patients' family interventions. Family needs, their role in looking after the elderly, guidance is usually over looked in such cases. Generally, caregiver is taken for granted and experience a burn out.

The results indicated that most of caregivers were female and in their middle age. Seventy-five percent of patients lived with family. Around twenty per cent lived with spouse and five per cent lived on their own and were single. Most of the caregivers called themselves to be healthy with some minor aches and pains. The care givers were middle income groups and faced some financial issues. They indicated personal strain, privacy conflicts, guilt and mood swings on their part. Guilt is the most frequent factor, followed by mood swings, the strain on personal life, and family or privacy conflicts.

Not all caregivers were knowledgeable about palliative care for advanced cancer patients. Due to a lack of hospitals or nursing homes, many elderly patients with advanced illnesses remained at home. This, along with a financial crisis that limited hospitalization options and a lack of palliative services, resulted in an increase in family members assuming caregiver roles. The study found that adult daughters often took on the main responsibility, although in some cases, spouses or sons were also caregivers. Nevertheless, the main responsibilities of taking care of advanced cancer patients remained in the family as palliative care concept was not known.

Women as caregivers were burdened with migraines depression and anxiety. The sociocultural background influences the treatment of the elderly. Taking caring spouse and parents is a willing burden and inevitable duty in the Indian family. All those who are married, divorced or separated took their turns too in looking after the elderly. It is assumed that individuals who are single or never married would cater to elderly parents.

Quantitative questions were related to quality of life, coping strategies, interests, stress factors and tension, depression, present problems, and overall spiritual well-being. Some caregivers were as young as 30 years and others were between 45 to 70 years. They needed guidance to look after the elderly patient, need emotional and physical support too. The quality of life was extremely low as they faced obstacles in looking after patient and themselves as they lacked support. They kept them busy all the time doing some work or the other as this was the only coping strategy. The caregivers were highly stressed with the patient's situation that led to depression and tension. The study explored families that catered to chronically ill patients and questions ranging from positive to negative experiences were asked. Positive being feelings of looking after the elderly, thinking positive and uplifting experiences, a meaningful episode of satisfaction, maturing through the process of caregiving. On the other side, negative experiences were recorded that were depression, stress, strain and emotional drain out. Proving oneself commitment to look after the patient, responsibility, self-importance were the feelings experienced by the caregiver. Staying positive and being hopeful of cure, of miracle, of challenge to recovery were some of the feelings experienced. Besides this there were dark moments too which the caregiver experienced. Moments of helplessness, pain, strain, exhaustion, tiredness, anxiety, frustration, fear, uncertainty, depression and sleepless nights. This led to poor state of one's own health- a burnt out feeling. The caregiver was juggling with work, family on one side and looking after the patient on the other side. Increased responsibility, family conflicts affected one's own health to a large extent. Those who had the resources looked for alternatives in terms of help and maintains the balance between family and caregiving, between work and caregiving. Spiritual and religious help was sort that brought about some calmness specially at the time of struggle. Questions about death and funeral rites worked subconsciously on the care givers mind.

Limitations

The study could not explore the burden during the course of the disease or at the end-of-life period, especially palliative care. Patients with very advanced diseases and those who could not tolerate aggressive treatments were occasionally hospitalized for short periods, which often went unnoticed by caregivers. Additionally, the various types of tumours and symptoms experienced by elderly patients made it difficult to analyse their situations. The burden on women caregivers of elderly patients receiving palliative care and those who were terminally ill was relatively small. Identifying caregivers who were at greater risk, such as those who were single or siblings of the patients, proved challenging in the study.

The stress and burden of the women caregiver is prevalent but over shadowed when it comes to terminally ill patient. Older women caregivers experienced higher rates of moderate-to-severe burden than younger caregivers. There was a mixed bag of emotions for the care giver. Feeling of hope, feeling of a miracle, sometimes helplessness, fear, anxiety, exhaustion, tiredness, lack of support from family, plate over flowing all the time were some of the experiences faced by the care giver. The significant factor associated with caregiver burden was being a mother or a brother to the ill patient. Children as caregivers were found

to be stressed while looking after their parents as their own family's needed their attention. In contrast, the caregiver's relationship with the patients, particularly mothers and brothers, was related to their emotional distress. Size of the sample that prevented in-depth analysis was a limitation to the study. Illness of the elderly and paucity of time in caring could also impact the experience of burden in caregivers. In addition, aspects related to religiosity should be considered in future studies since other differences among participants can be drawn from the relation between dehumanization and faith.

The researcher explored the reality of women as care givers who often face emotional and mental health challenges due to the stress of caring for a loved one with cancer. The emotional burden, coupled with witnessing the struggles of the patient, can lead to burnout, anxiety, and depression among caregivers. The researcher through the paper highlights that though cancer does not restrict itself to any social, cultural or economic standing, the effects of it are based on the accessibility where the rich can afford or access a better medical help whereas the ones who are marginalised, continue to face the wrath of inequality. Throughout the study, the aim of the researcher was to highlight the burden which the women care givers face. The result of the study depended on two factors; hiring an experienced care giver who would look after the terminally ill patient without any emotional connection or the naive family members who in their best capacity would take care of their loved ones. Moreover, societal norms and stigma surrounding serious illnesses and end-of-life care made it challenging for patients and their families to seek palliative care. The course of the research also explored the cultural and linguistic reliability wherein providing culturally and linguistically sensitive care is essential the healthcare providers faced challenges in addressing the diverse cultural and linguistic needs of patients and their families during the difficult moments.

Conclusion: The researcher accepts and concludes that the study has limitations and the study can further develop on palliative care for future study. The findings of the research can help in effective strategies that can bring hope when humanly one sees no light. This hope would help elderly patients' family and the care giver as they know that health care professionals would help the end-of-life days with hope, peace and comfort. This is the time where there is no recovery, there is a change in the health care provided from cure to care.

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DISCOURSE ON CARE WORK: A STUDY ON ICD CENTERS

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Abstract

Sexual division of labour is connected to power hierarchy and domestic labour. There are Feminist discourses on women's and men's division of labour between paid work and unpaid care work and its effects on gender equality with respect to decent work outcomes, and one's ability and power to make and act on choices. Around the world, women spend two to ten times more time on unpaid care work than men. This unequal distribution of caring responsibilities is linked to discriminatory social institutions and stereotypes on gender roles. Unpaid care work shapes the ability, duration and types of paid work that can be undertaken. As it does not offer monetary remuneration, it reduces the exercise of "voice" over decision-making and impacts on one's ability to accumulate savings and assets.

Objectives:

- *To highlight the role of Anganwadi women care workers in ICD Health care centers.*
- *To draw attention to the gender segregation of labour and the feminization of domestic and care work.*

The research paper is relevant to social scientist to understand women's role in the processes and structures, which generate gender inequalities and gender segregation in care work.

The methodology used is secondary data in arguing, why care work is not recognized as paid work?

Key words: Care work, gender norms and market economics

I Introduction

Sexual division of labour is connected to power hierarchy and domestic labour .There are Feminist discourses on women's and men's division of labour between paid work and unpaid care work and its effects on gender equality with respect to decent work outcomes, and one's ability and power to make and act on choices.

Unpaid care work shapes the ability, duration and types of paid work that can be undertaken. As it does not offer monetary remuneration, it reduces the exercise of "voice" over decision-making and impacts on one's ability to accumulate savings and assets.

Being, it assigns paid social reproduction (care) workers to jobs that are presumed to be unskilled, with low pay, slender options for promotion and scant social protection. Regarded a woman's "natural" work - performed in the "private" sphere of the family - unpaid care work hides away its economic dimensions and contributions; and being undervalued.

Most importantly, unpaid care work entails a systemic transfer of hidden subsidies to the rest of the economy that go unrecognized, imposing a systematic time-tax on women throughout their life cycle. These hidden subsidies signal the existence of power relations between men and women. But also, they connect the "private" worlds of households and families with the "public" spheres of markets and the state

in exploitative ways. It is important to shed light on these interconnections and draw attention to a pervasive form of inequality, in ways that motivate public dialogue and action on behalf of policy makers, in the hope that change is possible.

II Objectives

- To draw attention to the gender segregation of labour and the feminization of domestic and care work
- To highlight the role of Aganwadi women care workers in ICD Health care centers.

III Rational of the study

This research paper is relevant to social scientist to understand women's role in the processes and structures, which generate gender inequalities and gender segregation in care work.

The methodology used is secondary data, it revolves on the argument on why care work is not recognized as paid work? The researcher argues that why the rural mothers are not recognized as paid workers? Why are they paid honorarium? For the efforts they take in doing their work. Why there is a disparity in the honorarium, why are the helpers paid so less? Why is the work considered to be voluntary?

The researcher has taken ICD Center as a case study to draw attention to the gender segregation of labour and the feminization of domestic and care work.

IV What is paid and unpaid work?

“Paid work”: refers to time contracted out that receives remuneration.

“Unpaid work”: includes all non-remunerated work activities and it lacks social recognition.

The term “unpaid care work” is referred to childcare, eldercare, and care of the sick and permanently ill. Accordingly, these are treated as self-contained, well-delineated activities performed by household members for other household members.

The research paper tries to highlight that unpaid care work is both an important aspect of economic activity and an indispensable factor contributing to the well-being of individuals, their families and societies. Every day individuals spend time cooking, cleaning and caring for children, the ill and the elderly.

Despite this importance for well-being, unpaid care work is commonly left out of policy agendas due to a common misperception that, unlike standard market work measures, it is too difficult to measure and less relevant for policies.

Women typically spend disproportionately more time on unpaid care work than men. On account of gendered social norms that view unpaid care work as a female prerogative, women across different regions, socio-economic classes and cultures spend an important part of their day on meeting the expectations of their domestic and reproductive roles. This is in addition to their paid activities, thus creating the “double burden” of work for women.

The research paper also tries to point out that how society and policy makers address issues concerning care, has important implications for the achievement of gender equality. They can either expand the capabilities and choices of women and men, or confine women to traditional roles associated with femininity and motherhood.

This unequal distribution of unpaid care work between women and men represents an infringement of women's rights (UN, 2013) and also a brake on their economic empowerment.

V Challenging issues of unpaid work:

- The assumption is that unpaid work provides *care* when the activity is devoted to those who cannot care for themselves due to their age (too young or too old to care for oneself) or due to a temporary or permanent ailment/disability, i.e., feeding a child, bathing a sick person, cleaning the room of an elderly person, etc. Yet, to feed a child, one must prepare the food. Furthermore, unpaid work that provides a sanitary and healthy environment for everyone in the family irrespective of age and health status, that transforms raw ingredients to consumable cooked food, and provides for clean and ironed clothing for all members of the household is not considered care. Calling it anything, but unpaid care work obscures the fact that the daily social reproduction of all members of our society and the generational reproduction and upbringing of children is achieved through unpaid care work.
- Accessibility to “intermediate inputs”, that are necessary for unpaid care provisioning. Across and within countries, households differ substantially in terms of the required “household overhead time,” e.g. the minimum number of hours a household must spend to transform raw materials to consumable goods and to provide a clean and healthy environment. For example, the time women allocate to fetching water, a vital input for all sorts of unpaid work (from production of staple food, to processing of food, to cleaning) ranges from zero minutes per day in developed countries.

VI Feminist Discourse on Care work:

Unpaid care work is seen as a female responsibility. Across all regions of the world, women spend on average between three and six hours on unpaid care activities, while men spend between half an hour and two hours. Hence gender inequalities in unpaid care work are observed all around the world, even if there are regional variations. Overall, women spend more time on unpaid care activities than men representing on average two to ten times that of men's.

In Ethiopia, for example, the proportion of women collecting water and firewood (71% and 54%, respectively) is twice that of men (29% and 28%, respectively). In addition, the average duration of these activities are higher for women (more than seven hours for both) than for men (less than six hours and six and an half hours, respectively).

Unpaid care work refers to all unpaid services provided within a household for its members, including care of persons, housework and voluntary community work. These activities are considered *work*, because theoretically one could pay a third person to perform them.

- *Unpaid* = the individual performing this activity is not remunerated
- *Care* = the activity provides what is necessary for the health, well-being, maintenance, and protection of someone or something
- *Work* = the activity involves mental or physical effort and is costly in terms of time resources

Moreover, the allocation of time to various unpaid care activities varies across gender. In India, for example, men devote 36 minutes to unpaid care responsibilities, out of which 36% goes into housework, with the remaining time spent on shopping, care for household members, and travel related to household activities. Out of the six hours women devote to unpaid care activities, the portion of time specifically spent on housework reaches 85%.

VII Discourse on Health care work: A Study on ICD Centers

In our country infants, nursing mothers, expected mothers suffer impoverished economic environmental condition that impedes their mental, physical and mental health. To solve this issue the government launched ICDs (Integrated Child Development Scheme) in 1975 also known as Anganwadi or Country shelters in accordance with National Policy for Children in India to improve Quality of life of women and child in India.

The main purpose of the ICD'S was to -

- To educate the expecting and nursing mother regarding health and provide nutrition to children till age of 6 yrs.
- To bridge calorie gap between national recommended and average intake of children and women.
- To cater to the needs of health ,sanitation , education and family

VIII Role of Anganwadi workers in care work

The ICD Centers provide Anganwadi workers (rural mothers) to deliver service to mother and children, they work as part timers in taking care of children's hunger and malnutrition. These rural mothers spend more time with children below 6 yrs., they provide food of nutrition, carry health checkups (height and weight is measured) they also conduct activities like paper tearing, tracing letters and shapes for skill development .There are around 28 lakhs Anganwadi engaged by ICDs (1000 ICDs in urban and rural areas and 700 in Tribal areas).However the payment given to them is honorarium.

In 2018 there was an increase in their honorarium from 3000 to 4500 per month but there are still disparities in the State .In September 2018 they joined the farmers protest as they were worried about their honorarium and facility provided to them. They are not considered as workers because of the nature of work they perform, they are treated as honorary workers .Even the Parliamentary standing committee on labour has said that worker of Anganwadi must be formalized and they should not be treated as honorary workers. Presently the number of Anganwadi workers has reached now to, 1.2 million.

Similar to Anganwadi, there are also other two cadres of Community Health Workers called as ANM and ASHA, who have their own supervisory and payment system. The ANM (The Auxiliary Nurse Midwife) was created in 1950 under the National Rural Health Mission .There are around 2,08000 ANM, who are trained for 18 months to two years ,to take care of maternal and Child health and are paid by the government. The third Community health workers are ASHA workers (Accredited Social Health Activist), constituted by Ministry of Health and family welfare under National Rural Health Mission in 2006. Today there are around 857000 ASHA workers, who are involved in primary health care for the the poor children and women, who are paid as per their performance on Voluntary and Honorarium basis ranging between 2000-2500.

The research paper tries to voice the issues and demands of the AWW (Anganwadi women workers), ANM (Auxiliary Nurse Midwife) and ASHA (Accredited Social Health Activist)

Who are demanding for salary hike which was promised in November 2023?

The research paper argues that why work care is not paid a standardized amount? Why today 10,000 Asha workers are in for a 22 day strike outside Thane Collector office .How long do they have to wait to get a regularized government salary.

IX Conclusion:

Around the world, women spend two to ten times more time on unpaid care work than men. This unequal distribution of caring responsibilities is linked to discriminatory social institutions and stereotypes on gender roles. When discrimination against women in social institutions is lower, the distribution of caring responsibilities between genders is more equal. Reducing the level of discrimination in social institutions encourages gender roles to evolve allowing for more opportunities for the share of unpaid care work to be redistributed between the genders. Women are less associated with reproductive and domestic roles. Similarly, social norms open up new opportunities for men assuming domestic and care responsibilities. One could conclude saying that studies of women's role has been and continues to be of crucial importance to social scientist, because they are concerned not only with the identification of the processes and structures, which generate gender inequalities and gender segregation, but also devising appropriate strategies in equalizing the position of women and men in care work.

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BRIDGING THE GAP: MAKING HEALTH AND EDUCATION ACCESSIBLE FOR EVERYONE

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Abstract

This research paper explores the challenges of accessing healthcare and education and suggests ways to overcome them. By focusing on technology, community involvement, and personalized approaches, we aim to create a society where everyone can easily access and benefit from quality health and education opportunities.

Keywords: *Health, Education, Breaking barriers*

Introduction: Health and education are two fundamental pillars that contribute to the well-being and development of individuals and communities. Both play a crucial role in shaping a person's life, opportunities, and overall quality of life. In this section, we will provide an overview of the importance of health and education and highlight the key issues that hinder access to these essential services.

Health is the foundation of a fulfilling life. It enables individuals to lead productive lives, pursue their dreams, and contribute to society. Here are some basic claims for the value of health:

1. **Physical well-being:** Good health ensures individuals can perform daily activities, maintain optimal physical fitness, and prevent diseases.
2. **Mental well-being:** Mental health is equally important, affecting our emotions, thoughts, and behavior. It influences our ability to cope with stress, form relationships, and make decisions.
3. **Productivity and economic growth:** Healthy individuals are more productive, leading to economic growth and development at both individual and societal levels.

Education is the cornerstone of personal growth, empowerment, and progress. It equips individuals with knowledge, skills, and opportunities to thrive in various aspects of life. Here are some basic claims for the value of education:

1. **Knowledge acquisition:** Education provides access to information, enabling individuals to expand their knowledge base and broaden their perspectives.
2. **Skill development:** Through education, individuals acquire essential life skills, critical thinking abilities, and problem-solving techniques necessary for personal and professional success.
3. **Socioeconomic empowerment:** Education opens doors to better employment opportunities, higher income potential, and improved socioeconomic status.

The rationale of the study:

The study aims to address the disparities in accessing healthcare and education by examining barriers, proposing solutions, and contributing to the global efforts of achieving sustainable development goals related to health and education. Through this study, we seek to empower individuals, reduce inequalities, and foster inclusive and sustainable development.

Barriers to Health and Education:

In India, several barriers contribute to disparities in health and education access. Here are some common barriers in both sectors:

Barriers to Health:

1. **Limited Healthcare Infrastructure:** Insufficient healthcare facilities, especially in rural and remote areas, lead to a lack of access to quality healthcare services.
2. **Socio-economic Factors:** Poverty and income inequality hinder access to healthcare, as many individuals cannot afford medical expenses or health insurance.
3. **Geographical Challenges:** India's vast size and diverse geography pose challenges in reaching remote and rural areas with healthcare services, resulting in limited access for those living in these regions.
4. **Health Awareness and Education:** Limited health literacy and awareness about preventive healthcare practices contribute to delayed or inadequate seeking of medical care.
5. **Shortage of Healthcare Professionals:** There is a shortage of healthcare professionals, including doctors, nurses, and technicians, particularly in rural areas, leading to a lack of healthcare providers and long waiting times for medical services.

Barriers to Education:

1. **Gender Disparities:** Gender-based discrimination and cultural norms can limit educational opportunities for girls, leading to lower enrolment rates and higher dropout rates.
2. **Socio-economic Factors:** Poverty and economic inequality affect access to education, as many families struggle to afford school fees, uniforms, textbooks, and other educational expenses.
3. **Infrastructure Challenges:** Lack of proper school infrastructure, especially in rural areas, including inadequate classrooms, sanitation facilities, and transportation options, hampers access to education.
4. **Quality of Education:** Disparities in the quality of education between urban and rural areas, as well as between public and private schools, affect learning outcomes and opportunities for students.
5. **Language and Cultural Barriers:** Language barriers, especially for marginalized communities and tribal populations, can hinder access to education and limit educational attainment.

Addressing these barriers requires a multi-dimensional approach, including policy interventions, infrastructure development, community engagement, awareness campaigns, and targeted programs to promote equity and inclusivity in both the health and education sectors.

Breaking Barriers:

Here are some solutions to bridge the gap and make health and education more accessible for everyone:

1. **Telehealth and Telemedicine:** Implementing and expanding telehealth services, including virtual consultations, remote monitoring, and telemedicine platforms, allows individuals to access healthcare remotely, especially in underserved areas or for those with limited mobility (Scalvini et al., 2004).
2. **Mobile Health (mHealth) Applications:** Developing user-friendly mobile applications that provide health information, self-care resources, appointment booking, medication reminders, and personalized health tracking, empowering individuals to take charge of their health anytime, anywhere (Greene et al., 2012).

3. E-Learning Platforms and Digital Resources: Creating interactive e-learning platforms and digital resources that offer educational materials, tutorials, and assessments to reach individuals who face geographical limitations, lack of resources, or physical disabilities.

4. Community Health Workers: Training and deploying community health workers who can provide basic healthcare services, health education, and referrals in underserved communities. They act as a bridge between the community and formal healthcare systems.

5. School-Based Health Centers: Establishing health centers within schools that offer comprehensive healthcare services, preventive care, and health education, ensuring that students have easy access to healthcare and promoting a healthy learning environment.

6. Public-Private Partnerships: Collaborating with private organizations, technology companies, and NGOs to leverage their expertise, resources, and innovations in developing sustainable solutions for health and education access(Blank, 2015).

7. Online Education and Massive Open Online Courses (MOOCs): Expanding online education platforms and MOOCs to provide free or low-cost access to high-quality educational content, allowing individuals to learn at their own pace and overcome barriers such as geographical constraints or financial limitations.

8. Data Analytics and AI: Utilizing data analytics and artificial intelligence to analyze healthcare and educational data, identify patterns, and personalize interventions, resulting in more targeted and effective healthcare and education approaches.

By combining these innovative solutions with collaborative efforts and a user-centered approach, we can make significant progress in improving health and education access for everyone, ensuring a brighter and more equitable future.

Enhancing Content Relevance and Engagement:

Enhancing content relevance and engagement is essential to make education more effective and enjoyable. Personalized learning is a powerful approach that caters to individual needs and learning styles. Here's how personalized learning can be implemented:

1. Assessing Individual Needs: Conducting assessments to understand students' strengths, weaknesses, and learning preferences helps tailor educational content to their specific requirements. This can be done through diagnostic tests, surveys, or adaptive learning software that adapts content based on the learner's progress.

2. Customized Learning Paths: Designing individualized learning paths allows students to progress at their own pace. Advanced learners can be challenged with more complex material, while those who need extra support can receive additional resources or targeted interventions. This fosters a sense of ownership and motivation in the learning process.

3. Collaborative Learning Opportunities: Personalized learning doesn't mean isolated learning. It can incorporate collaborative activities where students work together on projects, discussions, or peer-to-peer learning. This promotes social interaction, communication skills, and a deeper understanding of concepts(Powers et al., 2017).

By implementing personalized learning approaches, education becomes more student-centered, fostering a sense of ownership and motivation. Students feel supported in their learning journey, and content becomes more relevant and engaging to their individual needs and learning styles.

Empowering Educators and Healthcare Professionals:

Empowering educators and healthcare professionals is crucial for ensuring the delivery of high-quality health and education services. Here are some ways to support and empower these professionals:

1. Continuous Professional Development: Providing ongoing training and professional development opportunities helps educators and healthcare professionals stay updated with the latest research, advancements, and best practices in their fields.

2. Well-being Support: Prioritizing the well-being of educators and healthcare professionals is essential for maintaining their motivation and performance. Providing access to mental health services, promoting work-life balance initiatives, and recognizing their contributions through rewards and appreciation programs contribute to their overall well-being and job satisfaction.

3. Resources and Tools: Equipping educators and healthcare professionals with the necessary resources, tools, and technologies empowers them to deliver their services more effectively. Access to up-to-date textbooks, educational materials, medical equipment, and technology platforms enhances their capabilities and improves service quality.

4. Collaborative Decision-Making: Involving educators and healthcare professionals in decision-making processes regarding curriculum development, policy-making, and service delivery ensures their perspectives are valued and their expertise is utilized. This sense of ownership fosters a positive work environment and encourages professional growth. By empowering educators and healthcare professionals, we create an environment that supports their continuous learning, collaboration, and well-being. This, in turn, enhances the quality of health and education services provided, leading to better outcomes for individuals and communities alike (Powers et al., 2017).

Discussion and Conclusion:

Bridging the gaps in health and education access is of paramount importance for individuals and society as a whole. Here's why it's crucial:

1. Equity and Social Justice: Ensuring equal access to health and education is a matter of fairness and social justice. It promotes equal opportunities for individuals, regardless of their background, location, or socioeconomic status.

2. Human Potential and Development: Accessible health and education unlock human potential and contribute to personal and societal development. When everyone has the opportunity to receive quality healthcare and education, individuals can thrive, pursue their aspirations, and contribute positively to their communities.

3. Breaking the Cycle of Poverty: Health and education are powerful tools for breaking the cycle of poverty. By providing access to these essential services, individuals have a better chance of improving their socioeconomic conditions, securing stable employment, and attaining financial independence.

4. Empowerment and Decision-Making: Access to health and education empowers individuals to make informed decisions about their well-being, personal development, and future. It allows them to take control of their lives, advocate for their rights, and actively participate in society.

5. Economic Growth and Productivity: A healthy and educated population is a catalyst for economic growth and productivity. When individuals have good health and access to quality education, they are more likely to contribute to the workforce, innovate, and drive economic progress.

By bridging the gaps in health and education access, we create a more equitable, prosperous, and inclusive society. It empowers individuals, drives sustainable development, and paves the way for a brighter future for all.

The role of technology, community involvement, and personalized approaches.

Technology, community involvement, and personalized approaches play vital roles in bridging the gaps in health and education access. Here's how they contribute:

1. **Technology:** Technology enables remote access to healthcare and education services, particularly in underserved areas. Telehealth and e-learning platforms make it possible to reach individuals who may be geographically isolated or face mobility challenges. Mobile applications and wearable devices provide health information, educational resources, and personalized support at people's fingertips, promoting self-care and continuous learning(West, n.d.).

2. **Community Involvement:** - Engaging local communities in the design and implementation of health and education initiatives ensures that they address specific needs and cultural considerations. Community partnerships and collaborations with local organizations, NGOs, and community leaders help identify barriers, mobilize resources, and create sustainable solutions tailored to the community's context.

3. **Personalized Approaches:** - Personalized learning in education recognizes that individuals have unique learning styles, strengths, and challenges. Personalized healthcare acknowledges that each person's health needs and preferences differ. Customizing care plans, treatment options, and health education empowers individuals to actively participate in their well-being, leading to better health outcomes. By leveraging technology, involving communities, and adopting personalized approaches, we can make significant strides in improving health and education access for all. These elements complement each other, leading to innovative, community-driven solutions that empower individuals, promote equality, and foster sustainable development.

Building a healthier and more knowledgeable future for all is a shared goal that requires collective effort and commitment. Here's how we can work towards this vision:

1. **Accessible Healthcare and Education:** Ensuring equitable access to quality healthcare and education is fundamental. This includes addressing barriers such as geographical limitations, financial constraints, and socio-economic disparities so that everyone can benefit from these essential services(Blank, 2015).

2. **Holistic Education:** Adopting a holistic approach to education goes beyond academic knowledge. It includes promoting social and emotional development, critical thinking, creativity, and empathy. By nurturing well-rounded individuals, we prepare them to navigate the complexities of life and contribute meaningfully to society.

3. **Technology Integration:** Utilizing the power of technology can revolutionize healthcare and education. Embracing innovative solutions such as telehealth, e-learning platforms, and data-driven insights can bridge gaps, enhance access, and improve service delivery for individuals in all corners of the world(West, n.d.).

By working together to prioritize accessible healthcare and education, embracing innovation, empowering communities, and nurturing a love for lifelong learning, we can build a future where everyone has the opportunity to lead healthier, more knowledgeable lives. Together, we can create a world that is equitable, inclusive, and full of opportunities for all.

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UNVEILING THE MARGINALIZATION OF DALIT LITERARY WORKS IN CANONICAL LITERATURE

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Abstract

Marginalization denotes the social exclusion of individuals, communities, and social groups, pushing them to the fringes of society and rendering them invisible. In India, the monolithic culture played a role in marginalizing Dalits, interpreting their cultural practices as inferior and relegating them to the peripheries of society.

The Dalit youth, educated in the post-independence era, recognized the limitations of the new constitution and democratic governance. They wrote about the neglect, anger, and frustration of living in an unequal society, expressing these experiences in their writings. This writing was termed Dalit Literature.

Dalit literature can be perceived as a novel and separate stream within Indian literature. It has introduced fresh experiences, a unique sensitivity and lexicon, a distinct protagonist, an alternative vision, and a new dynamic of suffering and rebellion to Indian literature. The importance of Dalit literature within the broader scope of Indian literature is evident. However, its future trajectory and representation remain uncertain. This article aims to explore and address the marginalization experienced by Dalits within the realm of literature.

Keywords: *Marginalization, Dalit literature, Caste, Social Exclusion.*

Marginalization denotes the social exclusion of individuals, communities, and social groups, pushing them to the fringes of society and rendering them invisible. This exclusion is a consequence of the prevailing perception that certain individuals and groups are deemed inferior based on factors such as gender, religion, class, caste, culture, behavior, and more. The politics of marginalization involves establishing a hierarchy and sense of order rooted in the ideology of the dominant social order. In India, the monolithic culture played a role in marginalizing Dalits, interpreting their cultural practices as inferior and relegating them to the peripheries of society.

The term Dalit originates from the Sanskrit word 'दलित,' meaning fragmented and scattered. It denotes the lowest stratum of castes in India, encompassing Untouchable communities, marginalized groups, Adivasis, landless laborers, workers, as well as criminal and nomadic tribes. Additionally, individuals who lag on the economic ladder were also included in this classification.

The revered scriptures of Hinduism regarded the shadows and words of Dalits as impure, condemning them merely for their birth. Mandated to use clay pots for meals and limited to owning

donkeys and dogs, the realms of power, status, and property remained elusive to them. The Varna system, a hierarchical caste structure, has subjected Dalits to discrimination, disintegration, and degradation for millennia. They were systematically excluded from the mainstream layers of culture and society, relegated to a swinish and degenerate existence.

Dalits had no land to call their own, existing on the fringes of society as a group assigned to perform menial and demeaning tasks. By establishing the Varna system as a divine creation, there was a lack of courage or will to untangle, dismantle, or comprehend the prevailing social order.

In the aftermath of Independence, during the zenith of nationalism, significant changes unfolded in people's lives. The decentralization of power, implementation of public welfare schemes, five-year plans, the expansion of education, and the adoption of a democratic form of government resulted in a collective transformation. The common people began to comprehend their official rights, and Independence instilled a belief that it marked the end of their sufferings and agony.

However, this optimism was short-lived. Challenges such as unemployment, burgeoning population, corruption, poverty, commercial and religious conflicts, and famine exacerbated the situation. The loss of popular faith in Independence became evident, and disillusionment set in. In response to injustices, Dalits mobilized through mass movements and strikes.

The democratization of education played a pivotal role in fostering awareness across various sections of society, including women, criminal and nomadic tribes, Adivasis, farmers, and workers. While social conditions remained obstinate, the ideals of Equality, Liberty, Fraternity, and Justice gained prominence. Simultaneously, discontent with an inequitable system manifested in riots, mutinies, and revolts.

It was Babasaheb Ambedkar who brought the injustices faced by Dalits to the forefront during the round table conferences. He courageously confronted the influential forces of Hindutva, and the Dalit masses were deeply influenced by his words and actions. Recognizing the importance of education, Ambedkar established higher education institutions such as Milind College in Aurangabad and Siddhartha College in Mumbai specifically for Dalits.

As he wished, B.R. Ambedkar shaped the thought processes of these students through education. The initial cohort that pursued higher education became acutely aware of the historical social conditions and stigma endured by their forefathers. These young individuals were also familiar with the challenges they would encounter as Dalits in the present and future. Furthermore, they understood their responsibility as the first educated Dalit generation.

The Dalit youth, educated in the post-independence era, recognized the limitations of the new constitution and democratic governance. They wrote about the neglect, anger, and frustration of living in an unequal society, expressing these experiences in their writings. Gaining momentum from the spread of education and Dalit movements, they expressed frustration through their writings. This writing was termed Dalit Literature. Dalit literature from this period carried a revolutionary undertone, advocating the necessity of struggle. Unfortunately, savarna publishers were reluctant to publish these works, requiring Dalits to exert significant effort to gain consideration. Despite India's status as a democratic nation, it persistently maintains a societal structure based on caste. It falls short of fulfilling the rightful responsibility of safeguarding the fundamental rights of Dalits.

The experiences articulated in Dalit literature have not been expressed in any other literature. One of the major themes of this literature was a desire for freedom upheld by the community. Works of Dalit literature have encountered criticism, with some critics asserting that this literary genre lacks artistic finesse.

Dalit writers view their writing as a vehicle for human liberation, with the expression of emotion playing a crucial role in the literature they create. The manifestation of an ideological perspective was prevalent in all Dalit literature, resulting in a uniform character for this body of work.

Dalit writers engage in writing driven by social responsibility, conveying emotions and a commitment akin to that of an activist. Their dedication is directed towards the Dalit community and the exploited classes. The trajectory of Dalit Literature is still in progress, requiring sustained efforts and struggles to reach its ultimate destination. Consequently, they view their literary endeavors as a movement. The dismantling of an unjust system that has endured for millennia will not happen overnight. It will demand several more years for its eradication. In the meantime, the literary rebellion of the marginalized against the established order will persist.

The substantial obstacles they encountered in gaining acknowledgment for their work have been formidable, and regrettably, the situation has seen limited improvement to date. In contemporary times, they continue to experience a notable absence of representation in canonical literature, despite possessing all the qualities deserving of such recognition. Initially, they had to contend for the right to education, and this struggle persisted into a continued effort to express themselves. However, despite these endeavors, they still confront marginalization, with the right to representation remaining elusive.

This disparity has consistently mirrored the reality, and unfortunately, the recognition accorded to Dalit writers remains minimal. They are not provided with equal opportunities and recognition in comparison to mainstream writers. When considering the ratio of Dalit writers to mainstream writers, both in terms of literary output and individuals engaged in the field, the numbers are significantly low. Although their works are published, they are not widely accepted or read by society.

The plight of Dalit writers in India can be likened to that of African writers. However, a literary examination reveals a stark contrast in the recognition and acclaim received by African American writers. Conducting a web search for Dalit literary works often yields limited results, making it challenging to access analyses and research on such works. In contrast, literature from other backgrounds boasts a plethora of references and analyses. This stark contrast serves as a clear indicator of the marginalization experienced by Dalits in the realm of literature. The wearisome struggles they endure to publish their works become even more disheartening when they receive inadequate compensation for their hard work.

When examining the research landscape, it becomes evident that there is a limited amount of scholarly investigation conducted in the realm of Dalit literature. This can be attributed to various factors. One significant challenge is the availability of resources, considering that a piece of Dalit literature may not have more than one edition, making it challenging for researchers or individuals to obtain a copy. Additionally, there is a scarcity of information about the authors, coupled with a lack of interviews and discussions with these writers.

The amount of analysis done on one British work is immense and it cannot be matched with the whole analysis of Dalit literature. The incorporation of Dalit literature in various Indian universities and

colleges is notably minimal, highlighting the evident marginalization of this literary genre. Mainstream literary figures undergo numerous interviews, frequently revisiting the same poem or topic. However, interviews with Dalit literary figures are significantly scarce. If conducted, they may be limited to radio interviews. This scarcity is not a reflection of the worthiness of their works. Dalit literature, which centers on real-life struggles and issues, is well-suited for inclusion in the literary canon. Unfortunately, due to marginalization, their works are not canonized or recognized much in literary circles.

Dalit literature can be perceived as a novel and separate stream within Indian literature. It has introduced fresh experiences, a unique sensitivity and lexicon, a distinct protagonist, an alternative vision, and a new dynamic of suffering and rebellion to Indian literature. The importance of Dalit literature within the broader scope of Indian literature is evident. However, its future trajectory and representation remain uncertain.

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UNDERSTANDING THE MARGINALIZED TRIBE: THE KATKARI

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Abstract

India has the second highest population of tribal in the world. There are as many as 705 tribal ethnic groups with their unique identity, food culture, religion, occupation, festivals, dance and music. Out of these 705 ethnic groups, 75 tribal groups are PVTGs (Particularly Vulnerable Tribal groups). The Government of India created a sub- category of tribal group (primitive tribal group) based on the report of the Dhebar Commission and later in the year, 2006 renamed it as PVTGs. The purpose of this classification was to improve the socio-economic conditions of these tribal groups. The PVTGs are the most marginalised, disadvantaged and back ward tribal communities on socio-economic and health parameters. In Maharashtra, the tribal constitute 9.35 percent of the total population and are present in thirty-six district of Maharashtra. There are three PVTGs tribes namely Katkari, Kolam and Maria Gond in Maharashtra. For the present study, the five villages were selected- Haloli, Dhekale, Usgaon, Tawa and Dahisar T Manor. The present paper focusses on the socio-economic profile of the Katkari Tribes and problems encountered by the Katkaris.

Key Words: Tribes, Katkari, PVT, Maharashtra, Social, Economic

Introduction:

India has the second highest population of tribal in the world. The tribal are present in all the States and Union territories excluding Pondicherry, Panjab, Chandigarh, Delhi and Haryana. There are as many as 705 tribal ethnic groups with their unique identity, food culture, religion, occupation, festivals, dance and music. Out of these 705 ethnic groups, 75 tribal groups are PVTGs (Particularly Vulnerable Tribal groups). The Government of India created a sub- category of tribal group (primitive tribal group) based on the report of the Dhebar Commission in 1973 and later in the year, 2006 renamed it as PVTGs. The purpose of this classification was to improve the socio-economic conditions of these tribal groups. The PVTGs are the most marginalised, disadvantaged and back ward tribal communities on socio-economic, education and health parameters.

However, there is prodigious variation in the number of PVTGs. The Great Andamanese, Onge and Sentinelese are very few in number while the Toda of Tamil Nadu and the Toto tribes of West Bengal are less than 1700, Bihor tribe of central India are facing stagnation. In addition, some like Saharia of M.P and Rajasthan form the largest PVTGs group with over four lakhs population.

In Maharashtra, the tribal constitute 9.35 percent of the total population and there presence is in thirty-six district of Maharashtra. There is highest concentration of tribal population in two districts of Maharashtra, namely Palghar and Thane. Geographically the tribal are present in Gondwana region, Satpuda and

Sahyadri region. The major tribes found in Maharashtra are Halba, Halbi, Kawar, Saroti, Warli, Gond, Kokane, Koli Mahadev, Dongar Koli, Kathodi, Katkari, Kukna, Thakar, Varli, Pardi etc (Census 2011). There are three PVTGs tribes namely Katkari, Kolam and Maria Gond in Maharashtra. The present study focusses on the Katkari tribes of newly formed Palghar district of Maharashtra. They have the lowest literacy rate 41.7 percent (Census 2011) and majority of them are landless labourers.

Study Area:

Palghar is the 36th district of Maharashtra with 29,95,428 total population. It came into existence in August 2014. It consists of eight talukas- Palghar, Dahanu, Vasai, Jawahar, Mokhada, Talasari, Vikramgad and Wada. The total land area is 4,69,699 hectares having 1008 villages with 477 Gram Panchayats. It is predominantly a tribal district with 37.39 percent of tribal population. Tribal like Katkari, Malhar Koli, Thakur, Kokana and Warli resides in this district.

Methodology:

For the present study, five villages- Haloli, Dhekale, Tawa, Usgaon and Dahisar T Manor – constituting 27 household were purposively selected. These villages are located in Palghar taluka, Dahanu taluka and Vasai taluka. The study aim to understand the socio-economic profile of the Katkari tribes and delineate the problems faced by the Katkari tribes.

Primary data was collected through in-depth interviews with the help of key informants who had significant knowledge about the tribe under study. An interview schedule was designed to elicit comprehensive information on various aspects, including life experiences, occupational profile, health and hygiene, awareness of political rights, participation in the political process and information on government led scheme. Thematic coding was used to extract meaningful patterns and themes from the data collected.

Secondary data was gathered from documents such as census reports, government publications, district profiles, journals, research articles, and periodicals.

Who are Katkaris?

Katkaris are called by various names such as Kathakashi, Kamedi, Kathodis and Kathodias. They got this name because they were in profession of making catechu, a thick juice of Khair. However, majority of them are engaged in diverse activities such as working as agricultural labourers, brick kiln labourers, collecting wild produce and selling it in the nearby markets. Some of them also work on stone crushers and charcoal making units. Only 5 percent of them have small land holdings. Majority of them are seasonal migrants. They migrate to distant places in search of employment. Geographically, the Katkari community is concentrated in areas like Nashik, Thane, Pune, Palghar, Raigad and also in other States like Gujarat and Rajasthan (Jagtap, 2019).

Originally, they were forest dwellers but now they stay in padas- huts made up of mud and karvi, which is square in shape or rectangular shape. They belonged to sub section of Bhills (Fuchs, 1974). According to Bombay gazetteers, Katkaris are dark with lean body type, believe in animism and do not have any sacred text and spiritual guides. They are worshipper of tiger god they call it Vaghoba. Generally, one may come across Vaghoba temple in the forest or outside the village. It has been observed that they worship Gamdevi, Zarimari, and Vetal and present offerings of coconut, red lead and fowl to their God. Their staple food is rice, nachni Bhakari, non-vegetarian food items like field rats, porcupines, cat, wild

boars, deer etc. Drinking alcohol is common in them. They celebrate festivals like Pittar Amavashya, Holi and Pola. There are five endogamous groups among them; the Atharvar; Dhor; Sidhis, Son and Varap. Britishers systematically criminalised and marginalised the Katkaris that pushed them to the life of abject poverty (Weling, 1934). In 2006, the Kataris were included in the PVTGs list, which aimed to improve their living conditions and provide social benefits, but still they are far behind other communities and tribal in terms of socio-economic, education and health and hygiene parameters (Sztokman and Gerber, 2020).

Result and Discussions:

Table 1: Themes

| Livelihood Challenges | Education and Literacy | Food Security and Health Concerns | Housing and other amenities | Awareness and Participation |
|---|--|---|--|--|
| <ul style="list-style-type: none"> • Landless labourer • Seasonal agricultural labourer • Brick kiln workers • Migration for employment • Economic vulnerability | <ul style="list-style-type: none"> • Low literacy level • Mobile Schools • Child labour • Jeopardize education | <ul style="list-style-type: none"> • Poverty and food security • Disruption due to pandemic • Maternal and child mortality • Health care challenges • undernourishment | <ul style="list-style-type: none"> • poor living conditions • one room dilapidated houses • difficulties in rainy season • lack of electricity | <ul style="list-style-type: none"> • Lack of awareness about rights • Government schemes and programs • No self-motivation • Voting and civic engagement |

The study sheds light on the challenging socio-economic conditions faced by the Katkaris, positioning them as one of the most marginalized groups compared to the other tribal groups of their villages and neighbourhood. The key areas of concern include livelihood struggles, educational barriers, food insecurity, healthcare challenges and a lack of awareness about their rights and available government schemes.

Livelihood Challenges: The Katkari community from the study area primarily works as landless labourers engaging in seasonal agricultural activities and brick kiln industry. Their income is dependent on availability of work and during slack seasons, they face additional economic difficulties. The farm labourers earn 150 to 200 rupees as daily wages. Most of them migrate with their family to Thane, Wada or Vasai to work in brick kiln industry. If entire family work in brick kiln unit than they are able to earn somewhere between 6000 to 7000 rupees a month. This has deleterious effects on their children because

they work along with their parents or take care of household chores in their absence, hence they do not attend school. They live in temporary settlements, which lacks basic amenities like portable water and sanitation. Economic hardship and lack of opportunities make them vulnerable to exploitative labour practices.

Education and Literacy: The literacy level among Katkaris is remarkably low. According to the key informants before the implementation of RTE, the Government use to fund Bhonga Shaala- mobile schools to ensure child labourers working in brick kiln industry have access to education and continuity in educational process. Now this support has ceased due to implementation of the RTE consequently, the Katkari children education is compromised which would further push them into cycle of poverty and deprivation.

Food Security and Health Concerns: Poverty among the Katkaris leads to food insecurity resulting in undernourishment among their children. The pandemic has exacerbated their struggles by disrupting their already fragile livelihoods. Maternal and child mortality and morbidity rate remain high, emphasizing on the urgent need for health care interventions.

Housing and other amenities: Living conditions of the Katkari from study area is dire with one-room huts made up of Karvi and mud. The houses are in dilapidated conditions, which need repair every year. During rainy season, they face hardship because of poor housing condition. Some time they stay along with their domesticated animals. Although electricity is there in the villages but most of the Katkari household do not have electricity, they use common toilets, constructed under Swachh Bharat Abhiyan.

Awareness and Participation: According to the key informants, the Katkaris lack awareness about their rights, protective laws and available government programs and motivation to take benefit of the various government programmes. One of the reason could be they are not able to see potential benefits of these programmes. Despite exercising their right to vote, they do not actively engage in village affairs. The absence of strong leadership, coupled with lack of group affinity and interaction with other tribes in the village contributes to their isolation. Beside other tribal groups from the village, also do not interact with them much because of their low status among all the tribes. It was observed that their padas or hamlets are mostly separate or outside the village.

Conclusion: The historical marginalization of the Katkari tribe began during the British period and continued even after India gained independence. Despite being numerically the largest PVTGs in Maharashtra, the Katkaris face extreme challenges in social, economic and health realm. Poverty act as a push force behind migration of these families. The economic challenges force them to migrate with families, and the resultant lack of stability adversely affects their children's access to education, compelling their children into child labour. This cycle of poverty perpetuates food insecurity, malnutrition and poor health among them. They have not substantially benefited from the PVTGs status. The challenges continue, indicating a gap in the effective implementation of policies and programs designed for their welfare. There is a pressing need to create awareness among them about various government run schemes and programs meant for their welfare. This knowledge can empower them to access the resources and support available for their socio-economic upliftment. Allocation of agricultural land to the landless families under Forest Rights Act can be a possible solution. This not only would provide a source of livelihood but also address the issues such as migration, discrimination and deprivation and would prevent

child labour by creating sustainable income for them. Beside this, an awareness drive could encourage parents to send their children to school, breaking the cycle of illiteracy and paving the way for improved socio-economic conditions in the future. Implementation of target based educational initiatives is required to address the literacy gap among the Katkari children. To amplify their economic prospects technical skill enhancement training is essential. Leveraging the traditional knowledge of medicinal plants and herbs within the community could be a good prospect for both preserving their cultural heritage and enhancing economic stability among them. Addressing the marginalization of the Katkaris needs a multi-faceted approach. It should begin with encouraging community engagement and interaction with other tribes to reduce their isolation and foster social integration. Empowering them with resources, knowledge and opportunities is a step forward to break the cycle of poverty and exploitation and elevate their overall quality of life for sustained empowerment.

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ANALYTICAL ASSESSMENT OF POLICIES FOR MUSLIMS SINCE 1947: EVALUATION OF GROWTH AND DEVELOPMENT WITH CONTRIBUTION AND ITS PROSPECTS.

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Abstract

This research paper offers a comprehensive examination of the policies dedicated to Muslims in India since its independence in 1947, juxtaposed with the trajectory of growth and development experienced by this significant minority group. Recognizing the pivotal role of inclusive policies in fostering economic prosperity and social cohesion, the study delves into historical and contemporary governmental initiatives aimed at uplifting the Muslim community. By scrutinizing the evolution of policies across education, employment, and socio-economic spheres, the paper seeks to elucidate their impact on the overall development landscape of India. Through a synthesis of scholarly literature, government reports, and statistical analyses, the research assesses the effectiveness of policies such as reservation schemes, minority welfare programs, and educational initiatives in addressing the socio-economic disparities faced by Muslims. Moreover, it examines the correlation between policy interventions and key indicators of development, including educational attainment, income levels, and access to basic amenities.

By offering a nuanced understanding of the interplay between policy frameworks and development outcomes, this study contributes to the discourse on inclusive governance and nation-building. It underscores the imperative of devising targeted interventions that not only empower marginalized communities but also catalyze broader economic growth and social progress. Ultimately, the research advocates for a holistic approach to policy formulation that prioritizes equity, inclusivity, and sustainable development for all segments of society, thereby fostering a more prosperous and harmonious India.

Keywords: *Electoral consideration Thematic Sachar Committee report As Monthly Per-capita Consumer Expenditure (MPCE) Average household assets Maulana Azad Education Foundation (MAEF)*

Introduction:

Since independence Muslims development and growth had been subject of debate in respect to growth and development, entering in 77th year celebrating independence from colonizer, its unfortunate to find still largest minority is not transformed or fixed in political tussle between ideological politics and erst Electoral consideration (vote bank) objectives for representative leaders, be it from Muslim community itself or from community leaders in general.

Policies makers, Community leaders, Politicians and people at large need to understand the importance of contributing economy, which can thrive by contribution of each and individual in country, giving higher goals and objective with sound finance, which may result in higher per capita, national income, huge GDP. Already multinational companies and investors sees India as huge potential market for their goods and services, if integration of Muslim, rather than making correlation community with religious or British linked history (divide and rule politics and partition memories), one considering community as LARGEST MARGINALIZED and opportunity to capitalised from positive perceptive will help all the parties grow

and develop. With decades passed India, entered into Globalization, its time for Indian policies makers and community leaders have to rethink on capitalization from Muslim manpower and resources.

Literature Review:

- Sukhadeo Thorat and Mashkoor Ahmad (2015) Minorities and Poverty: Why some Minorities are More Poor than Others? Journal Of Social Inclusion Studie.

The comparative analysis between Muslims and Buddhists in India unveils significant disparities in poverty rates and economic avenues. Data underscores that these two communities experience notably higher levels of poverty compared to Sikhs and Christians. In urban settings, Buddhists and Muslims emerge as the most impoverished, with poverty rates substantially exceeding those of Sikhs and Christians by fivefold. Muslims predominantly engage in self-employment, constituting a considerable portion (27%) of non-farm self-employed households, while Buddhists heavily rely on casual labor, with roughly 54% engaged in wage labor. Despite the divergence in employment patterns, both groups encounter profound challenges associated with poverty, underscoring the imperative for targeted economic interventions to uplift marginalized minority populations in India.

- Justice Rajindar Sachar (2005), Sachar Committee Report

The number of Muslims in India was estimated to be 138 million in the 2001 Census, or 13.4% of the country's overall population. By 2006, that number had increased to nearly 150 million. "Populations of all major religions have experienced large growth in India in the recent past, but the growth among Muslims has been higher than average," the research notes. The percentage of Muslims in the population rose from 10.7% to 13.4% between 1961 and 2001. The Committee Report states that "the most striking feature is the relatively high share of Muslim workers engaged in self-employment activity," particularly for female workers and in urban regions. Similar to SCs and STs, there are relatively few Muslim wage earners in the public and private sectors, and their average pay is lower than that of other workers (maybe because a greater proportion of Muslims hold lower-paying positions).

Muslim women work in their homes at a rate of 70%, which is significantly higher than the 51% of workers overall. Muslims also make up a larger portion of the workforce than the typical person in the informal sector. Muslims are more likely than other groups to participate in conventional industry and trade, particularly in the areas of clothing, vehicle repair, and electrical machinery. In contrast, their involvement in agriculture is substantially lower. Furthermore, Muslim involvement in security-related activities, including the police, was 4%, compared to 12% for SCs/STs and 23% for OBCs.

Methodology:

Methodology used in writing this research paper is completely secondary data-based research paper, government report, newspapers and articles, as these sources are with authentic information and access to wholesome population at large. The data collection process primarily relies on a variety of secondary sources, including government reports, academic literature, newspapers, and online databases. Government reports serve as primary sources of information on policy formulation, implementation, and outcomes, providing official insights into the development landscape. Academic literature, comprising

scholarly articles, books, and research papers, offers critical historical context and scholarly perspectives on policy interventions. Analysis of articles and reports published in newspapers and magazines provides contemporary viewpoints and public discourse surrounding policy initiatives. Online databases, such as government websites and academic repositories, serve as valuable sources of authenticated data and information. Data selection criteria prioritize relevance, credibility, and comprehensiveness, ensuring the reliability and validity of research findings. Thematic analysis is employed to categorize and synthesize collected data, while comparative analysis identifies patterns and trends across different policy interventions and time periods. Ethical guidelines are strictly followed to ensure responsible data usage, including proper citation and acknowledgment of sources, as well as respect for confidentiality and privacy. Through this rigorous secondary data-based approach, the study aims to provide a comprehensive understanding of policies for Muslim development in India, contributing to evidence-based policy recommendations and scholarly discourse.

Historical Overview of Policies for Muslims:

Historically, Muslims had been marginalized politically and economically, since formation two nation from British Colony; India and Pakistan, respectively, no dedicated policy either framed or passed technically for development. Even though Muslims heritage and properties are at large but never capitalized by government or responsible institutions for development or growth or to subsidies services for Muslims population of country.

In 2019-2020, the total revenue received from Taj Mahal was Rs 97.5 crore. Likewise, in 2021-22, the total revenue generated was Rs 26.61 crore. ASI noted that 24 per cent of the total revenue has been generated by the Taj Mahal alone.¹

“Earnings from the Taj Mahal were over five times than that of Delhi’s Red Fort and ten times than that of Mamallapuram monuments in Tamil Nadu and the Sun Temple in Bhubaneshwar each”²

During data mining for this paper analytics it has been found state of Uttar Pradesh revenue earned in FY 2021 – 22 was Rs 256,173,145/- alone from Taj Mahal, on other hand Delhi revenue earned in FY 2021 – 2022 was Rs 60,118,315/-³

As per estimation by Sachar Committee Report, 2006 there are about 4.9 lakhs registered Waqf properties comprising of about 6 lakh acres of land, the approximate market value of these properties is Rs. 1.20 lakh crore.” Source. Maharashtra alone has 92,000 acres of land as Waqf properties.⁴

If government had only utilized on 25% of revenue earned from monuments for Muslim community rather than the dedicated budget for community, development and growth had been inclusive.

Analysis Since 1947:

1. National Minorities Development and Finance Corporation (NMDFC) - 1994
2. Prime Minister’s 15 Point Programme - 2006
3. Rajinder Sachar Committee Report - 2006
4. Sachar Committee Report Recommendations Implementation - 2006

¹ Taj Mahal Emerges as The Highest Revenue Generating Monument In India, Outlook, July25,2022

² The Hindu July 21, 2022

³ The Hindu July 21, 2022

⁴ All you wanted to know about Waqf in India, Samvada World, January 11,2023

5. Post-Matric Scholarship Scheme for Minorities - 2007
6. Pre-Matric Scholarship Scheme for Minorities - 2008
7. Minority Concentration Districts Programme (MCDP) - 2008
8. Multi-sectoral Development Programme (MsDP) - 2008
9. UDAAN - 2011
10. Nai Roshni (New Light) - 2012
11. Seekho Aur Kamao (Learn and Earn) - 2013
12. Skill Development Initiative Scheme (SDIS) - 2013
13. Nai Manzil Scheme - 2015
14. Garib Nawaz Skill Development Centres - 2018
15. Priority Sector Lending for Minorities – Ongoing

After 47 years of Independence from British Colony, First Dedicated Minorities development was formed for minorities, which include Muslims. Only after Prime Minister's 15th Point Programme in 2006, focus of developmental policies started to get framed and implemented at large.

Henceforth, assessment of muslim community development and growth it is found, since Sachar Committee report submission brought change in government attitude and institutional changes had also been observed.

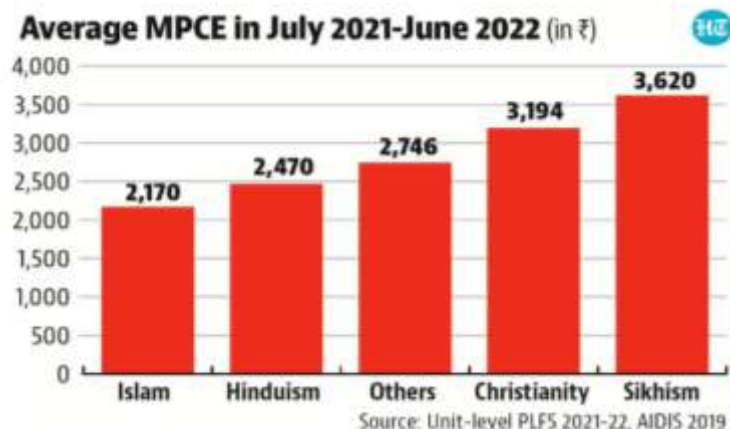
That matter of factual understanding roots in basic Economic principle stating, since demands are unlimited and resource are limited, we have to apply quantum economics theory, were making the important role of all resources to achieve over all growth with progressive development, attainment of sustainable development which can result India as leader in economic growth and opportunities for every individual involves.

CASE STUDY

Let's understand,

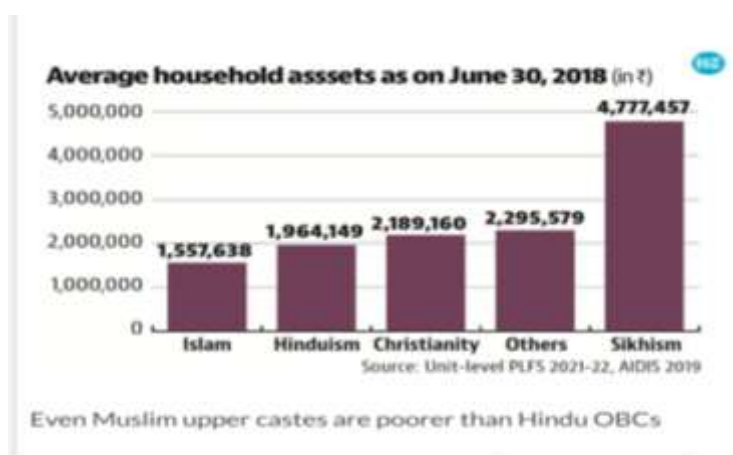
The AISHE Survey 2020-21 conducted under the Ministry of Education found that the Muslim community's enrolment in higher education declined at a time when the enrolment of SCs, STs and OBCs improved⁵. The AISHE Survey 2020-21 presents a dismal picture of the community. At a time when the enrolment of Scheduled Castes, Scheduled Tribes and Other Backward Classes (OBC) in higher education improved by 4.2%, 11.9% and 4%, respectively, compared with 2019-20, the Muslim community's enrolment declined by 8%, numbering around 1,79,000 students. This unprecedented decline, caused partially by the COVID-19 pandemic, points to the relative economic impoverishment of the community, which forces its talented students to pursue earning opportunities after completing schooling rather than enrolling for higher education, beginning at the graduation level. Major reason behind decline is due to economic responsibilities due to poor financial conditions of muslim families. Not completing education, results poor salary jobs or low level of income and standard of living. As Monthly Per-capita Consumer Expenditure (MPCE) is one of the important indicators of economic level of a family

⁵ Muslims lag behind Scheduled Castes and Scheduled Tribes in higher education, May 29, 2023



Lets assume of Muslim community had better source of income and increase in MPCE will result positive meaning increase GDP and generation of revenue as these individuals with high growth will also attract investor bring international attention.

Above study results Muslims own property are very low. This brings impact on collection of property tax,



and will also encourage investments.

Muslims being largest minority must have its role in society and service, if integrated properly will have huge positive impact on National Income and Gross Domestic Product. Consistent Poor conditions and absence of progressive politics will result loss of revenue and also decline in tax returns.

Discussion:

The integration of Muslims into economic policies not only promotes social cohesion but also offers significant opportunities for economic growth. Dedicated policies aimed at inclusion and empowerment lead to increased productivity, innovation, and consumer spending. Equal access to education, employment, and entrepreneurship enables active workforce participation and higher incomes, boosting overall economic output. Diverse perspectives from Muslim participation drive innovation and competitiveness, fostering a dynamic economy. Economic empowerment allows investment in education, healthcare, and infrastructure, improving living standards. Prioritizing inclusive economic policies creates

a positive development cycle, enhancing prosperity, consumer demand, tax revenues, and national economy strength. Therefore, focusing on uplifting Muslims aligns with social justice principles and fosters sustainable economic growth and prosperity.

Ironically, during analytical study and focus, it has been found Ministry of Minority Affairs (Govt of India) has ordered closure of Maulana Azad Education Foundation (MAEF) on 29, Feb, 2024. Reason for closure of foundation is irregularities at different stages, as provided by Ministry, but impact assessment is high, specially at time when country is in transition to economic power house. Irregularities can be regulated, but contribution of MAEF, established in 1999, this organization has disbursed over ₹7,500 crores in funds over 25 years, benefiting over 5 million students with scholarships. In the fiscal year 2023-24, funds were released for 3.2 lakh scholarships, revealing up to 21% discrepancies in the verification process. Despite efforts, there was only a 4% increase in Muslim girls' higher education enrolment, from 32% to 36%, falling short of the targeted 60%. The average scholarship size stands at ₹11,000 per student. The organization operates 45 free coaching centers for competitive/entrance exam preparation and employs 780 personnel across hierarchical positions. It has reached 28 states and 103 districts through district and block chapters.

MAEF, having received substantial grants from the Center, state governments, and private donors over 25 years, faces closure, revealing unused funds and financial irregularities in expense statements. The shutdown jeopardizes access to education aid for disadvantaged students, potentially impacting enrollment and retention rates. Moreover, the closure disrupts operations of state, district, and tehsil offices, affecting staff and personnel. Ongoing scholarship and assistance programs, including free coaching for competitive exams, will be discontinued, hindering aid recipients' prospects.

Conclusion:

Integrating Muslims into economic policies enhances social cohesion and prosperity, unlocking workforce potential, driving innovation, and stimulating growth. Equal access to education, employment, and entrepreneurship leads to higher incomes and improved living standards, enriching sectors and strengthening economic resilience. Inclusive policies promote social justice, equity, and economic dynamism, benefiting society at large. Prioritizing inclusive strategies ensures meaningful Muslim participation, paving the way for a brighter future.

Recent examples from countries like Malaysia illustrate the effectiveness of affirmative action policies in uplifting Muslim populations. Programs like Malaysia's Bumiputera Economic Empowerment Program have narrowed economic disparities and boosted growth in marginalized sectors, showcasing the impact of targeted economic empowerment initiatives on living standards and overall economic performance.

Inclusive economic policies not only uphold principles of social justice but also bolster overall prosperity. By ensuring equal access to resources and opportunities for Muslims, nations can leverage the diversity of their populations for sustainable development. Prioritizing economic integration and empowerment of Muslims is pivotal for societal advancement and shared prosperity, necessitating continued investment from policymakers.

Initiatives aimed at empowering Muslim communities and ensuring their full participation in the economy are essential for unlocking the considerable potential they offer in terms of talent, innovation, and

consumer spending. Recent examples from Europe highlight the transformative impact of inclusive economic policies.

For instance, countries like the Netherlands have implemented targeted programs to support the economic integration of Muslim immigrants and their descendants. Initiatives such as entrepreneurship training, job placement services, and language education have helped break down barriers to economic participation and fostered the emergence of successful Muslim-owned businesses. This approach not only benefits individual entrepreneurs but also contributes to job creation, wealth generation, and economic dynamism in local communities.

Similarly, in the United Kingdom, efforts to promote diversity and inclusion in the workforce have led to the implementation of initiatives such as the "Race at Work Charter," which commits employers to increasing ethnic minority representation at all levels of their organizations. By creating more inclusive workplaces where Muslims feel valued and supported, businesses can tap into a broader talent pool, drive innovation, and enhance their competitiveness in the global market.

Moreover, research has shown that addressing inequalities and promoting economic empowerment among Muslim communities can have broader macroeconomic benefits. A study by the International Monetary Fund (IMF) found that reducing gender and ethnic income gaps could significantly boost GDP per capita in advanced economies, including those in Europe, highlighting the economic importance of inclusive policies.

In light of these examples and findings, it is clear that integrating Muslims into economic policies is not only a matter of social justice but also a pragmatic strategy for achieving sustainable economic growth and shared prosperity in Europe. By investing in initiatives that promote equal opportunity, entrepreneurship, and workforce diversity, European countries can harness the talents and contributions of Muslim communities to build more resilient, inclusive, and prosperous societies for the future.

Investing in human capital, will result strong economy with consistent growth along with development, population has to be made wealth rather than burden.

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THE MARGIN: A STUDY ON THEIR SOCIO-PSYCHOLOGICAL CONSEQUENCES IN MIRA-BHAYANDER

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Abstract

Migrating from rural areas to urban centers in search of better opportunities, many families and children find themselves living on the streets due to the lack of adequate support systems. The phenomenon of migrated street children and families presents a complex challenge with significant social, economic, and psychological implications. From a sociological perspective, these families are often marginalized and face discrimination, leading to a lack of access to essential services such as education, healthcare, and legal protection. This research paper presents a qualitative study conducted on the street children staying on the streets of Mira Road. The study aimed to gain an in-depth understanding of the experiences and challenges faced by street children and their families, as well as their coping mechanisms and resilience. The analysis revealed several themes, including the lack of access to basic needs & education, reason for migration and the impact of stigma and discrimination. The findings give us insight on the need for implications of policies and interventions aimed at addressing the needs of street children and supporting their well-being.

Keywords: Migration, Street Children, Socio-psychological, Urban-Rural

Introduction

Street children represent one of the most vulnerable and marginalized populations globally, who face numerous challenges such as poverty, abuse, and lack of access to education and healthcare, there are also various complex factors that drive them onto the streets. (Andrew West, 2003; Tushar Savarkar and Shankar Das, 2019). Migrating from rural areas to urban centers in search of better opportunities, many families and children find themselves living on the streets due to the lack of adequate support systems. The phenomenon of migrated street children and families presents a complex challenge with significant social, economic, and psychological implications. From a sociological perspective, these families are often marginalized and face discrimination, leading to a lack of access to essential services and legal protection. The government response to the problems of street children is very poor and existing programs are ineffective in addressing their concerns. Every day they face challenges due to lack of shelter, food scarcity, limited access to education and health care (Khwairakpam Sharmila, 2014). There is a need to put efforts to support and empower street children through social programs and advocacy initiatives.

(Hilary E.O'Haire, 2011). These challenges necessitate understanding the dynamics and structure of street life. The present study aims:

- To identify underlying factors contributing to the Socio-psychological limitation faced by street children.
- To investigate the factors behind their marginalization

Methodology

For the purpose of the study a qualitative research design was employed and semi-structured interviews of 7 street children, 5 parents and 2 volunteers of Robin Hood Army were conducted at Mira-Bhayander. Interviews were audio-recorded and transcribed verbatim, maintaining participant confidentiality. One on one approach was adopted and the questions were broken down into simpler language for easy interpretation. Robin Hood is an NGO which works among street children in Mira Road.

Results and Discussion:

Socio-Psychological Problems

The study focuses on the socio-psychological challenges faced by the street children in the study area. The study reveals that the street children have limited access to essential services as health, education and adequate food and shelter. Unlike findings from other study, this study found that the street children from the study area were not involved in any anti-social activity. This was due to the interventions of dedicated volunteers of the NGO and strong social support from the parents. Although absence of financial stability, limited access to opportunities and social exclusion leads to low self-esteem among these children.

Despite their resilience, the street children under study faced financial challenges, as their parents were not in stable jobs. Some of the children use to help parents out in their daily chores and actively assisted their parents in their work. The study, is in align with other research that stress on the positive impact of interventions on the lives of the street children (Dinaol Urgessa and Getachew Abeshu,2019).

“Bade hoke kya banna chahoge” (Interviewer)

“Mujhe ek K-POP Idol banna hai! (smiles)Main 4 years ki thi jab se K-POP ko stan karti hu aur mujhe singing bhi aacha lagta hai. Main school main bhi part li thi singing completion main lekin iss saal maine nhi participate ki kyuki maine school change kit hi, nest yea zaroor part lugi.” (8 year old girl)

“Doctor banna hai Mummy papa ko bachana padega isliye chhote bacchon ko bhi bachana padta hai ”

The narratives of these children reveal aspirations and ambitions. One of the 8 year old girl expressed her desire to become a K-Pop singer while the other child dreamt of becoming a doctor, driven by motivation to help and support her parents but also to serve the needy. Interesting it was observed that despite facing lots of socio-economic barriers most of these children showed keen interest in academics and expressing their goals and ambitions. However, few children had no interest in education and were unaware of the transformative power of education, which can change their life course. Prior to the interventions from the NGO-Robin Hood Army these children were not going to school and were working alongside their parents. But the positive outcome of the intervention was not only of children but also on parents, who began to send their children to school to pursue education.

Causes of Marginalization:

Various interconnected factors contribute to the marginalization of street children, including socioeconomic disparities, family dysfunction, urbanization, and inadequate social support systems. The study sheds light on few such factors revealed during the interview.

When asked to the family members and informants it was discovered that most of them migrated to the city in search of good education for their children, security and job opportunities.

“They came here to for education and job purpose and they face a lot of problem while searching for these opportunities and to earn enough to fulfill their basic necessities and make ends meet.”

(Informant 2)

A parent a shared his concern regarding the monetary issues that he is facing and does not know how he will arrange for money to take care of his family.

“ Humara ek ladka abhi first year mei padhta hai abhi hame pata hai kitna kharcha hora hai abhi 10 rupaya Kamara hu 8 rupaya karcha hora hai 2 rupiya bachra hai toh baaki paisa kaha se aaega pata nahi”(parent1)

The study identified following push and pull factors of marginalization:

- Extreme poverty that compelled the families to migrate from their native place in search of better avenues and escape misery and poverty.
- Limited access to quality education in their native village had forced the parents to migrate to Mira road in the hope to give their children better life and access to quality education.
- Better life prospects in the city with employment opportunities and higher wages has pulled the families of these street children to city. However, as per the data collected from the study area the families struggle to meet their end and hope that if their children are able to complete their education they will be elevate themselves from the cycle of poverty.
- The desire for improved living conditions, including housing, sanitation, and infrastructure, acted as pull factor for migration. Families believe that the city like Mira-Bhayander offers better living conditions then their native place.

Perspective of the volunteers working for the street children:

The interviews with the volunteers working for the Robin Hood Army among the street children gave deeper insights in to the challenges faced by the street children and their families. The study delves in to the various aspects of the intervention process and the challenges encountered by the volunteers.

“What about the students that used to go to school and has left school because they are moving back to the village area?”(Interviewer)

“ha yeh wala hamare liye sabse bada back drop hai so koi gao jaara hai toh hamlog unka nahi kar paate itna because 1 mahine ke baad woh gao chale jaayenge toh waha pe kuch possible nahi hota what we try

to do ki atleast woh gao bhi jaara haina toh hamlog usse enroll karaye jitna bhi ho karaye we have 2 criterias first agar private sector mai jaare hai second agar woh private mai nahi jaare public mai jaa rahe hai, private mai kya hai we try to pay their 50% of the fees hamare sponsor's jese mai momina aunty unke bhai aur bhi dusre hamare sponsor's woh milke 50% fees dete hai aur 50% parents have to pay otherwise they would be like ha thike na fees is paid by the sponsors if they go or not it's none of our business if they pay the fees they will be like jaa school mekro toh aaj tak bachpan mai ek din ki chutti nahi li hai mene toh aur i am marvadi family toh ek din ki chutti nahi li hai mene kuch bhi wajah ho i have to go to school so it is that ki they pay 50% of the fees aur agar nahi bhi pay kar sakte toh we make sure ki hum unhe public school mai toh bheje and public school mai i guess royal college ke hi kaafi bacche jaate hai waha pe ek baar padhane ke liye so yeh do cheez hai agar hum unhe padhate hai yaha pe kaafi saare bacche school jaa rahe hai isiliye kyuki momina aunty ne unko bheja hai and yaha pe difference joh which you asked ki inke aur inke beech mai difference kya hai, there is a huge amount of difference yaha pe 3rd std ki ya 2nd std ki bacchi she will say that much joh say 10 12 yrs ka bhi yaha pe haina dusra kid joh school nahi jaara hai utna usmai knowledge hai. 2nd std is like 7-8 yrs..7 yaha par 12 yr hai 5 saal ka difference ka gap hai we try to enroll them ki atleast hamlog unko waha tak padhaye like atleast woh nahi bhi jaara hai toh we teach them upto that standard baaki all subjects is fine baaki saare subjects english se jude hue hai you have to just remember it is maths which problems everyone so i teach maths i teach in very much possible way, so maths hogaya we try to teach english so difference toh hai we pick up”(volunteer1)

“there would be a difference we cannot help, we are trying to be very much positive in this scenario we are trying to enroll them in schools but woh possible ho nahi para because of the support of the parents”(volunteer1)

As per the volunteers, the main challenge they faced while working among these children was transient nature of their families, who due to lack of opportunities and financial difficulties move to their villages. Due to this the children were drop out from the school and in their native village also they discontinue education, instead work as daily wage laborer.

These volunteers also expressed their helplessness as they were able to enroll brighter students to private schools, pay for the fees, expenses on books and stationary items but were not in a condition to financially support the families to meet their ends. And other children were enrolled in public school and strived to bridge the gap by giving their coaching in the evening and public holidays. As per the volunteer's, sponsors' played crucial role in supporting the education of these children's.

However, the volunteers faced challenges due to number of factors. In the initial period of their work, it was difficult for them to get the street children enrolled in their project. Beside this building trust with the families and the children was a big issue. As these families and children had not received any assistance from any quarters they were skeptical and disinterested in the help rendered to them by the volunteers of the Robin Hood Army. The volunteers struggle a lot to build trust and foster interest in the aid and support which they offered to the street children.

The second major hurdle was to keep the family stay put in the city as most of the families were finding it difficult to get sound employment to support themselves. So they were moving back to their place of origin, disrupting their children's education. Convincing them and trying to assist them so that they stay back was a herculean task because of the limited resources which the NGO had. The volunteers express the difficulty in providing effective support mechanism to the families for their economic and social well-being. Despite these challenges, the volunteers continued their work of enrolling the street children to schools, giving them coaching and guidance, bridging the educational gaps and traversing through complex family dynamics to bring about changes in the lives of these marginalized children.

Conclusion

Street children represent a marginalized and often overlooked population, facing numerous challenges that threaten their health, well-being, and future prospects. Addressing the complex issues surrounding street children requires comprehensive strategies that prioritize their rights, social inclusion, and access to essential services. By understanding the dynamics of marginalization and implementing evidence-based interventions, we can work towards creating a more equitable society where all children have the opportunity to thrive. Youth college going students should be encouraged to contribute their time and knowledge for such children, the children would feel more connected and would be eagerly willing to seek education from the youth as there is less age difference. The government should ensure that the help they are providing to people in need are effective and well maintained for the years to come.

Acknowledgement

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SOCIO ECONOMIC STATUS OF THE ENTREPRENEURS AND WORKFORCE OF LOCAL FMCG BRANDS IN MALEGAON**Mr Inamur Rahman Abullais¹***Maharashtra college Mumbai, Email ID: Inam84mba@gmail.com***Farheen Zaki sayyed²***Maharashtra College Mumbai (Research Scholar), Email ID: Farinsk383@gmail.com***Dr Mazhar Iqbal Thakur³***Maharashtra college Mumbai, Email ID: mazharthakur@gmail.com*

Abstract

The idea of the study has emerged keeping in view of the present contribution of Malegaon entrepreneurs in FMCG sector. Several of the current generation is leaving the basic profession of power loom industry collateral with aforesaid line due to various reasons. Being the remarkable supporter of the livelihoods of the thousands of populations of locality, the FMCG entrepreneurs and work force are facing several challenges and possibility for aspiration. Hence it was decided to undertake a study which understands various challenges faced by the FMCG entrepreneurs and workers in this region. The study is expected to bring out specific recommendations so as to improve the situation. The study has been conducted in the clusters of various product lines like medicine, beverages, spices and bakery items etc in Malegaon city and nearby locality with the special aspect of production and marketing of local FMCG brands with reference to socio-economic status of the entrepreneurs and work force. The study would also involve bringing out the role of public and private business development (PPP model) service providers, critical bottle necks involved, and inclusive development of minorities in these areas etc.

Key words: Local FMCG Brands, FMCG sector.

Introduction:

Malegaon (Nasik) is well known as a textile center of the state of Maharashtra. The demographic composition in Malegaon has been allocated by the migrants across the nation in different sphere at different span of time due to changes in political scenario of the nation, occupation and profession is the inseparable from the human being, like water needs canal to flow in the same passion capabilities needs opportunity for catharsis, Many migrants have started their career from the handloom and got transformation due to advent of new technology up to automatic machine, the wise human being can be jump before the arc drown similarly the saturation of textile industry needs to diversify in different line, the new generation put concentration on FMCG sector as parallel with different many national and international brands.

An entrepreneur has many bottlenecks as compare to corporates, similarly the local entrepreneur materializes their potential and got success to notice of their presence in the FMCG sector, while analyzing comparative study of contribution of local FMCG with socio economic condition of an entrepreneur and their workforce, an astonished fact may be revealed.

Objectives of the Study:

- To undertake study various product line in FMCG sector.
- To study the present status of the micro enterprises involved in production and marketing of local FMCG brands.
- To study the socio-economic status of the entrepreneurs and work force engaged in production and marketing of local FMCG product.
- To analyze the role of public and private business development service providers.

Scope of the Study:

To undertake a study of Socio economic condition of entrepreneurs and local workforce involve or engaged in local FMCG brands at Malegaon Municipal Corporation areas with reference of analyzing the present status of the micro enterprises associated with local FMCG brands. The study would also involve the various tactics taken by local entrepreneurs for defending their market share in the niche market segmentation.

Study methodology:

The study has been conducted through the local cluster of FMCG brands (Malegaon Festival) who is trained and participated in Festivals for exhibition and awareness of their local brands. Field visited to individual units to get full details mentioned in our scope and analyze the forward and backward linkages of the sector.

We also met the individual public and private service and supporting institutions to analyze their services and role to suggest strengthen their brands in local sphere. Similarly, meeting the stakeholders of the cluster and getting their feedback on the social economic status of the industry and the bottlenecks of the industry growth, present level of support received from the State/ Central Government organizations, SWOT analysis was prepared and specific action plan also being suggested based on the gap analysis done through our study.

Malegaon FMCG micro enterprises are majorly focusing on detergent, spices, beverages and medicine, other items produced are cosmetics and socially undesirable articles like bidi and Matches. Some of the FMCG produce are given a value addition of packaging and marketing of the brands. Packing and packaging services can be outsourced to women to at their homes like Bidi and Agarbatti etc Some units have set up 3-5 machines in-house to cut and stitch the products or blend at the ends (siddiqui, 2005)3.

Sampling:

| | |
|--------------------------|-----|
| Entrepreneur sample size | 150 |
| Workforce sample size | 150 |

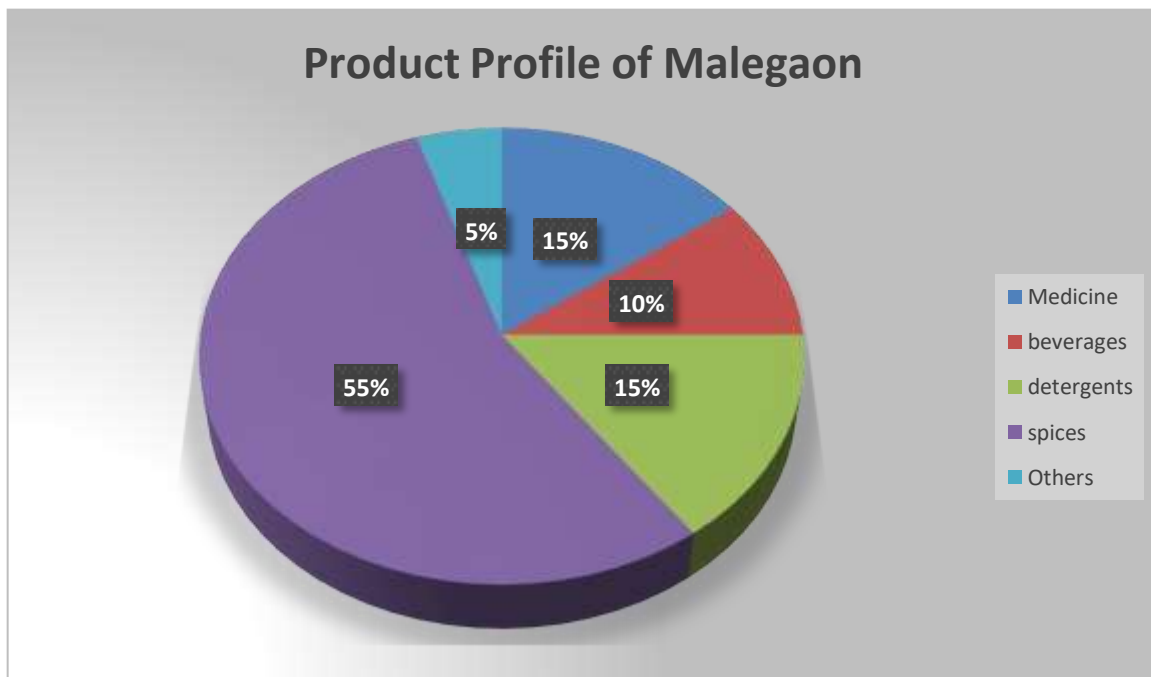
Executive Summary:

The FMCG industry holds significant status in the India. FMCG industry provides one of the most fundamental necessities of the people. It is an independent industry from the procurement of raw material to the final product which can be bought the ultimate consumer on daily basis, with huge value-addition of every stage (patil, 2016)1. This industry has the potential of generating a large number of employments opportunities and stands as prominent largest employment generator after agriculture and service sector. About 25 million people including 14% of women workforce are already engaged with this sector. The ongoing economic reforms and changes at the international economic scene including the emergency of liberalization policy have brought about certain challenges and several opportunities before the FMCG

industry of India (Tarun Gupta, 2017)². The Indian FMCG industry demonstrates many of the opportunities and the threats from globalization. The impact of globalization is strongly felt in all sectors and types of business in India. Many have benefited and some have become victims of it, one such victim and marginalize is the entrepreneur of FMCG of Malegaon.

Analysis and interpretation of data:

a. Present status of micro enterprise involved in production of FMCG brands:



b. Age and Experience of entrepreneur:

| AGE OF THE ENTREPRENEURS | | | |
|--------------------------|-----------------------|--------|-----|
| Sr. No. | Age Category | Number | % |
| 1 | 20 to 30 years | 19 | 13% |
| 2 | 31 to 40 years | 38 | 25% |
| 3 | 41 to 50 years | 45 | 30% |
| 4 | Greater than 50 years | 48 | 32% |

AGE OF THE ENTREPRENEURS

| EXPERIENCE IN THE PROFESSION | | | |
|------------------------------|--------------------------------|--------|-----|
| Sr. No. | No. of years in the enterprise | Number | % |
| 1 | < 5 years | 9 | 6% |
| 2 | 5 - 10 years | 28 | 19% |

| | | | |
|---|---------------|----|-----|
| | | | |
| 3 | 10 - 20 years | 78 | 52% |
| 4 | > 20 years | 35 | 23% |

EXPERIENCE IN THE PROFESSION

c. Experience in the profession:

From the 150 respondents in the Malegaon Festival, more than 62% of the entrepreneurs are in the age group of above 40 years and above, this specifies that the entrepreneurs in Malegaon carries an amusing experience and operating in the profession for the several years. When compared the age of the entrepreneurs with

the experience in the profession, it gives an interesting observation that the about 52% of the entrepreneurs carries an experience of between 10 and 20 years.

d. Investment:

Following graphs shows the investment range of micro entrepreneurs covered under this study. About 45% of the units are below the 5lakhs investments and about 50% of the unit holders invested to the extent of Rs.5-10 lakhs. Very few of them are above 10lakhs investment.

When they opt for any Government benefits under MSME scheme, they have to capitalize the margin money to the degree of their total investment in the present set up of enterprises. Hence, most of the micro enterprises are keeping away from availing any loans/funding from the government schemes. The only demand from these enterprises is that they should be given subsidized loans to modernize the existing techno based know-how to make more viable and feasible.

It is evidence from the following investment pattern that most of the entrepreneurs are investing from their own funds to the approximately 65% which include finance from the relatives and friends. It shows that they want to do the business with their equity capital instead of barrowing from banks. Banks contribution is only less than 10% which is very less in the present financing pattern. It is because many banks do not entertain the small entrepreneurs to finance the term loans due to their bad experience. Also the entrepreneurs are very poor in keeping accounts and banking or lacking for operating business in well organised form.

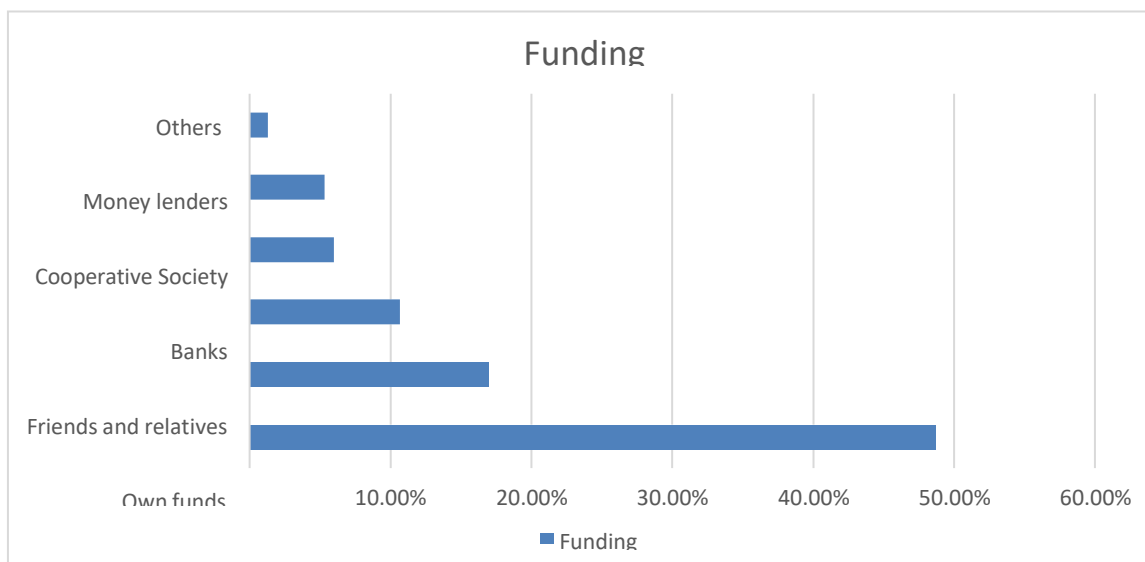
Analysis of Business Operations correlates with other stakeholder:

Business Position:

In Malegaon, all of micro enterprises were working as sole proprietorship and everyone started small scale or as family business at the local market area and slowly expanded their business at another locations or nearby in the residential areas. So it is like a sole proprietorship and house cum workplaces. So most of them are on ownerships and run as individual entity for business.

Finance:

As indicated in the previous chapters of the report that the businesses were being mostly started with own



funds and slowly grown up. There is remarkable reluctances are found under entrepreneurs for taking assistance from any government scheme run under MSME plan. This situation is mainly due lack of accounting and no banking relations with the entrepreneurs. CA's to fulfill the formalities of filing income tax returns on behalf of entrepreneurs with minimum turnover to evade the taxes. But those who had obtained financing for either machinery or working capital needs had been enjoying good pay-back history with banks.

Human Resource:

Entrepreneurs of Malegaon FMCG sector are very deprived in human resource management as the labour is engaged on working hour weekly basis. There is no provision for different privileges that is available in corporate sector like provident fund, travelling allowance, house rent allowance etc. sole proprietor mostly performed the management function of their concern, which in most cases were not appropriately educated and trained because of limited vision and local supply. Other hierarchy levels were totally absent. Production floor labor was available but, unskilled and irregular and irresponsible for duties. Availability of labour is the biggest challenge for the cluster and our findings also shows that there is a gradual decrease in availability of labour to the industry, and low wage rate causes the replace of male labour to female.

Marketing of local brands:

Local brands means product relates with particular market area not for being local, A consumer does not know necessarily that a brand is international if its origin is not explicit or implicit in the brand (Schuiling)⁴. Enterprises located in this region were selling their products directly to the local markets and some are having an appropriate supply chain management. Some are doing job work and some directly producing to supply the nearby locality as per the order getting by them. Some major firms do attain the appropriate attention globally due to result orientation and maximum customer satisfaction level specially Mansoor kadha at the time of pandemic.

Social & legal aspect of business environment:

As far as domestic or mercantile laws of the country were concerned, local brands don't face much difficulty in complying with them. Workers are engaged on contract for piece rate / hour rate are paid weekly for the work done. Hence workers are not on the rolls of local brands. Of course, brands are following other regulatory compliances of the local administration and state government most of them registered under food safety and standard authority (Fssai), Very few examples of a brand being ISO certified could be seen in the local FMCG sector under the head of Malegaon festival.

SWOT analysis of local FMCG brands:**Strength**

- Self-Entrepreneurship/ sole proprietorship
- Traditional / ancestral business background
- Good operational knowledge
- Quality goods with least price
- Capability to produce different product line
- Self-driven marketing capabilities
- Unique creation for design and most of cases blending formulae
- Good market position

Weaknesses

- Dependency on low or outdated technology
- High labour dependent
- Low penetration in state or national market
- Reluctant for getting assistance from government Schemes
- Less transparency in accounting procedure
- Banking sector is not supportive
- Not able to expand their capacities
- Lack of marketing knowledge
- Shortage of skilled labour

Opportunity

- More productivity with updated technology for getting benefits of economies of scale
- Use of technology up gradation fund
- Compatibility of labour with technology
- Machine based production system
 - Exploring for penetration of new markets
- Make use of private business development
- New Service providers for competitive advantage
- Formation of unity for marketing

Threats

- Competition from big business houses
- Tough competition from national and international brands
- High fluctuation of raw material rates

- Redevelopment or rehabilitation process by administration
- Pollution control mechanism
- Shortage of electricity
- Politically sensitive area in the state
- Differ identification of local market

Conclusion:

FMCG sector in the locality face various challenges in expanding through nearby rural markets or niche market segmentation, the local MSME entrepreneur of FMCG sector with their small size enterprise have minimum amount of capital, having maximum potential for expansion of business but could not be catharsis due lack of technology, remoteness of marketing area and lack of organized knowledge in the field of accounting and finance, inheritance reluctant with private public participation, lack of cooperation from banking sector, geographically scattered nature of rural markets and tremendous heterogeneity.

Majority of FMCG entrepreneur controlling their business in unorganized form which causes complete absence of different provision and privileges availed foe workforce, association semi and un-skilled worker with FMCG brands creates excessive labour turnover, absence of operating skill of machine creates the problem of expansion and stabilization of business.

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SOCIAL EXCLUSION AND ISSUE OF WATER SUPPLY IN PERIPHERIES OF MUMBAI**Dr Farzana Nilofar Yasar Chawre***Asst. Prof. of Dept. of Political Science, DRT's A.E. Kalsekar Degree College**Email ID: farzanachawre79@gmail.com*

Abstract

The uncontrolled growth of the cities in Maharashtra and especially Mumbai city, has led to tremendous pressure of delivery of basic services in the peri urban areas. There are issues of water supply in peripheries of Mumbai which has impacted daily lives of citizens. This research paper focus on understanding the uneven developments in water supply in few areas of Thane city and Kalyan cities which are administered under urban governance. The research paper also contributes by suggesting a number of policy implications to deal with Social Exclusion in the peripheries.

Key words: Peripheries, Water Supply, Governance.

Introduction

The uncontrolled growth of the cities in Maharashtra and especially Mumbai city, has led to tremendous pressure on the peri urban areas. Thane and Kalyan-Dombivli city are significant spatial, economic, political and administrative part of the Mumbai Metropolitan Region (MMR). The Thane city is administered by Thane Municipal Corporation (TMC) and Kalyan-Dombivli (KD) city is administered by Kalyan-Dombivli Municipal Corporation (KDMC).

Basic services include a wide range of civic and welfare services like water supply, health, hygiene, transport etc. The urban local institutions are considered as the main actors in the governance process in the city. TMC and KDMC has the responsibility of providing equal, unbiased and better-quality services to its citizens. Services have a direct impact on the lives of the people. Providing Clean water supply is very importance service to human life. This task comes under the obligatory services of Urban Governance.

Objectives of the Research

The aims and objectives of this research work are stated as below:

- 1) To study the Water supply delivery in peripheries of Mumbai.
- 2) To understand the concept of Social Exclusion in the Thane and Kalyan-Dombivli cities.
- 3) To suggest measures to reduce the problems of social exclusion in water supply.

Research Design & Methodology

This research study will be descriptive and analytical. The study will be based on both primary and secondary sources of data along with the online material. The primary data collected will be in the form of government publications, press releases and Google survey. The Secondary data will consist of Articles in Journals, newspapers and Website.

Water supply in Peripheries of Mumbai

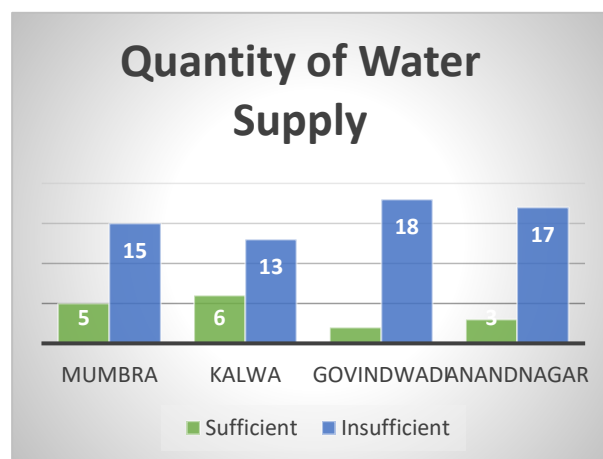
The importance of water supply has been highlighted repeatedly through the policies and programmes of United Nations and its agencies. The establishment of SDG 6 -'Ensure availability and sustainable management of water and sanitation for all', reflects the increased attention on water issues in global

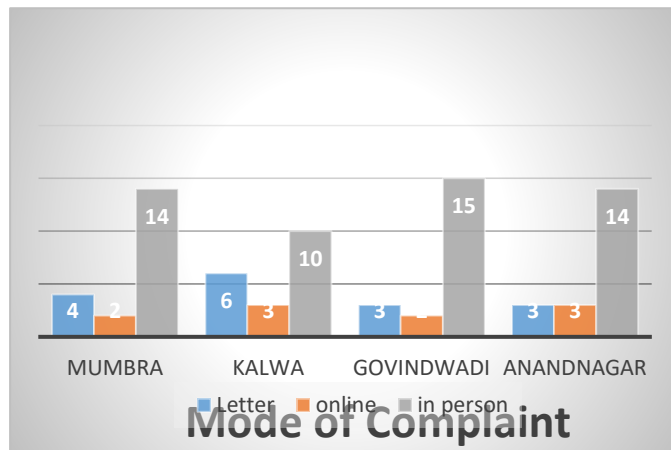
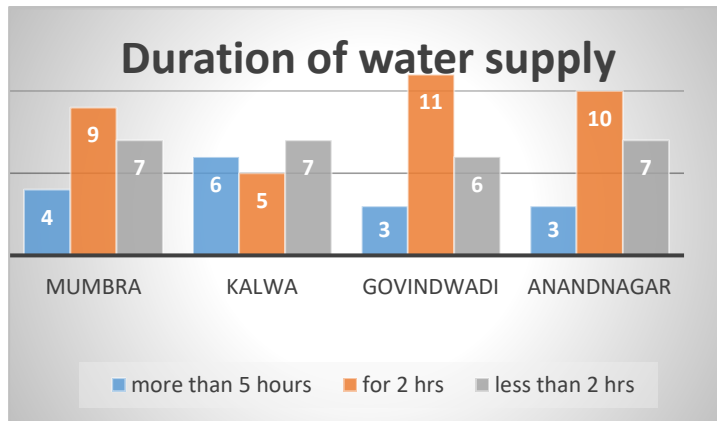
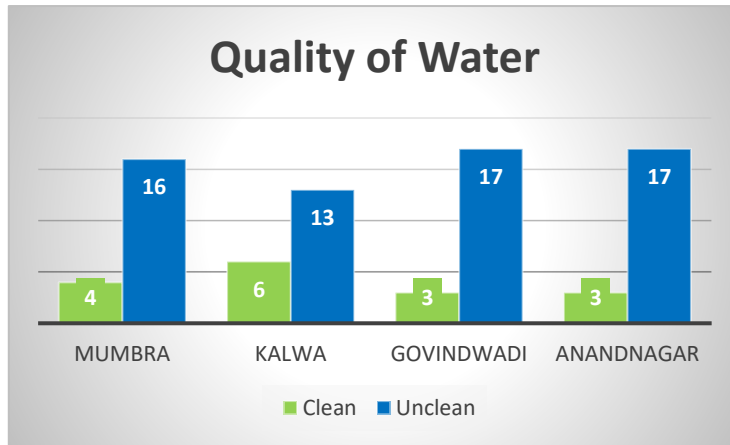
political agenda (SDG, 2020). The City Development Plans (CDP) continue to be dominated by corporates and business class in the peripheries.

It is important to note that cities have become new 'sites' of change and are emerging as the engines of national economy and generators of wealth (Mohan, S 2010). Due to increasing population, peripheries have assumed important role in the urban development as they provide cheap labour to the cities (Kundu, 2011). Thane city and Kalyan-Dombivli City are the peripheries connected to Mumbai City. However all the areas in these peripheries are not evenly developed. Social exclusion has become a regular feature in India. During the research study, it was observed that with ever increasing urbanisation and decentralisation; the poor, marginalized minorities are sidelined in the development process in the Thane and Kalyan-Dombivli city. Therefore, areas dominated by minorities like Mumbra-Kalwa in Thane City and Govindwadi- Anandnagar in Kalyan-Dombivli City were selected to review the developmental process. These high-class people or business regimes exercises control over forces of production and in many ways the poor, marginalized and minorities are exploited by the political regimes that govern the city. There is close nexus between the Councilors, TMC/KDMC officials and business class, where all major developmental plans are executed in well served areas, while minorities in unplanned areas are given false assurance of better civic services like water supply and sanitation. Thus, the upper middle class majority community tries to control the negotiated spaces (Baud, I.S.A & Nainan, N, 2008) through the business regimes which have become a stark reality.

Survey Area and Analysis:

A structured questionnaire was designed to get a clear view of different aspects of service delivery of water supply and its impact on minorities in Thane and Kalyan-Dombivli cities. Around 20 respondents in two minority dominated areas were selected in each periphery. As regards to water supply, questions regarding the water-its source, availability, quantity, quality, duration, mode of complaints, discrepancy if any, were included.





Survey Analysis

Water Supply services continue to be poor and there is inequitable distribution of water to different communities in the area. Majority of the respondents in these areas complain of insufficient quality and

duration of water supply. It is argued that due to poor access to clean drinking water from the municipality, the minorities are forced to access services by private providers at higher cost in the city

The poor access to water supply, has severe impact on the lives of marginalized and minorities in both the city. It has been observed that there is lack of clean water in areas dominated by Minorities in both the cities. This often leads to spread of water born disease causing widespread health hazard among the poor and marginalized in areas dominated by minorities of both the city

The politics of consolidating identities along religion, caste and class lines in recent years in India is also witnessed in Thane and Kalyan-Dombivli cities. While the upper middle-class majority have attempted to reshape the areas like Talav pali in Thane Khadakpada in Kalyan with all modern amenities, the exclusion of Muslims and Dalits from access to water supply in Govindwadi, and Anand Nagar areas in Kalyan and Mumbra-Kalwa areas in Thane reflects the pattern of discrimination and marginalization on religion and caste in the Kalyan-Dombivli city.

If the water that is provided by the TMC and KDMC to certain areas is of a poor quality, it will contribute to the creation of unhealthy and unsafe living environments. It has been observed during the survey study that the discrimination with regard to religion and caste is clearer as compared to linguistic discrimination in this twin city. Water and sanitation governance are understood through lenses of power relations, social justice and equity. In fact, COVID -19 pandemic has brought to the forefront these issues of Urban Governance.

Recommendations

With the aforesaid context of the water supply, the research study highlights the following recommendations with the case study of Thane municipal Corporation and Kalyan-Dombivli Municipal Corporation.

It is important to enhance the role of local governance in India and decentralization should be in true spirit and practice(Pancholi, 2014). In Kerala, Municipalities are empowered to take their decisions independently without much state interference (Masih (2020)). Such model should be followed by municipalities including KDMC in Maharashtra.

Preparing electoral roll ward wise during Municipal Corporation elections and using the same rolls for state assembly election will ensure uniformity. It will lead to inclusion of all residents and also will be less expensive.

Installation of online monitoring system by water department of TMC and KDMC can reduce the loss of water to a considerate extent. Increasing the storage capacity by building reservoirs will help in providing water to neglected areas. The water thus saved can be diverted to the areas that at present have inadequate supply. The nexus between the Councilors-bureaucrat -business class often results into diversification of good projects and services to the well served areas whereas the marginalized continue to struggle in the low lying neglected areas. The accountability process will make the elected officials to work for the welfare of all its citizens.

Lack of Transparency is another reason of administrative corruption and delay in work within the city administration. There is nexus between Councilors-Bureaucrats -Business contractors leading to illegal passage of contracts. There should be strong mechanism of accountability leading to transparency

between the different levels of government. The service delivery mechanism can be enhanced through the simplified digital processes in TMC and KDMC.

Intensive workshops and training sessions which will enhance the working of the Corporation as well as the skills of the staff should be arranged regularly. Trust building among the staff and citizens will also help in better and inclusive services.

One major problem of unequal services in Indian cities is due to lack of proper planning. While some areas of KD city are well planned and well served; there are areas which are neglected. There is an urgent need for better planning of cities in India. Urban Planners can undertake such planning for cities thereby making them livable, viable and vibrant. Redefining Master Plans and providing basic services to poorest of the poor including the marginalized minorities should also be considered.

Conclusion

Urbanization is inevitable outcome of the growth and development. The ULBs play an important role as facilitators of basic services to all communities thereby keeping their cities functioning. However, the ULBs in India face with a number of challenges which affects their functioning.

The focus should be on effective and inclusive service delivery where the government, the private sector and NGO along with citizens participation need to construct a new understanding of the balance of public and private responsibility and develop new governance models for equitable service delivery mechanism. The researcher study focuses to bring the marginalized and minorities into the mainstream with TMC and KDMC working to avoid social exclusion. Basic services should be made Available, Accessible and Affordable to all locals irrespective of class, caste, religion and language. The solution to the current disparities is to involve rebuilding within and outside the structures of urban governance. Governance framework need to encourage policy coordination at local level which avoids Social Exclusion and includes voices and participation of minorities.

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SOCIAL CONTEXTS SHAPING MASCULINITY: A SOCIAL WORK PERSPECTIVE

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Abstract

Masculinity equates itself with all things related to men, in opposition to women. It has many indicators like caste, religion, education, occupation, and income. It's also fluid in its definition – the definition of masculinity keeps changing with time and location. In a metropolis like Mumbai with wide variations in socio-economic status, how do under-privileged boys understand masculinity? What sources of information do they access and what is the quality of these sources? The researcher carried out a quantitative study with 30 slum dwelling male college students in Mumbai to understand what masculinity means to them and what services they need to understand it better. A bird's eye view shows the respondents equated masculinity with just one thing – money. In summary, though traditional masculinity is indicated by many factors like food and clothing, money is the only factor that allows one to adopt the masculinity indicator of one's choice – and even to rethink masculinity.

Keywords: Social work perspective, masculinity, social contexts, cultural factors, education

Introduction

'Masculinity is produced by society and culture and reproduced in daily life.'

Pierre Bourdieu

Masculinity encompasses the attributes and qualities traditionally associated with men, comprising both behavioural and societal roles. While it is fundamentally a social construct, it is influenced by certain biological factors. Notably, the standards of masculinity exhibit variations across different cultures and eras. For instance, ancient legal codes like the Code of Hammurabi from 1750 BC mandated a man's consummation of marriage for his wife to be officially recognised. The Hebrew Bible of 1000 BC contains passages, such as King David's counsel to his son Solomon, urging him to "Be strong and show yourself a man." In Tacitus's work "Germania" written in 98 AD, the warrior Arminius's penchant for violence was exacerbated when a Roman general abducted his wife, ultimately inciting him to call for war against the Roman Empire. Medieval masculinity emphasized qualities like chivalry, courage, and the virtue of generosity with respect for women across all social strata, epitomized by characters like Beowulf. The Victorian era witnessed a transformation from traditional heroism to a novel, albeit ambiguous, manifestation of masculinity which crystallized in the 19th century in America and Europe, notably in the form of bare-knuckle boxing. The early 20th century perpetuated the notion of masculinity as being the family's provider, while women were primarily homemakers. In the latter half of the 20th century and into the early 21st century, masculinity came to be associated with traits like independence, sexual assertiveness, athleticism, and various other markers.

However, over time, the idea of masculinity has remained anchored to the ideas that the man is the protector and provider whereas women are the recipients of the said protection and socialization has played a crucial role in the continuation of traditional notions of masculinity. To challenge these ideas,

Gillette, an American company that produces shaving products for men, launched a groundbreaking advertising campaign that aimed to redefine what it means to be a real man. The campaign questioned whether traits like aggression, bullying, and sexual harassment are truly indicative of masculinity, and suggested that being caring, supportive, and emotionally aware can also be qualities of a real man. However, the campaign received mixed reactions. While some people welcomed the idea of a more well-rounded definition of masculinity, the majority of people rejected it, viewing men who exhibit traditionally feminine traits as weak and unmanly. Despite the popularity of ideas like metrosexuality, the stereotype of masculinity has remained dominant and unchanged in recent times.

Definitions of Masculinity

Masculinity consists of those behaviours, languages and practices, existing in specific cultural and organizational locations, which are commonly associated with males and thus culturally defined as not feminine. Masculinity exists as both a positive, in as much as they offers some means of identity significations for males, and as a negative, in as much as they are not the 'Other' (feminine). Masculinity and male behaviours are not the simple product of genetic coding or biological predispositions (Clatterbaugh, 1990).

Types of Masculinity

Hegemonic Masculinity

It is a cultural dynamic through which a male group sustains a leading position in social life. This group is generally exalted and is established by cultural ideals and institutional power (Connell, 2005). For example, during the time of slavery, American society was patriarchal and many white men popularized their supremacy by defining themselves as a superior race. Conversely, for African boys growing up as slaves, their future masculinity was already being subordinated (Gómez, 2007). Hegemonic masculinity is exclusive, anxiety-provoking, internally and hierarchically differentiated, brutal and violent. Among its defining features are misogyny, homophobia, racism and compulsory heterosexuality (Connell, 2005).

Complicit Masculinity

It refers to the extension and institutionalization of a male power group under mutual agreements. Thus, a group agrees on the procedures through which subordination is going to be carried out. Hegemony is not effective if a careful and strategic plan is not well designed to guarantee power control. This is why complicity is a cautious conspiracy and one of the main important factors in the power of masculinity because it refers to the intellectual planning to dominate other groups (Connell, 2005). For example, slaves in the United States were treated inhumanly not just by their masters but also by magistrates, legislators, professors of religion, preachers, governors, gentlemen of property and standing and even women. All the influential and intellectual men in the political, educational and religious spheres established a conspiring plot to show slavery as a legalized institution (Gómez, 2007).

Subordination Masculinity

It deals with any political and cultural exclusion, including legal violence to dominate another masculine group. It directly has to do with the actual performance of authoritarian power based on established methods of control such as physical and psychological abuse, punishments, economic, social and cultural discrimination, verbal insult, any kind of humiliation, personal boycott and even condemnation to death, if necessary. Subordination, then, becomes corrupt and immoral (Connell, 2005). For example, many

whites believed that slavery was noble, a divine providence – God had predisposed Africans' fate to be submitted since they were thought to be animal-like and inferior and, in a deeper sense, because slave labour was a profitable business tactic (Gómez, 2007).

Marginalization Masculinity

It involves the relationship between masculinities in dominant and subordinated classes or ethnic groups (Connell, 2005). For example, in the time of slavery, whites labelled blacks as docile and passive males. Whites gave orders, and black males obeyed. Whites decided on their lives but blacks were not even able to make decisions about themselves, their wives or children because all three were the master's property. Since black men constituted a subservient kind incapable of freely expressing their masculinity and in correspondence to their African cultural ideals, they developed other types of masculinity based on a strong Christian faith resembling the masculinity of Jesus Christ (Gómez, 2007).

Complex Landscape of Masculinity among Underprivileged Youth in Mumbai

Societal standards of masculinity often coexist with a man's perception of his masculinity, as discussed by Kimmel (1988). It is important to recognize that an individual's socio-economic standing exerts a profound influence on their sense of masculinity. A man's identity is intricately woven into the social structures that extend beyond their actions, as elucidated by Edley and Wetherell (1995).

However, a noticeable gap in existing research pertains to the influence of factors such as religion, caste, poverty, education, occupation, and income on the evolving masculinities of younger men, especially within the context of India. To gain a more comprehensive understanding, it is essential to explore the intricate processes through which these ideals are internalized by these young men, the potential conflicts they encounter when exposed to more equitable norms, the available resources, spaces, role models, and allies they can leverage, and the impact of intervention measures.

Methodology

To address this gap, a quantitative study was undertaken, focusing on the masculinity of underprivileged youth in Mumbai. This research aimed to delve into their conceptions of masculinity, identify the sources that shape these perceptions, ascertain the factors influencing their masculine behaviours, and pinpoint the services and support systems they require to cultivate a more equitable understanding of masculinity. The ultimate goal was to uncover potential policy implications and avenues for creating a more inclusive and diverse perspective on masculinity in the Indian context.

Given the objectives and nature of the study, the researcher used a survey design to collect quantitative data using personal interviews. The study included 30 respondents who resided in slums in the suburbs of Mumbai and were between 18 to 25 years of age. The interview schedule contained checklists and Likert scales to assess culturally relevant masculine behaviours and roles, such as being in a romantic relationship and providing for one's family.

Findings from the Study

The level of education among the young men exhibited a significant correlation with their adherence to traditional notions of masculinity. Those with lower educational backgrounds were found to hold these beliefs more strongly. Additionally, this group reported having less reliable sources of information regarding masculinity.

Young men with lower income levels encountered greater difficulties in translating traditional notions of masculinity into practice, suggesting a financial barrier to the alignment of their behaviours with these ideals.

A clear pattern emerged, with respondents of lower economic status more likely to report negative experiences with masculinity. These findings underscore the challenges faced by individuals from disadvantaged economic backgrounds in navigating their masculine identities.

A direct relationship was observed between the educational background of young men and their self-evaluation. Those with lower levels of education tended to have more negative self-evaluations, pointing to the potential impact of limited educational opportunities on self-perception.

Respondents hailing from male-headed households were notably more inclined to uphold traditional notions of masculinity. The household structure played a pivotal role in shaping their beliefs.

In contrast, respondents from female-headed households exhibited a decreased inclination toward traditional notions of masculinity. The headship of the household significantly influenced their beliefs regarding masculinity.

Respondents from specific castes, religions, and cultures with culturally sanctioned notions of masculinity displayed a higher likelihood of adhering to these beliefs, highlighting the role of cultural and religious influences in shaping masculinity ideals.

Within the hierarchy of caste and religion, the impact of traditional masculinity notions was more pronounced among individuals occupying lower-status positions. These findings underscore the intersection of factors influencing perceptions of masculinity.

Young men engaged in occupations traditionally associated with masculinity were more likely to uphold conventional ideals of manhood, indicating that one's chosen profession played a significant role in shaping their beliefs and behaviours related to masculinity.

Discussion

The finding that young men with lower educational levels tend to adhere more strongly to traditional masculinity ideals suggests that limited access to education may contribute to a more rigid adherence to conventional gender norms. Additionally, the lack of reliable sources of information indicates the potential need for more comprehensive and accessible education regarding alternative forms of masculinity.

The observation that lower-income young men face greater challenges in translating traditional masculinity into practice highlights the financial constraints associated with conforming to these ideals. This suggests that socioeconomic factors play a critical role in shaping how men express their masculinity. The connection between lower economic status and negative experiences with masculinity underscores the unique challenges faced by men from disadvantaged backgrounds. This may include pressures to conform to traditional norms and the potential for heightened vulnerability in these individuals.

The link between lower education and negative self-evaluation suggests that limited educational opportunities can impact how young men perceive themselves. This indicates that improving access to education might not only enhance employment prospects but also contribute to healthier self-esteem and self-image. The influence of household headship on adherence to traditional masculinity norms highlights the role of family structures in shaping these beliefs. Male-headed households may foster more traditional

ideals, contributing to the perpetuation of conventional gender roles within the family unit. The decreased adherence to traditional masculinity among respondents from female-headed households underscores the significance of diverse family structures in challenging conventional gender norms. It suggests that different family dynamics can promote more flexible and inclusive interpretations of masculinity.

The finding that respondents from specific castes, religions, and cultural backgrounds are more likely to uphold culturally sanctioned notions of masculinity emphasizes the powerful impact of culture and religion on gender beliefs. Cultural and religious teachings play a pivotal role in shaping individuals' perceptions of masculinity. The greater impact of traditional masculinity notions on individuals occupying lower status positions within caste and religion hierarchies reveals the complex interplay between various societal power structures. Lower-status individuals may feel a heightened need to conform to traditional ideals to secure their sense of identity and belonging. Moreover, the connection between masculine occupations and adherence to traditional masculinity highlights the role of work environments in shaping beliefs and behaviours. This suggests that individuals in traditionally masculine professions may face stronger pressure to conform to established gender norms.

In summary, these findings collectively underscore the intricate and interconnected factors that shape men's beliefs and behaviours regarding masculinity. They highlight the importance of education, economic opportunities, family structures, cultural influences, and occupational contexts in influencing how men perceive and express their masculinity. Recognising these nuances is essential for developing interventions and policies that promote more inclusive and diverse interpretations of masculinity and support men in breaking free from rigid gender norms.

Conclusion

In conclusion, the intricate dynamics revealed in this research emphasize that social contexts profoundly impact the formation of masculine identities. As social work practitioners, we are presented with a significant opportunity to challenge and transform these traditional norms, promoting more inclusive and diverse interpretations of masculinity. By addressing barriers to education, economic empowerment, family dynamics, cultural influences, and workplace expectations, we can contribute to a more equitable society where individuals of all genders are free to define and express their identities without being constrained by rigid gender norms. This chapter underscores the critical role of social work in the ongoing evolution of masculinity, supporting men in their journey to break free from traditional stereotypes and embrace a more diverse and inclusive understanding of what it means to be a man in today's world.

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SOCIAL CHALLENGES OF WOMEN ENTREPRENEURS IN INDIA

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Abstract

Indian economy is growing at a fast rate but to sustain this growth and keep the momentum going women must actively start participating in it. However due to numerous social hurdles women tend to take a backseat. These social challenges must be analysed, understood and necessary steps should be put in place to ensure higher contribution of the women in the economy. One way of doing this is by encouraging women entrepreneurship. Women entrepreneurship will not just help the women themselves but has multifold effects on the society. One strong confident woman leads to a strong willed family which makes up the society and in turn the country.

Keywords: Women Entrepreneurship, Social challenges, Social Status of Women

Outlook on Indian Economy

India today is the 5th largest economy in the world with a GDP of \$3.7 trillion, which in the next three years is predicted to become the 3rd largest economy with a GDP of \$5 trillion. Prediction of such massive growth is due to the following reasons:

1. Human Resources: India has a fast growing young population who are and will be actively participating in economic activities. To add to this, the younger generation nowadays have far better access and awareness to education and skill enhancement programs which leads to increased productivity of each.
2. Capital Formation: Our culture encourages individual savings which are then channeled into investing in capital goods such as plants, machinery, markets etc. These further fuels the economy through development of organizations, job creation, infrastructure development etc.
3. Technology Progress: Over the last two decades, India has made every effort to improve its technology particularly in areas such as FinTech, Agriculture, Banking etc.

These points must be kept in mind and harvested to its full potential to reach the growth goals. Having said that, 50% of our population are women who are still largely untapped when it comes to participating and contributing to the country's economy.

Why is the contribution of women lesser in the economy?

Comparatively women have a lower participation and contribution than their male counterparts, which can be attributed to a number of factors but a major one being our Patriarchal society. This one factor is the root cause for other multiple problems mentioned below:

1. Role in society: Women are expected to be caretakers of the household. No matter what they want/ try to do they are always expected to prioritize this. So also, if a woman is ambitious and wants to pursue a career, the society would expect them to do so only after completing their household duties. This puts unrealistic pressure on the women who are otherwise looked down upon if they prioritize their work.

Managing and balancing such dual roles discourages the women to even consider to contribute to the economy.

2. Lack of education and self-confidence: A family with limited resources would prioritize the education of their son since he is expected to grow up and earn a living, leaving the daughter underqualified and under confident about her abilities.

In fact, women with higher education and confidence are seen as liabilities to the society as they are perceived to be highly opinionated leading to problems while adjusting in their marital homes. Having women grow up in such a suppressed environment is bound to make them believe in them being the weaker sex thus not even questioning and fighting the system in future.

3. Problem of finance: Traditionally the men in the household inherit the capital/ property of the family which can be used by them to upskill themselves, start their own business, invest it etc. Furthermore, money matters in the family are also discussed among the men leaving the women unaware of the same.

Since women do not have equal access to funds it gets difficult for them to enroll in programs to upskill, start their own business, invest, multiply and manage money.

4. Limited mobility: Since the women have to be around to take care of the household their mobility is limited. This restricts them in their job or any venture they start.

Moreover, safety of women is always a concern when they are travelling, again leaving them with no choice but to settle by taking up opportunities only available in their vicinity.

5. Limited access to networks and information: Businesses were largely started and run by men since years. They are so used to working with other men that they may not like the different business approach a woman has. For a woman to break through this channel and have an equal footing would then require extraordinary capabilities and circumstances.

How can the women contribute to the economy?

There are two ways in which one can get involved and contribute to the economy: by taking up a job or starting their own business venture.

While undoubtedly taking up a job is a quicker, easier and a safer option – women are at a disadvantage for the same. We have already discussed that they have lower education, low self-confidence, limited mobility and a different approach which the businesses may not be used to. To add to this, they need flexibility to handle their dual role and workplace safety is also a concern.

Leaving them with little choice than to opt for entrepreneurship – starting their own business venture. Here as well they have the disadvantage of:

- a. Lacking funds to start the venture – Leaving aside inheritance, families are but skeptical to even invest in businesses started by the women in their families. Even financial institutes have reservations in giving loans to women entrepreneurs.

Resulting in almost 80% of women entrepreneurs self-financing their businesses through their savings.

- b. Limited access to business networks and information – makes it difficult for the women entrepreneurs to capture opportunities for business growth.

However, entrepreneurship definitely seems like a better option for most women due to the following reasons:

1. Flexibility – Since it is their own business, they get the freedom to decide their place of work, timings, pace of growing business etc. They can do all this while keeping their household responsibilities and societal status in mind.
2. Capital Requirement – While they have lesser access to funding, they still can start the business on a small scale with a minimal capital requirement and with the existing infrastructure they have. As they grow, they can reinvest their profits and take the business to larger heights.
3. Productive use of skillset – A job comes with a list of skillsets required, however to start a business the women can simply put her existing skillset to productive/ economic use.
4. Scalability – Corporate jobs still have glass ceiling when it comes to promotions to women. In a business they can decide what level and how high they want to scale up.
5. Profitability – A lot of women feel like they are underpaid in spite of working hard at their place of work but still get paid lesser than the men at the same positions. In a business, all the profits of their efforts are rightfully borne by them. This gives them higher satisfaction.

Due to multiple such reasons we are seeing an increasing number of women opting for entrepreneurship. Most of such organizations operate as solopreneurs i.e. all operations are run by one entrepreneur alone. This solves the problem and automatically includes the women in the participation and contribution to the economy. Furthermore, over time and with experience it may grow to becoming a Micro, Small or Medium Enterprise [MSME] leading to job creation and further boosting the economy.

How do Women Entrepreneurs contribute to the Economy?

The contribution of women entrepreneurs to the economy and society is multifold.

1. Reduces poverty – By starting a business they put their existing skillset to economic and productive use. Money earned by each woman in this manner adds to the per capita income reducing the overall poverty in the country.
Entrepreneurship also create more jobs which further boosts the economy.
2. Provides the women financial and social independence – This independence is absolutely necessary to make them confident and improve their status in the society.
This independence and confidence empowers them. An empowered woman further empowers other women creating a ripple effect and uplifting the sex which has been neglected for far too long.
3. Improves welfare of the family – Priority of most women is their family. So, whenever a woman earns, this money usually goes towards the welfare of the whole family. It could be in terms of educating the children, better healthcare, better lifestyle, investing for the family's future etc.
4. Retention in workforce – Since the business gives them the flexibility and the entire control of running and scaling it, the women are encouraged to keep at it for longer periods of time regardless of the personal circumstances that keep coming up.

5. Reduces gaps in the market – Since women work at a grassroot level, they are quick to identify gaps in the market and given their limitations they tend to come up with new technologies, processes, products etc. to bridge this gap which ultimately benefits the society at large.

Conclusion

For the country's economy to grow at the desired rate a] **Society** must change their outlook to women as being dependents or weaker than the male counterparts; b] **Families** must encourage and provide the support needed if and when women choose this path of entrepreneurship and c] **Women** must build up the courage to break through the societal roles they are expected to play.

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NUTRITIONAL STATUS BASED ON ANTHROPOMETRIC MEASUREMENTS OF ADULT KATKARIS: A LOW-INCOME ADIVASI GROUP RESIDING IN VASAI, PALGHAR DISTRICT, MAHARASHTRA

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Abstract

The study was undertaken to determine the nutritional status based on the anthropometric profile of adult Katkaris: a low-income Adivasi group residing in Vasai, Palghar district, Maharashtra, India. A total of 50 adults (aged > 18 years) belonging to the Adivasi group of Katkaris were part of this study of which 20 were men and 30 were women. Anthropometric measurements including weight, height, waist circumference and hip circumference were measured and the Body mass index (BMI) and waist-hip ratio (WHR) were calculated. The WHO cut-offs for BMI (kg/m²) are used to classify a person as underweight (< 18.5), normal weight ($\geq 18.5 < 25$), and overweight ≥ 25.0 . Overall, in this study the extent of underweight (BMI < 18.5) was found to be 64%. There was a significant difference in the percentage of men who were underweight 30% as compared to women 86.8 %. This prevalence rates of underweight are much higher than those found in several tribal populations from other parts of India³. The mean values for weight (kg) in men and women were 53.4 ± 11.48 and 37.98 ± 10.58 respectively which is below the reference weight for Indian adult man (65 kg) and Indian adult woman (55 kg). The mean values for Height (cm) in men and women were 161.85 ± 5.76 and 151.73 ± 4.98 respectively. 40 % (n=8) men and 30% (n=9) had a high risk WHR ≥ 0.90 and ≥ 0.85 respectively indicating the presence of abdominal obesity. This study demonstrated that the prevalence of adult underweight was found to be very high among the Katkaris residing in Vasai. Further research is needed not only among this group but also among other tribal populations of India to fully understand the causes and consequences of adult underweight and immediate nutritional and intervention and food security programs need to be implemented.

Keywords: Tribal group, Body Mass index, underweight and nutritional status

Introduction

India has the largest tribal population in the world. A tribe is a social group with territorial affiliation, endogamous, with no specialization of function ruled by tribal officers, hereditary or otherwise, united in language or dialect, recognizing social distance with other tribes, caste, without any social obloquy attaching to them as it does in the caste structure following tribal traditions, belief and customs illiberal (1). Katkaris are the most primitive forest tribes of Maharashtra (2). Katkaris are the most mobile, dynamic, and laborious forest tribe. A persistent social economic and political deprivation and exclusion is faced by Katkaris (2). Socio-economic status is closely related to low purchasing power and poor nutritional status leading to the development of health problems. Information on Katkaris is very limited and no published data dealing with their anthropometric characteristics are available.

There are various ways to evaluate the adult nutritional status but body mass index (BMI) is most widely used because its use is inexpensive, non-invasive, and suitable for large-scale surveys (1. Garrow, 1985) (4). Given this, the objective of the present study was to report anthropometric characteristics and determine the nutritional status, based on BMI, of adult Katkaris.

Materials and methods

A total of fifty adult Katkari men and women (n =50) in the age group of 18 to 60 years, living in Vasai taluka of Palghar District near to Mumbai were selected using a purposive snowball sampling technique after obtaining a written informed consent. An interview schedule was used to collect their background information such as gender, age, marital status, educational level, occupation and income of subject. Anthropometric measurements are largely influenced by a person's diet and thus, are a good indicator of their nutritional status, anthropometry has now become an indispensable part of the assessment of one's nutritional status (5). Nutritional status was assessed by taking the following anthropometric measurements: weight, height, hip circumference and waist circumference.

The weight was measured by using a calibrated digital weighing scale which was kept on a flat surface. The participant was asked to be in minimal or lightweight clothing. They were asked to remove their footwear and stand straight at the centre of the scale to record the weight correctly. It was measured to an accuracy of 0.1kg. Three readings were taken and the constant reading was considered as final for accuracy. The height was measured using a calibrated stadiometer. The participants were asked to remove the footwear and stand with their feet' joined together. The back of the head, buttocks, calves, and heels should be touching the wall and the participant should look straight. It was measured to an accuracy of 0.5 cm. Three readings were taken and the constant reading was considered as final for accuracy.

BMI was calculated from the weight and the height using the formula for BMI. $BMI = \text{Weight (kg)} / \text{Height (m}^2\text{)}$. WHO International BMI cut-off (2000) (6) was used for classifying the participants.

Table No. 1 – WHO International BMI classification (2000).

| Nutritional status | BMI (kg/m ²) cut-off |
|--------------------|----------------------------------|
| Under nutrition | <18.5 |
| Normal | 18.5-24.9 |
| Overweight | 25-29.9 |
| Obese | >30 |
| Obese type 1 | 30-40 |
| Obese type 2 | 40.1-50 |
| Obese type 3 | >50 |

Waist circumference (WC) was measured using a calibrated flexible narrow non-stretch tape (Non-stretch fabric cloth tape). The participants were asked to remove the footwear and stand erect. Then the tape was wrapped around the waist of the participant horizontally between the lower ribs and iliac crest. Then the participants were asked to exhale and the number on the measuring tape was noted. It was measured to an accuracy of 0.5 cm.

Hip circumference is measured at the level of the widest circumference over the greater trochanters using a calibrated flexible narrow non-stretch tape. Participants were asked to stand straight and at the end of

expiration the hip circumference was measured using the measuring tape. It was measured to an accuracy of 0.5cm.

Waist to hip ratio was calculated by dividing the waist circumference by the hip circumference. Asian cut-off for waist circumference is lower than the European, with males >90 cm and females >80 cm and for WHR they were ≥ 0.9 for men and ≥ 0.85 for women being high risk (7). It may be appropriate to use waist circumference as an index for upper-body adiposity (8).

Results and Discussion

The total number of adults recruited in the study were 50 of which 20 were men and 30 women as shown in fig.1. 60 percent of the subjects were women and 40 percent were men. The mean age of men were 34.4 ± 12.4 years and women: 38 ± 13.3 years, the detailed distribution in different age groups is shown in table 2.

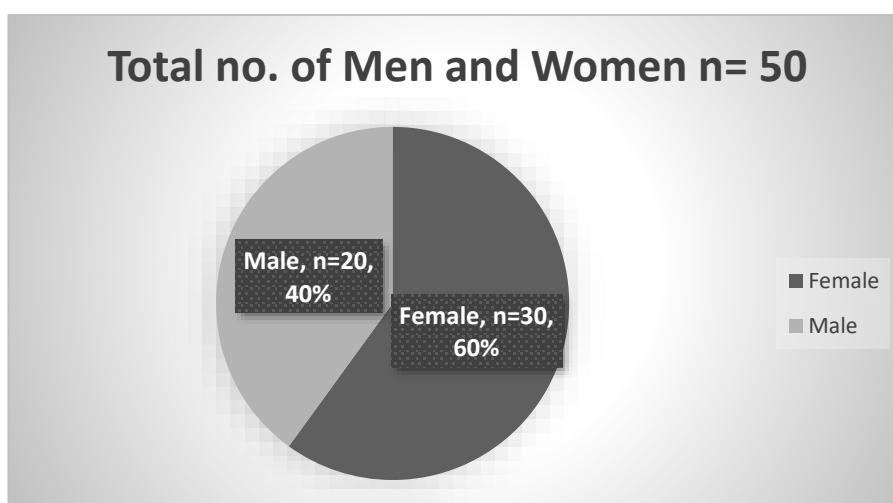


Fig. 1: Total number of Male and Female, data shown in n (number) and percentage

The socio-demographic characteristics like gender, age, marital status, religion, education, type of work, occupation and their wages are shown in table no. 2

Table 2: Socio-demographic profile of the subjects

| Demographic factors (n=50) | Number(n) | Percentage (%) | |
|---------------------------------------|-----------------------|----------------|-----|
| Gender | Male | 20 | 40 |
| | Female | 30 | 60 |
| Age of the subjects (in years) | 18-30 | 19 | 38 |
| | 31 to 40 | 15 | 30 |
| | 41 to 50 | 5 | 10 |
| | 51 to 60 | 11 | 22 |
| Marital status | Married | 46 | 92 |
| | Unmarried | 4 | 8 |
| Religion | Hindu | 50 | 100 |
| Education | Nil | 41 | 82 |
| | Primary | 5 | 10 |
| | Secondary | 4 | 8 |
| Work type | Part time (<6hrs/day) | 1 | 2 |
| | Full time (<6hrs/day) | 49 | 98 |

| | | | |
|----------------------------|---------------------|----|----|
| Occupation | Farm labourer | 42 | 84 |
| | Construction worker | 3 | 6 |
| | Wood cutter | 5 | 10 |
| Daily wages (Rs.) | <150 | 6 | 12 |
| | 150-250 | 34 | 68 |
| | 250-400 | 8 | 16 |
| | 400-600 | 2 | 4 |
| Monthly wages (Rs.) | <4000 | 6 | 12 |
| | 4000- 8000 | 34 | 68 |
| | 8000-12000 | 8 | 16 |
| | 12000-18000 | 2 | 4 |

The anthropometric characteristics such as height, weight, BMI, waist circumference, hip circumference and WHR are shown as mean \pm SD in table 3.

Table 3. The Anthropometric measurements of the subjects, Male (n=20) and Female (n=30) given as mean \pm SD

| Anthropometric parameter | Gender | Mean \pm SD |
|---------------------------------|---------------|---------------------------------|
| Height (cm) | Male | 161.85 \pm 5.76 |
| | Female | 151.73 \pm 4.98 |
| Weight (kgs) | Male | 53.4 \pm 11.48 |
| | Female | 37.98 \pm 10.58 |
| BMI (kg/m ²) | Male | 20.21 \pm 3.78 |
| | Female | 16.35 \pm 3.89 |
| Waist circumference (cm) | Male | 70.86 \pm 8.71 |
| | Female | 65.64 \pm 10.64 |
| Hip circumference (cm) | Male | 81.66 \pm 4.52 |
| | Female | 82.97 \pm 6.02 |
| WHR | Male | 0.86 \pm 0.07 |
| | Female | 0.8 \pm 0.06 |

According to National Institute of Nutrition, ICMR (2020) (9) the body weight for reference Indian adult man and woman is 65 kg and 55 kg respectively. From the above given Table 3, we observe that the mean weight of the men was found to be 53.4 \pm 11.48 kgs which is 11.6 kg lower as compared to the weight of reference man. The average weight of the women was found to be 37.98 \pm 10.58 kg which is 17.02 kg lower as compared to the reference woman.

Table 4. Prevalence of underweight based on BMI among adult Katkaris.

| Gender | Underweight (BMI<18.5 Kg/m²) n (%) | Normal (18.5 \leq BMI<25.0 kg/m²) n (%) | Overweight BMI \geq 25.0 Kg/m²) n (%) |
|---------------|---|---|--|
| Male | 6 (30%) | 13 (65%) | 1 (5%) |
| Female | 26 (86.8%) | 2 (6.6%) | 2 (6.6%) |

The BMI has been used a criterion to measure the extent of undernutrition and overnutrition in terms of underweight and overweight. The overall mean BMI of males was found to be 20.1 kg/m² and females it was 16.35 kg/m² as seen in table 3.

In males, majority of the subjects had normal BMI between 18.5-24.9kg/m². Six subjects were underweight with a BMI of less than 18.5kg/m². Only one subject was overweight with a BMI between 25-29.9 kg/m². In females, the majority of the subjects that is twenty-six females were underweight with BMI less than 18.5kg/m². Two subjects had normal BMI between 18.5-24.9kg/m². Two subjects were overweight with a BMI between 25-29.9 kg/m².

In the Table 5 it is seen that the prevalence of underweight is high in women 86.8% and though the value in men is 30 % which is lower as compared to women it is still high when compared with NFHS-5 (2019-21) (10) a data that is representative for Indian and other studies on tribal women (Biswas S., 2022). As shown in Table 5 the prevalence for underweight in men is 16.2% and women is 18.7 % according to NFHS-5.

The waist circumference is an indicator of abdominal obesity and a greater waist circumference or waist to hip ratio (WHR) is associated with a higher risk of chronic degenerative disease. Waist to hip ratio is better indicator of risk than just the waist circumference. In India due to undernutrition though the mean weight is lesser as compared to the international cut-offs (8) it is found that there is a high proportion of fat mass, sarcopenia and wasting that increases the risk of chronic degenerative diseases namely diabetes mellitus and cardiovascular diseases.

The average waist circumference of men was found to be 70.86 ± 8.71 cm which is much lower than the cut off of > 90 cm for risk of developing diseases. The average waist circumference of females was found to be 65.64 ±10.64 cm which is much lower than the cut off of >80 cm for risk of developing diseases. WHR ≥ 0.9 in males and ≥ 0.85 in female indicate abdominal obesity. The average WHR in males was 0.86±0.07 and in females was 0.8 ± 0.06. Though the mean values of WHR is lower in Table 5 it is seen that 40% of men (n=9) and 30 % of women n=8 had higher WHR.

Table 5: Nutritional status of adults (age 18 to 60 years), a comparison with NFHS -5 data (2019-21) (10)

| Parameters of Nutritional Status | No. of subjects (n) | Subjects % | NFHS-5 (2019-21) % |
|---|---------------------|------------|--------------------|
| Men whose BMI is < 18.5 kg/m ² | 6 | 30 | 16.2 |
| Women whose BMI is < 18.5 kg/m ² | 26 | 86.8 | 18.7 |
| Men whose BMI is ≥25.0 kg/m ² | 1 | 5 | 22.9 |
| Women whose BMI is ≥25.0 kg/m ² | 2 | 6.6 | 24.0 |
| Men who have high risk WHR ≥ 0.90 | 8 | 40 | 47.7 |
| Women who have high risk WHR ≥ 0.85 | 9 | 30 | 56.7 |

Conclusion

Overall, the prevalence of underweight (64%) in this group was found to be very high. Moreover, there was a significant difference in the prevalence of underweight between men (30%) and women (86.6%). The results of the present study indicated that the prevalence of underweight among adult Katkaris was very high. The percentage of men (30) and women (40) with a high WHR also implies the effects of

prolonged undernutrition on body composition to an increase proportion of fat mass and a reduction in the fat free mass. Immediate nutritional intervention programs are needed for implementation among this group to improve the nutritional status of both men and women. The high rate of underweight among adult Katkaris could have severe health implications that may further worsen their nutritional status. Future researches should aim at identifying the likely causes of high rates of underweight among the Katkari tribe and improving their nutritional status not merely by spreading awareness but empowering the Katkaris by better access to housing, food, education and employment.

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TRIBAL STRUGGLE

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Abstract

Tribal means a group of people who share common set of values and beliefs such as cultural, religious or social values. Actually, they are real protector, guardian of forest and its flora and fauna and natural resources like water, minerals and also cultural practices. Another meaning for the word 'tribal' refers to indigenous population of one's country residing there for a long time. They remain loyal to their guardianship of forest. They never exploit forest properties. They also contributed their efforts in nation's freedom struggle. In return, what have we given to them? Sad to say, nothing. On the contrary, they are still struggling for their basic human rights. Through this research paper, I am going to throw light on Adivasi's struggle taking note of their plight from several newspapers.

Research methodology: Descriptive method has been used to write this paper.

Keywords: PESA Act (1996.), Prevention of atrocities Act, 1989, National Commission for Schedule Tribes, 5th schedule, 6th schedule.

Hypothesis:

Despite having safeguards in constitution, tribal people of India are still struggling for their basic rights.

Objective:

Objective of this research paper is:

*To find out the various causes behind tribal struggle. *To Try to find out solution.

Introduction:

Before describing about tribal struggle, we need to know what is meant by tribe. The word tribe comes from the Latin word tributes which means division of the Roman people. The first known use of the word tribe was in the 14th century. Tribe means group of people often related families who live together sharing the same language, culture and history, especially those who don't live in town or cities, e.g., Jarawa. India also has significant number of tribes. According to 2011 census, India's tribal population is estimated to be 8.6.% of the total population of the country. 89.97% of the tribal population lives in rural areas and 10.3% lives in urban areas. According to the 2011 census, India has 705 ethnic groups' data recognised as Scheduled Tribes. They are often called Adivasi which means indigenous people. According to the 2011 census, Madhya Pradesh has the highest tribal population in India. Other states with high tribal population are Odisha, Maharashtra, Rajasthan, Chhattisgarh, Gujarat, Andhra Pradesh, Telangana, Nagaland, Assam, Meghalaya, Mizoram and Tripura. All these are the states with Scheduled Tribes population. The Constitution of India has several provisions in order to prevent discrimination against people belonging to Scheduled Tribes and to protect their rights. Some of the important provisions are:

Article 15: Pertaining to prohibition of discrimination on grounds of religion, race, castes, sex or place of birth.

Article 16: gives equality of opportunity in matters of public employment.

Article 46: makes provisions to promotion of Educational and economic interest of Scheduled Caste, Scheduled Tribes and other weaker sections.

Article 335: Pertaining to claims of scheduled caste and scheduled tribes to service and post.

Commission for SC and ST: Article 338 of Indian Constitution gave right to President to appoint National Commission for Scheduled Tribes.

Beside this, Indian Constitution also made Provision for schedule tribe in the schedule 5th and the schedule 6th.

5th schedule: The 5th Schedule of the Constitution of India deals with the administration and control of Scheduled areas and tribes in the states other than Assam, Meghalaya, Tripura and Mizoram. Governor of the state has special responsibilities with respect to tribal population. All states Containing tribal areas, have to establish Tribes Advisory Council (TAC) to deal with the welfare and advancement of Scheduled tribes. 10 states come under 5th schedule: 1) Andhra Pradesh 2) Telangana 3) Orissa 4) Jharkhand 5) Chhattisgarh 6) Madhya Pradesh 7) Rajasthan 8) Gujarat, 9) Maharashtra 10) Himachal Pradesh

6th schedule: 6th Schedule of Indian Constitution was enacted In 1949. It provides for special provision for the administration of tribal areas. In Assam, Meghalaya, Tripura and Mizoram, the 6th Schedule established Autonomous District Council (ADC) to protect indigenous and tribal groups. These councils have the power to make laws on subjects like land allotment., water use and property inheritance. The government has adopted a multipronged strategy for the overall development and mainstreaming of tribal people in the country, which includes support for education, health sanitization, water supply, skill development, livelihood infrastructure, major part of the infrastructure development and provision of basic amenities in tribal areas. In the country it is carried out through the various schemes. Ministry of tribal affair has been implementing several programs for the upliftment of the people of the scheduled tribes. A list of schemes administered by the ministry of tribal affairs are given below:

- 1) Special Central assistant to tribal sub scheme (SCA) to (TSS).
- 2) Grants under Article 275-1 of the constitution of India.
- 3) National fellowship and scholarship for higher education of ST students.
- 4) National overseas scholarship for ST students.
- 5) Pre-matric-scholarship for ST students.
- 6) Girls' and boys' hostel for ST.
- 7) Ashram school in Tribal sub-areas.
- 8) Vocational Training in tribal area.
- 9) Institutional support for development and marketing of Tribal products.
- 10) support to tribal research institute.
- 11) Development of particularly vulnerable tribal group.
- 12) Grants in aid to voluntary organization working for the welfare of ST.
- 13) Mechanism for marketing of minor forest produce through minimum support price and development of value chain for minor forest product.
- 14) Tribal festival research information and mass education.
- 15) Development program in tribal Areas.

16) Van Bandhu Kalyan-Yojna.

All above safeguards and schemes are available for the people of the scheduled tribes, but still we read in everyday newspaper that they are struggling for their livelihood and basic necessities. One can ask how it is possible? So, to prove this I am going to explain here some news details collected from newspapers that happened in between last 2 years.

86 members of the Lambadi Aikya Vedika were gathered near the Pragati Maidan in Hyderabad demanding to increase the size quota from existing 6% to 12% amid COVID-19. They were into preventive custody and later laid off. This news is relating to their constitutional rights.

Next news is related to Mumbai's Arry colony. Local Adivasi Aarey colony staged protest against Metro 3 car shed which was going to be built just next to Sanjay Gandhi National Park. This protest was held by Aarey colony tribals along with the green activist of Mumbai. They condemned state government and raised slogans, like Save Aarey forest, Save Mumbai. Another slogan they gave was: Sarkar humse darti hai, Police ko aage karti hai. They advised the government to move this car shed project to the Kanjurmarg site so that they could save environment. Later, they filed a case in Supreme Court.

As we all know Chandu Bhai lake is the biggest and beautiful tourist destination located in Guwahati, but the villagers who reside near the Chandubhai Lake gathered in weekly Murukku Market, near to the Chandubhai Lake to oppose the government plan of cutting hundreds of valuable trees for the road project in the name of development. Government not only cut the valuable trees, but at least 300 villages were also going to be displaced. So, they opposed Assam Mala scheme of the government.

Thousands of tribals from Ranchi, Dumka and Santhal Parganas held massive protest against rising crimes against their community members, especially girls and women. At that time they protested and condemned Soren government demanding the compensation for the victims' family members and also that the criminals be punished.

In Goa Margo, a United Tribals Association alliance held hunger strike for reviewing status of the 12 Demand of United Tribal Association Alliance. For that demand, they held agitation at Bali in 2011. In Bhopal, Sushu Sevania Village, one 17 years old girl was molested and assaulted by stalker. She reported the matter to Sukhi Sevania station and police filed the case under the section of IPC and PASCO act. Various tribal welfare organizations and tribal students staying in tribal hostels of Ernakulum had held a protest against Tribal Development department official accusing them for their discriminatory action. At that time, members of Aadishakti Summer School dalit youths and Adivasis gothra mahasabha had organised a press meet in Ernakulum demanding action against the official.

In Telangana, while Tribal women were protesting in Mancheril district, they were mishandled by the police. This news comes in limelight because of the efforts of the National Women Commission. National Women Commission itself took cognizance of this news. Around 40 tribal families who were evicted 10 years ago under the Central Special Rehabilitation Scheme have returned to their hamlet and they had protested in one zone of the tiger reserve area demanding for proper compensation. This incident happened in Mysuru in January 2022. What had led them to protest? For that we have to go back by 10 years when Janu kuruba tribal people were relocated from Bhogapura haddi that lies inside the forest to Sheththihalli Rehab centre, but government failed to give them compensation. Even they had not been given land to cultivate, nor financial help. This had forced them to hold protest demanding for their right.

Socio political organization named Indian Tribal party had held protest in Banaswara in Rajasthan on the occasion of International Tribal Day in 2023 where Rahul Gandhi had attended that function. The tribals protested against Gehlot government decision of reorganization of district in Rajasthan. In this reorganization process, demography of existing district was going to be changed. As a result, some district would lose their existing tribal status and same with their reservation scheme in jobs and in assembly seats and in municipal seats also. So, they held protest to save their reservation scheme, land right, protection of belief, culture, food and rituals. People living in urban areas don't believe in such news. Even they don't imagine about such a situation. Still, they prevail in our Tribal hilly areas. Tribals of Ananthagiri Mandal in Andhra Pradesh Organised 5 kilometre pad yatra on a horse to draw attention towards their demand for proper road infrastructure. These tribes face arduous journey including travelling 30 kilometre to cast their vote and reach the nearest hospital which is 10 kilometres away from their village. These tribal people in emergency situation use Doli to hospitalise to their patients, but lengthy journey on this difficult rocky path has resulted in their death. So, the tribals of Madrevw, Tunishbu, Dayarthi, gurralubilu, Gumanthi, peechumamid, Karakavalsa, RachaKallam, ReddyPadu and Kotagaruvu held protest for the betterment of roads and you can find the same situation in hilly areas of Nandurbar district also.

Hasdev Aranya is located in Chhattisgarh and Jharkhand. In Hasdev Jungle, Hasdev River is an important source of water for irrigation, industrial use and domestic consumptions in that area. Hasdev forest is also rich with various Minerals. That jungle is a habitat for various species of fish and other aquatic life. So, the tribal people are totally dependent upon this river and forest. So, giving permission to coal mining factories would definitely affect the tribal people. In 2010, it was already declared no go zone by Ministry of Environment. And Forest Advisory committee also advised against Granting clearance to mining project in the area. So, they are doing protest against this mining project in Chhattisgarh and Jharkhand. This movement started around two decades ago and still they don't get justice. So, they still held protest against this mining project.

Conclusion/Result: After examining all these news, we can conclude some points about tribal people's life. Tribal people mostly depend upon various livelihoods such as gathering timber, forest produce, hunting life stock, rearing and shifting cultivation and artisan work. Most of their livelihoods depend on the forest. They collect various NTFB item such as honey gum, Amla bamboo, fuel wood, dry leaves, nuts, sprout wax and medical plant roots. They gather most of the NTPC items for their consumption and they sell out the remaining to middle men. So, they don't get profit by selling all these valuable materials. But due to the shrinking of forest, environmental changes and New Forest Conservation policy, their livelihood pattern gets hampered. We can make the same conclusion about their health condition. The health status of these tribal people is an awful condition because of multiple factors, like poverty, illiteracy, lack of safe drinking water, bad sanitary conditions, difficult terrain, malnutrition, poor maternal and child health services and unavailability of health and nutritional services. Superstitions Prevail among them. Diseases like anemia, upper respiratory problems, malaria, gastroenteritis disorders like acute diarrhea, intestinal protozoa, micro nutrient deficiency and skin infection diseases are common among them. Many of these diseases can be prevented by providing them nutritious food timely and by offering medical facilities and health awareness. The condition of education is also very poor. There

average literacy rate is 10% among them. Because of their poor literacy rate, they are unable to get high profile job. These difficulties are faced by the tribal people even after 75 years of independence. So, next question is how we could help them to get out of all these miserable conditions. Mostly people advise that they must leave out of the forest and get educated but in actual this is not solution. This solution is not good for them. On the contrary, we have to allow them to live in jungle so that they could preserve our forests. They always remain the protectors of the Jungle. They never exploited the jungle for their greediness. So, my solution is that we should give them such education that is related to the forest and forest products. This way they will get livelihoods and our forest would also remain protected.

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A STUDY OF INTRASTATE TOURISM DEMAND AMONGST MAHARASHTRA STATE RESIDENCE

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Abstract

Understanding intrastate tourism demand among marginalized communities is pivotal for fostering inclusive and sustainable tourism practices. This study delves into the preferences and constraints of marginalized populations within Maharashtra, a state celebrated for its diverse cultural heritage and scenic landscapes. Through a mixed-methods approach encompassing quantitative surveys and qualitative interviews, the research scrutinizes factors influencing marginalized individuals' decisions to participate in intrastate tourism activities. The findings underscore the necessity of addressing systemic inequalities and barriers to access in promoting inclusive intrastate tourism. Recommendations are provided for policymakers and tourism stakeholders to devise targeted initiatives prioritizing marginalized communities' needs and fostering their active engagement in intrastate travel experiences. By embracing principles of inclusivity and equity, Maharashtra's intrastate tourism sector can emerge as a catalyst for social and economic empowerment among marginalized populations, simultaneously enriching the overall tourism landscape of the state. This study contributes to the discourse on intrastate tourism by highlighting the significance of inclusive approaches in shaping a more equitable and sustainable tourism ecosystem within Maharashtra.

Key Words: Intrastate tourism, Maharashtra, Marginalized communities, Inclusivity, Sustainable tourism.

Introduction:

Tourism serves as a significant driver of economic growth and cultural exchange globally, influencing the development trajectories of regions and communities (Hall & Lew, 1998). In the context of India, intrastate tourism plays a crucial role in promoting regional development and fostering cultural appreciation among diverse communities (Sharma & Khanna, 2020). Maharashtra, known for its diverse cultural heritage, historical landmarks, and scenic landscapes, offers a compelling setting to explore intrastate tourism dynamics.

Despite Maharashtra's rich tourism potential, marginalized communities often face barriers to accessing and benefiting from intrastate travel experiences (Crompton, 1979). These barriers may include socio-economic disparities, inadequate infrastructure, and limited awareness of available tourism resources (Pearce, 1982). Addressing these challenges is essential for promoting inclusive tourism practices that benefit all segments of society.

This study aims to investigate intrastate tourism demand among marginalized communities within Maharashtra, examining factors influencing their travel preferences and constraints. By understanding the

unique needs and aspirations of marginalized populations, policymakers and tourism stakeholders can develop targeted initiatives to promote inclusivity and equitable access to Maharashtra's tourism offerings.

Objectives of Study

1. To delve into the intrastate tourism preferences among marginalized communities within Maharashtra through a lens of inclusiveness.
2. To identify the barriers and challenges faced by marginalized populations in accessing and participating in intrastate tourism experiences.
3. To provide actionable recommendations for policymakers, tourism stakeholders, and community organizations to promote inclusivity in Maharashtra's intrastate tourism sector.

Hypothesis:

H1: Marginalized communities within Maharashtra exhibit diverse intrastate tourism preferences, influenced by factors such as cultural identity, accessibility, and inclusivity.

H2: Systemic barriers and challenges, including socio-economic disparities, inadequate infrastructure, and cultural insensitivity, significantly hinder the inclusive participation of marginalized populations in intrastate tourism experiences within Maharashtra.

H3: Implementation of targeted initiatives and policies aimed at promoting inclusivity in Maharashtra's intrastate tourism sector will lead to measurable improvements in marginalized communities' access to and participation in tourism activities, ultimately contributing to a more equitable and sustainable tourism landscape.

Literature Review:

Understanding the intricacies of intrastate tourism demand requires an exploration of various factors that influence travel behavior among residents. This literature review synthesizes existing research on domestic tourism, travel motivations, destination choice, and sustainable tourism practices to provide a theoretical foundation for studying intrastate tourism dynamics among Maharashtra residents.

Studies by Sharma and Khanna (2020) emphasize the importance of understanding domestic tourism patterns for effective destination management. Domestic tourism contributes significantly to the overall tourism industry, yet its dynamics often differ from international tourism. In the Indian context, intrastate tourism represents a substantial portion of domestic travel, making it a crucial area for investigation.

Crompton's (1979) seminal work on travel motivations offers insights into the underlying reasons driving individuals to travel. Motivations such as relaxation, escape, social interaction, and cultural exploration influence destination choices and travel behaviors. Applying these theories to intrastate tourism, we can infer that Maharashtra residents' travel decisions are likely influenced by similar motivations, shaped by the state's diverse attractions and cultural heritage.

Furthermore, Pearce (1982) highlights the significance of perceived changes in holiday destinations in influencing travelers' choices. Maharashtra's diverse landscape, ranging from bustling cities like Mumbai to serene hill stations like Mahabaleshwar, offers a plethora of experiences that cater to different preferences. Understanding residents' perceptions of these destinations is crucial for destination marketers to effectively promote intrastate tourism.

In the context of sustainable tourism, scholars like Hall and Lew (1998) emphasize the importance of balancing economic development with environmental conservation and social well-being. Sustainable

tourism practices not only ensure the long-term viability of tourism destinations but also contribute to the overall quality of life for residents. Integrating sustainable principles into destination management strategies can enhance the appeal of intrastate tourism destinations while minimizing negative impacts on local communities and environments.

Drawing on these theoretical frameworks, this study seeks to explore the determinants of intrastate tourism demand among Maharashtra residents, considering factors such as travel motivations, destination preferences, and sustainable tourism practices.

Collection of Data

Collection of data Primary Data was collected by forwarding structured close ended questionnaires to respondents through google form on random selection using snow ball technique. required Secondary Data was collected from published data and information provided by Books, Internet, etc

Analysis of Primary Data

1. Gender

Table 4.1

| Gender | f | % |
|--------------|------------|-------------|
| Male | 67 | 60% |
| Female | 45 | 40% |
| Total | 112 | 100% |

Chart 4.1

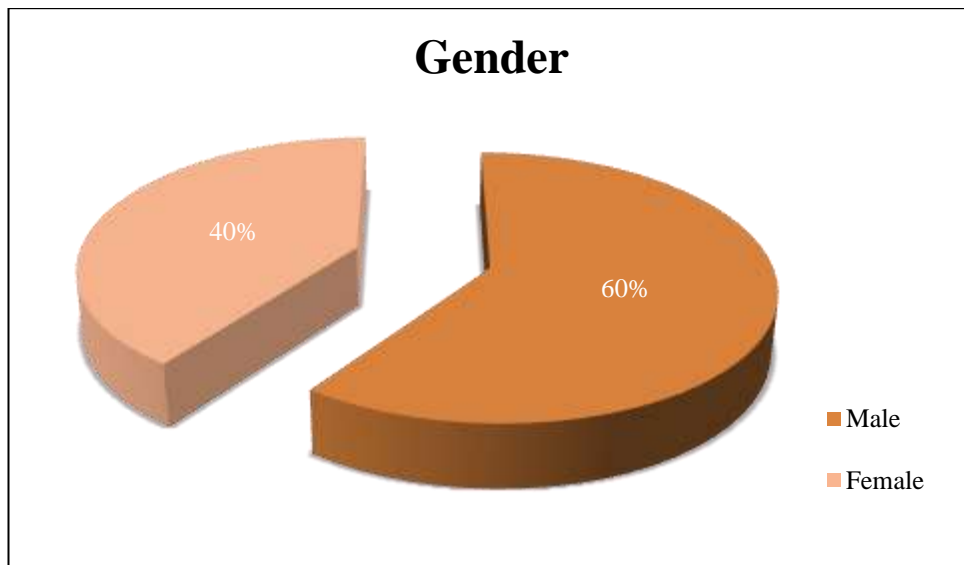


Table 4.1 and Chart 4.1 explaining that there was total 112 respondents out of that 60 % are Male and 40% were Female.

2. Age

Table 4.2

| Age | f | % |
|--------------------|------------|-------------|
| 20 years and Below | 19 | 17% |
| 21 to 30 years | 55 | 49% |
| 31 to 40 Years | 28 | 25% |
| 41 & above | 10 | 9% |
| Total | 112 | 100% |

Chart 4.2

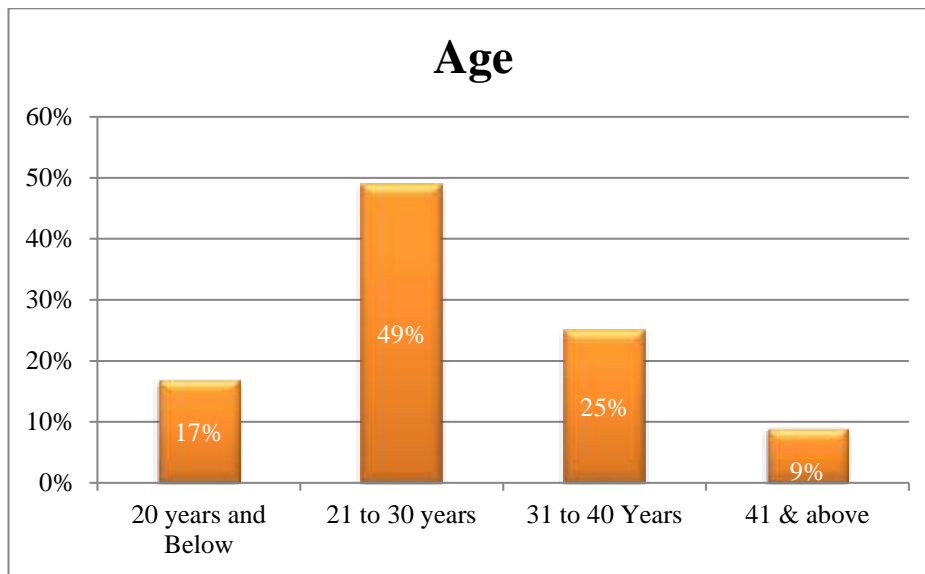


Table 4.2 and Chart 4.2 explaining that there was total 112 respondents out of that 17% were 20 years and below age, 49% are between 21 to 30 years, 25% are between 31to 40 years and 9% are 41 years and above age.

3. Occupation

Table 4.3

| Occupation | f | % |
|--------------|------------|-------------|
| Salaried | 60 | 54% |
| Professional | 15 | 13% |
| Business | 7 | 6% |
| Students | 22 | 20% |
| Others | 8 | 7% |
| Total | 112 | 100% |

Chart 4.3

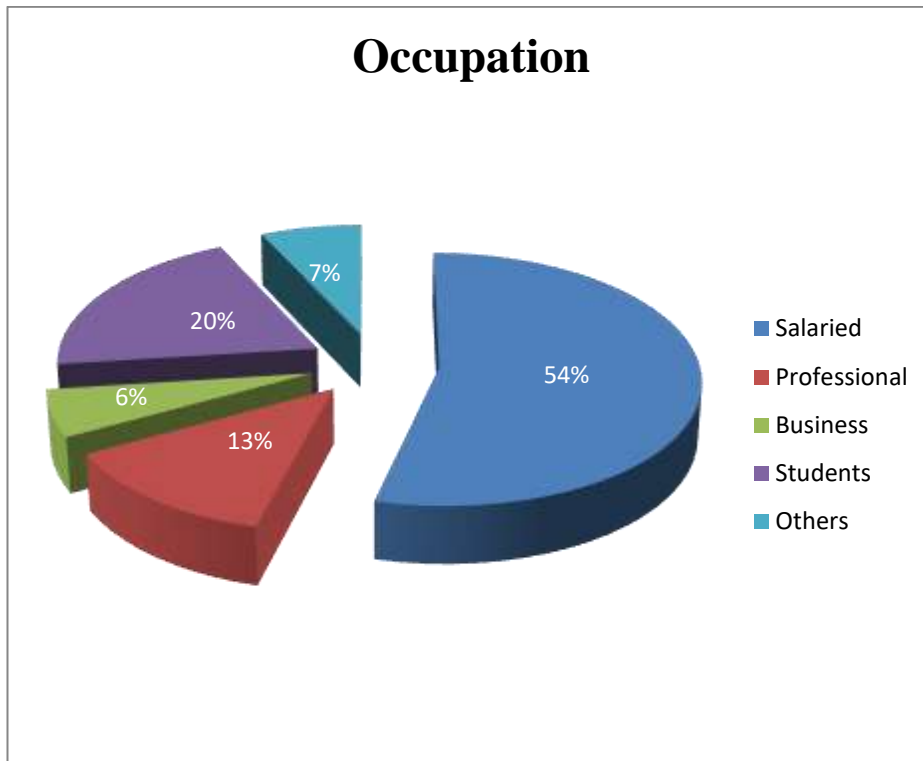


Table 4.3 and Chart 4.3 explaining that there was total 112 respondents out of that 54% were Salaried, 20% were Students, 13% were Professionals, 6% were involved in Business and 7% were others.

4. Area of Interest for selecting any tourist destinations.

Table 4.4

| Area of Interest | f | % |
|---------------------------|------------|-------------|
| Natural Attractions | 79 | 45% |
| Religious Places | 23 | 13% |
| Historical Places | 28 | 16% |
| Technological Innovations | 8 | 5% |
| Adventures | 36 | 21% |
| Total | 174 | 100% |

Chart 4.4

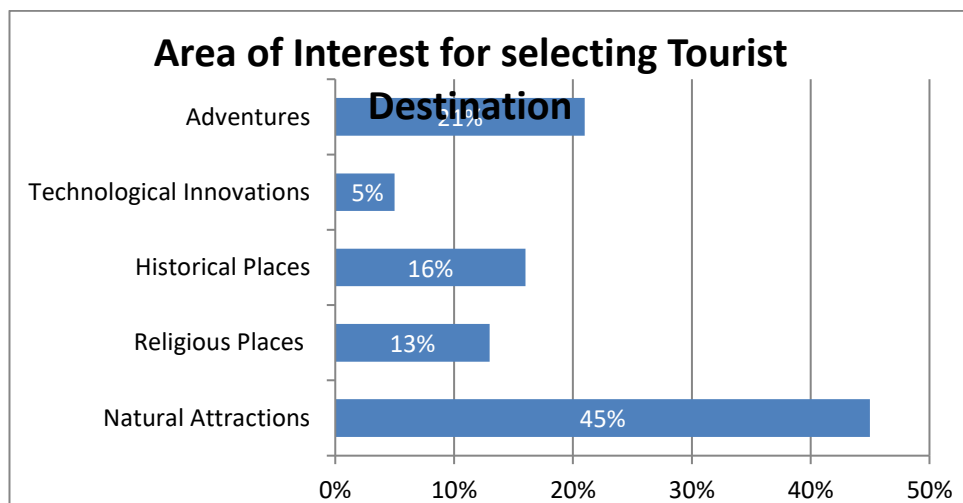


Table 4.4 and Chart 4.4 explaining that majority (45%) of tourist choose Natural Attractions their tourist destination, 21% tourist choose adventures places for their tour, 16% choose Historical Places for tour, 13% choose Religious Places for their tour whereas only 5% Choose tourist places to see Technological Innovations.

5. Awareness of Tourist places within State.

Table 4.5

| Awareness of Tourist places within State | f | % |
|--|------------|-------------|
| Yes | 99 | 88% |
| No | 13 | 12% |
| Total | 112 | 100% |

Chart 4.5

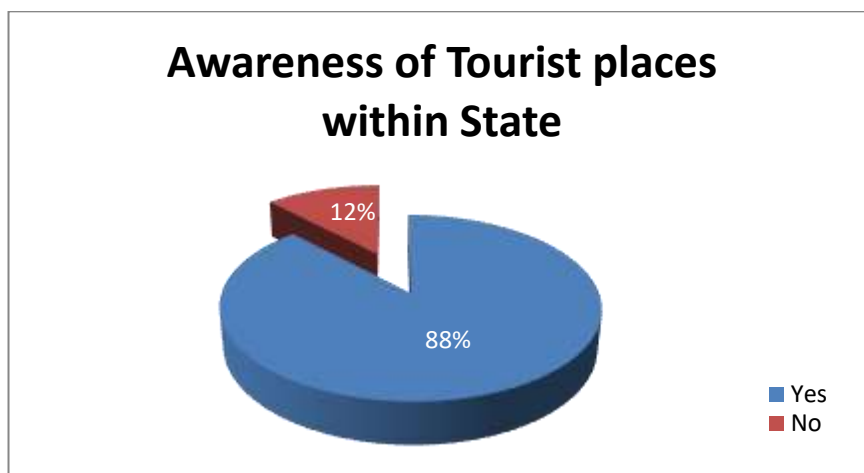


Table 4.5 and Chart 4.5 explaining that There 88% responded are aware of tourist places within their state where they are residing where as 12% Responded are not aware of tourist places within their State.

Source of Information about Tourist places within State.

Table 4.6

| Source of Information about Tourist Places within State | f | % |
|---|-----------|-------------|
| Family, Friends, Colleagues | 55 | 56% |
| Social Media | 30 | 30% |
| Print Media | 9 | 9% |
| Television | 4 | 4% |
| Radio | 1 | 1% |
| Total | 99 | 100% |

Chart 4.6

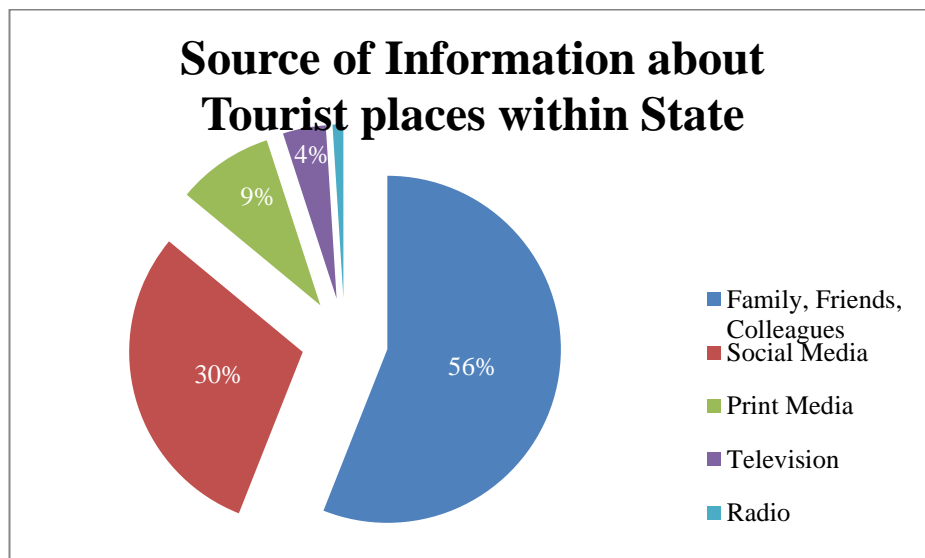


Table 4.6 and Chart 4.6 explaining that 56% Responded get information about tourist places from Their Family, Friends and Collogues, 30% received information through Social Media, 9% get information through Print Media Like News Papers, Calendar, Magazines, book, etc where as 5% get Information from other Sources Like Television and Radio.

Frequency of Tourist Places (Within State)

Table 4.7

| Frequency of Tourist Places (Within State) | f | % |
|---|-----------|-------------|
| Once a Year | 53 | 54% |
| Less than once a Year | 26 | 26% |
| 2 to 4 Times a year | 15 | 15% |
| More than 4 Times in a year | 5 | 5% |
| Total | 99 | 100% |

Chart 4.7

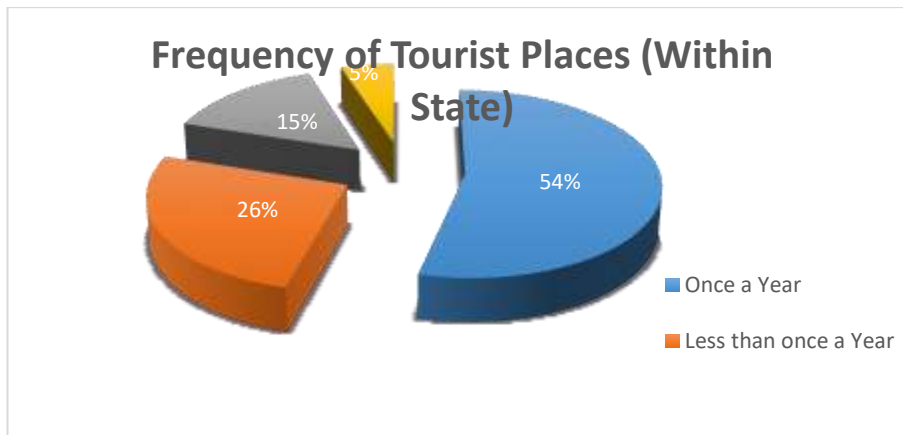


Table 4.7 and Chart 4.7 explaining that 54% responded visit Tourist Places (Within State) once a year, 26% Responded Visit Less than once a year, 15% Responded Visit 2 to 4 Times a Year whereas only 5% Responded visit more than 4 times a year.

6. Modes of Transport used for visit (Within State)

Table 4.8

| Modes of Transport used for visit (Within State) | f | % |
|---|------------|-------------|
| Roadways | 76 | 52% |
| Railways | 47 | 32% |
| Airways | 15 | 10% |
| Waterways/Marine | 8 | 5% |
| Total | 146 | 100% |

Chart 4.8

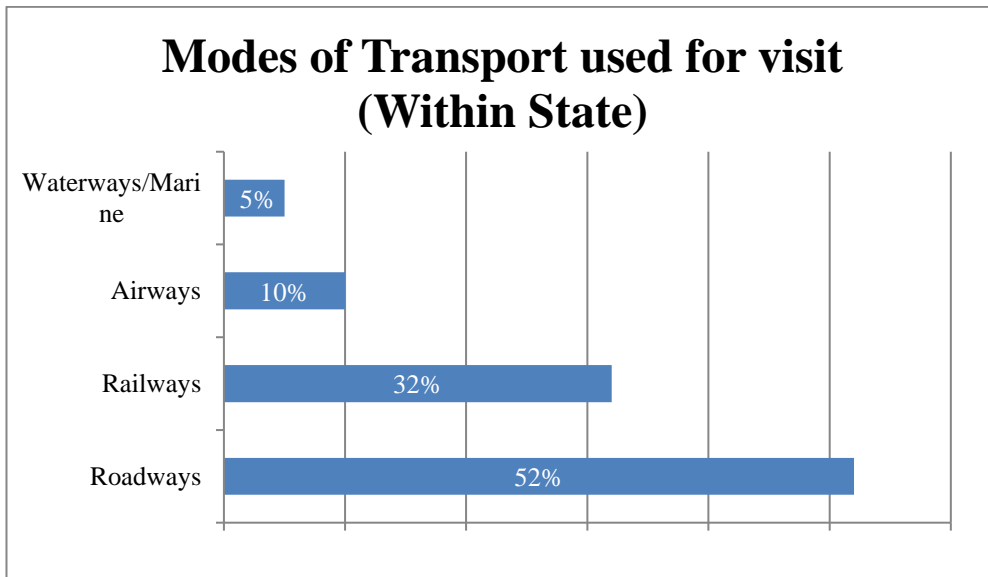


Table 4.8 and Chart 4.8 explaining that 52% responded uses Roadways to visit Tourist Places (Within State), 32% responded uses Railways, 10% uses Airways and 5% uses Waterways/Marine.

7. Factor Consider Most Important while Choosing Accommodations

Table 4.9

| Factor Consider Most Important while Choosing Accommodations | f | % |
|---|------------|-------------|
| Quality of Service | 64 | 37% |
| Price | 54 | 32% |
| Number of Facilities/Services available | 53 | 31% |
| Total | 171 | 100% |

Chart 4.9

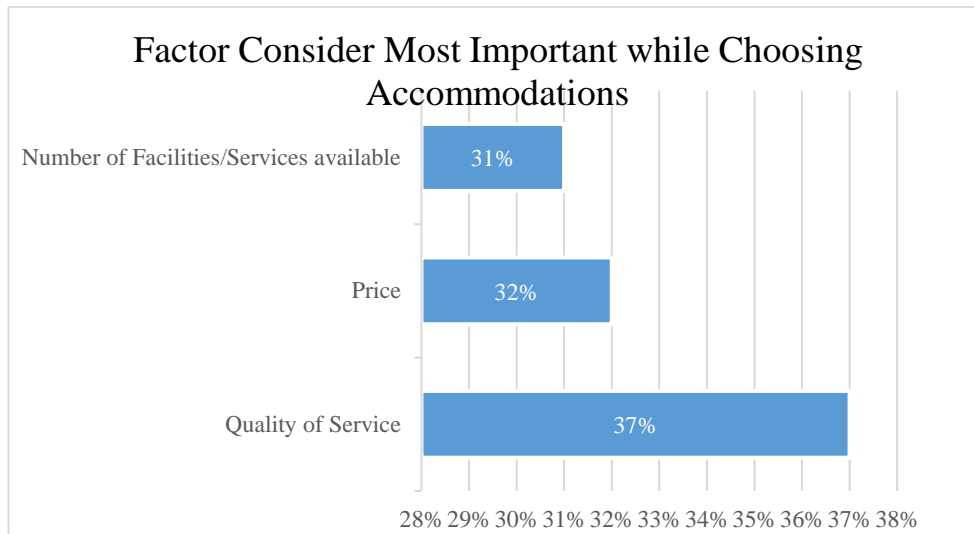


Table 4.9 and Chart 4.9 explaining that 37% responded were consider Quality of service as Important factor for Accommodation, 32% Chooses Price and 31% Respondent chooses Numbers of Facilities/Services as Important Factor.

8. Use of Online Travelling website

Table 4.10

| Use of Online Travelling website | f | % |
|----------------------------------|------------|-------------|
| Yes | 44 | 39% |
| No | 68 | 61% |
| Total | 112 | 100% |

Chart 4.10

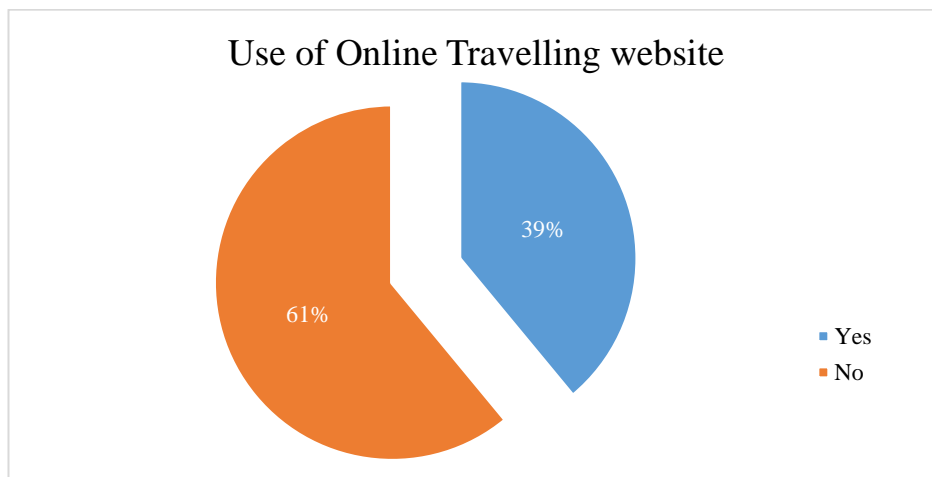


Table 4.10 and Chart 4.10 explaining that 61% Responded were not uses Online Travelling website and 39% Responded were uses travelling website.

Reason for choosing travelling Website

Table 4.11

| Reason for choosing travelling Website | f | % |
|---|-----------|-------------|
| Price | 26 | 38% |
| Quality of Service | 26 | 38% |
| Number of Facilities/Services available | 16 | 23% |
| No Specific Reason | 1 | 1% |
| Total | 69 | 100% |

Chart 4.11

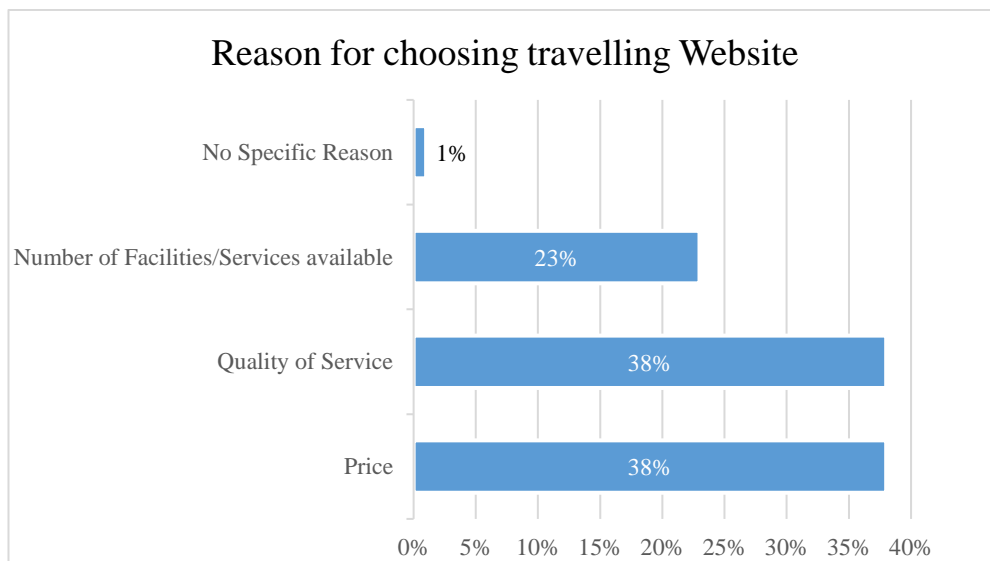


Table 4.11 and Chart 4.11 explaining that 38% responded were consider Quality of service as Important factor for Accommodation, 48.21% Chooses Price and 47.32% Respondent chooses Numbers of Facilities/Services as Important Factor.

Conclusion

The analysis of intrastate tourism dynamics within Maharashtra reveals significant insights into the preferences, awareness levels, and decision-making processes of marginalized communities. These findings underscore the importance of fostering inclusivity and addressing barriers to ensure equitable access to tourism experiences.

The findings of this study underscore the importance of adopting inclusive tourism practices that prioritize the needs and preferences of marginalized communities within Maharashtra. By addressing barriers to access, promoting cultural awareness, and enhancing community engagement, policymakers and tourism stakeholders can foster a more equitable and sustainable tourism ecosystem that benefits all residents of the state.

Recommendations and Suggestions:

Empower Marginalized Communities: Prioritize initiatives that empower marginalized communities by involving them in decision-making processes related to tourism development. Create platforms for community representation and ensure their voices are heard in tourism planning and policy formulation.

Cultural Sensitivity Training: Implement mandatory cultural sensitivity training programs for tourism industry personnel to ensure respectful and inclusive interactions with marginalized communities. Emphasize the importance of understanding and appreciating diverse cultures to create welcoming and inclusive tourism environments.

Infrastructure Development: Allocate resources towards improving infrastructure and facilities in marginalized areas to enhance accessibility to tourist destinations. Invest in transportation systems, accommodation options, and amenities that cater to the needs of all visitors, including those from marginalized backgrounds.

Community-led Tourism Initiatives: Support community-led tourism initiatives that highlight the cultural heritage and traditions of marginalized communities. Provide financial and technical assistance to local organizations to develop and promote sustainable tourism experiences that celebrate the unique identities of these communities.

Promote Economic Opportunities: Create economic opportunities for marginalized individuals through tourism-related ventures such as homestays, guided tours, and artisanal crafts. Offer training programs, microloans, and marketing support to help community members establish and sustain their businesses.

Accessible Information and Communication: Ensure that tourism information and promotional materials are available in multiple languages and accessible formats to reach a diverse audience. Utilize inclusive communication strategies, including community radio, local events, and social media campaigns, to disseminate information about intrastate tourism opportunities.

Environmental Conservation: Integrate principles of environmental conservation and sustainability into tourism development initiatives. Encourage responsible tourism practices that minimize environmental impact and preserve natural resources for future generations, aligning with the values of inclusivity and environmental stewardship.

Monitor and Evaluate Inclusivity: Establish mechanisms for monitoring and evaluating the inclusivity of tourism programs and initiatives. Regularly assess the participation and satisfaction levels of marginalized communities and adjust strategies as needed to address gaps and enhance inclusivity over time. By implementing these recommendations, Maharashtra's intrastate tourism sector can become more inclusive, equitable, and sustainable, ensuring that all residents, including marginalized communities, have the opportunity to participate in and benefit from tourism activities within the state.

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GROWTH AND FUTURE OF OVER-THE-TOP (OTT) VIDEO SERVICES IN INDIA**Associate Prof. Sameer Naik & Prof. (Dr.) Shaukatali***Dept. of Accountancy, Akbar Peerbhoy College of Comm. & Eco.**Email ID: sameer.naik@apcollege.edu.in**Principal, Akbar Peerbhoy College of Comm. & Eco.**Email ID: drshaukatali68@yahoo.co.in*

Abstract

The internet has significantly altered the functioning of most industries. The entertainment sector has seen significant operational changes as a result of the increasing use of the internet among its target audience. Consumers are now well educated on new technology and upcoming trends in the entertainment industry. Over-the-top (OTT) video platforms, previously considered a luxury, are now a commodity. While Indian streaming services like Hotstar and Jio Cinema have gained traction, foreign firms such as Netflix and Amazon Prime have steadily increased their market share in India. This article investigates the emergence, benefits, and future of streaming services in India using an analytical approach. It also examines the various OTT services, including their growth reasons, technological background, audience characteristics, content, censorship, and anticipated industry trends. In addition, we look into the various OTT services, including their development drivers, technological base, audience makeup, content, censorship, and predicted future changes. The article also tries to study how the representation of the marginalised section of the society has changed on OTT platforms and its effects. In addition to the multiple variables like new technology, reducing data prices, and faster internet etc. we try to analyse how regional content inclusiveness has led to growth of OTT. This article is part of a unique way of comprehending Indian consumer preferences and traits.

Key Words: *OTT future, Network, Policy, Competition, Regulation, Market, Telecommunications, Internet, streaming services, online content.*

Movies and other audio-video content have traditionally been consumed through media like television and theatre. The newest players in the content distribution business are Over-the-Top (OTT), which stands for accessible online services or apps that don't need hardware support. With internet streaming and Video on Demand (VoD) services, watching movies or TV shows has become more convenient thanks to recent technical improvements. VoD is the term for the streaming of video content over the internet via what are usually called Over-The-Top (OTT) applications. Through over-the-top (OTT) applications, users can access video content on any internet-connected device, including laptops, desktop computers, smart TVs, tablets, and smartphones. Streaming services are unrestricted by box office, demographics, censorship, or hardware limitations, in contrast to traditional media. As long as users have a reliable Internet connection, it offers a far better sound and visual experience when watching. It concerns internet-based network-based services, apps, or content that end users can directly access "on top" of networks. These services deliver contents to consumers via a network without a service provider getting involved in the supply, selling, or other elements. OTTs are "platforms that deliver film and television content, from the producer to the

consumer direct, through a web-powered exchange platform, bypassing traditional cable and satellite television distribution channels," according to Tata Consultancy Services.

OTT Models

Advertising video on demand (AVOD) is a revenue-generating model that features advertisements and functions similarly to traditional television services by providing users with free streaming content. That the commercials included in between the material are how these companies make money. While users are not charged to view multimedia material, platforms such as YouTube profit from the advertisements that are shown.

Subscription video on demand (SVOD): its subscription-based most commonly used business model in the global streaming industry due to its popularity and success. The end users "Subscribe" to the services provided by the platform for a fixed period and fixed subscription fee. It offers recurring revenue streams for the platforms, like Netflix, Amazon Prime etc., with exclusive subscriber loyalty.

Transactional video on demand (TVOD): This is a Transaction based model where customers pay for the separate part of the video content they see. These services, like Apple iTunes, usually try to retain consumers by offering and expecting lucrative prices for certain exclusive content.

Freemium Model: Platforms are moving towards this type of monetization model that includes AVOD and SVOD features. Platforms like Hotstar, Zee5 follow this pattern where the conventional standard TV content is available for free while the latest movies and series are available only to paid subscribers

Literature Review

(Sharma & Lulandala, 2023) Seven resilient over-the-top (OTT) tactics were identified by this study: aggressively cheap pricing, improving the customer experience, introducing cutting-edge service plans, localizing content, collaborating strategically, being adaptable when adopting new technology, and proactive sales promotion. Following the implementation of these tactics, consumers' OTT usage changed from sporadic to regular.

(Ghalawat et al., 2021a) The market for over-the-top media is expanding daily and may continue to do so in the future. OTT service providers must thus create pertinent strategies in order to draw in and sway a larger user base. The results indicate that most of them watched more content on the site every day, and that there was a spike in subscriptions both during and after the lockout. More attention is required to make integrated marketing communication a key component while also considering other elements that will boost customer happiness and subscriber counts, such as influencing consumers' preferences for OTT streaming platforms.

(Sundaravel & Elangovan 2020) In India, one of the most popular channels for consuming content is video streaming. Even the smaller OTT sites are influencing the industry significantly and obtaining funding from foreign investors. The most popular device for consuming OTT video content is a smartphone, and among OTT consumers, Xiaomi is the most well-known smartphone brand. Among OTT customers, Jio is the most popular networking service, followed by Vodafone-Idea and Airtel. The two most popular languages are English and Hindi. The penetration of cable TV in India would be harmed by the development of OTT. As a result, traditional TV stations need to get ready for OTT platforms to cause a paradigm shift. More importantly, they ought to strive for producing content of a calibre that can rival that of the OTT offerings (Shin et al. 2016). Marketers are adjusting their spending plans to reflect the

shift in viewer preferences toward digital media. They now have a great chance to reach customers in India's cities and countryside by using digital channels.

(Saini, 2020) According to the report, there has been a noticeable increase in the use of OTT as a preferred medium. This trend was reinforced by the unprecedented lockdown imposed by the highly contagious COVID-19 epidemic. The primary factors driving OTT's appeal are the availability of cross-cultural content, a subscription to essentially limitless content, and the accessibility of educational content in the form of documentaries or docuseries, which signals a paradigm shift in the production, distribution, and consumption of educational content. Even while OTT hopes to expand, there is no denying that people's ingrained taste for TV media. Another popular program format is web series.

(Malewar & Bajaj, 2020) The study accomplishes that the key drivers of adopting and using OTT video streaming platforms are performance expectancy, price value, habit and content availability.

Reasons for rise of streaming service

Many worldwide firms are turning their attention to other overseas markets like India as the American over-the-top (OTT) market approaches maturity in order to fuel their next cycle of subscriber growth. "India is the fastest-growing entertainment and media market globally and is expected to keep that momentum," according to Rajib Basu of Entertainment & Media, PwC India (PwC India, 2019). Rising Internet and broadband penetration, falling data costs, the proliferation of internet-enabled mobile phones, content customisation, and pricing are important factors propelling the growth of the video-on-demand (VoD) industry in India.

Internet penetration: Today, the Internet serves as a marketplace in addition to a technology that may have an impact on some industries' business practices. Presently, over 50% of the global populace utilizes the internet. However, in terms of Internet users, China leads India by a narrow margin. India has 451 million monthly active Internet users as of the end of 2019, and by 2023, that number is expected to rise to 666.4 million. Most of them use mobile phones for Internet access, preferring the less expensive option to costly landline connections. Still, a sizable portion of rural India lacks access to the Internet. As a result, there are still a ton of growth prospects, which will help to boost the number of people using the Internet overall. In a nation where almost 70% of people live in rural areas, no service catering to the general public can afford to ignore this market. The rise in popularity of OTT platforms and the Internet can be attributed in large part to Reliance Jio. More than 55% of all OTT traffic in India and more than 65% of OTT consumption on smartphones are supported by Jio's telecom network (Keshavdev, 2019). The 15 to 30 minutes a day that rural consumers spend on the internet are also expected to rise due to improved capacity and a 98% decrease in data costs. In response to Jio, other telecommunication services like Vodafone and Airtel have also dropped their tariff rates and introduced easily affordable data plans.

Smartphone availability: The ability to view internet videos is a major factor in the amount of online video consumption. In India, smartphones are the go-to device for streaming videos. 362 million hours were spent on OTT platforms by almost 144 million users in February 2019, whereby 13% was spent on a desktop computer and 87% took place on a smartphone (Gevers, 2019). One of the Original Equipment Manufacturers' (OEMs) most potential markets is India. Increased smartphone adoption is predicted as a result of the government of India's "Made in India" policy, which streamlined labour laws, reduced taxes,

and promoted infrastructural development to draw in international investment. The highly competitive smartphone market makes them easily accessible and affordable.

Pricing & Revenue Generation: It is one of the critical factors in people cord-cutting and moving towards online streaming. Subscription-based Video on Demand (SVoD) services, such as Netflix and Prime Video, require users to pay a regular fee, usually once a month, in order to access their collection of video material. Just a small percentage of viewers are willing to pay for the membership, while the majority choose free services. Ads are the most popular form of monetization model on over-the-top (OTT) platforms, and their overwhelming income and subscriber base attest to their success. AVoD services that monetize through advertising include Hotstar and Viu, which let users access their libraries for free. With the exception of Netflix and Amazon Prime Video, all eight of the leading video streaming providers provide ad-supported content. Users of certain sites, such as YouTube and iTunes, pay for the content they choose to watch through Transaction-based Video on Demand (TVOD) services.

Representation of Marginalized Sections: Rejecting conventional preconceptions and embracing diversity in character depictions is one of OTT platforms' greatest accomplishments. In contrast to traditional film and television, which frequently faced issues of representation and categorized performers into set roles, OTT channels have developed into safe havens for marginalized groups and non-traditional storylines. This change has made it possible to explore previously unrecorded tales and provide insight into the lives of people of various racial, ethnic, gender, and sexual orientations. OTT platforms have generated conversations and increased viewers' empathy by providing a voice to these varied viewpoints. Unrestricted by economic constraints and censorship, OTT has made difficult subjects previously deemed too divisive for traditional media accessible. Characters in over-the-top television series frequently negotiate taboo subjects like mental health, sexuality, gender identity, and social conventions. Through genuine exploration of these themes, performers can highlight significant challenges, initiate thought-provoking dialogues, and encourage societal transformation. *Taali* (MX-Player) showcased the life inspiring story of Sreegauri Sawant, formerly known as Ganesh, a transgender whose efforts resulted in official recognition of third gender on all official Indian documents. There are shows like *Kathal* (Netflix) or *Dahaad* (Amazon Prime) show the struggles of women police officers from marginalized sections of societies in performing their duties diligently.

Inclusiveness through Personalized, Localized & Regional material: Two crucial components for every viewer are language and place. These two factors play a major role in determining his region's centrality or marginality in a multilingual nation like India. Language and culture will be completely destroyed the further you are from the centre of power; this has happened in many ways to the Southern, North-Eastern, and Far-Northern (Jammu & Kashmir, Himachal Pradesh, and Ladakh) regions of India, from their languages and cultures not being widely accepted to the mainland languages and cultures being imposed on them for decades through traditional media. But with the advent of OTT this has changed as new content with their culture as the central theme is being developed. Furthermore, OTT is breaking the marginalization caused by language barriers since most of the content whether produced with any subtheme is now dubbed into many Indian languages. This helps in developing regional inclusiveness amongst the viewers since good content is not restricted only to a specific location. The awareness about the rich content in Malayalam cinema which has grown over years after advent of OTT is an example of

how regional content is being embraced by the whole nation. The availability of personalized material is the reason why Indians are choosing streaming services. The key elements luring viewers in are the availability of locally produced material and the calibre of dubbing and subtitles of foreign content. OTT platforms are adjusting their corporate goals to better suit the demands and preferences of its customers.

OTT regulations & challenges in India

"With great power comes great responsibility," as Spiderman would have remarked. Unusual content, concepts, societal issues, broadcast styles, etc. present challenges to traditional content and delivery methods today. Clear rules and regulations must be imposed on OTT platforms in order to ensure that they uphold the values and customs that were before highly valued, as there is still a gap between the law and technology. The need for an oversight authority in the form of a censor has become crucial when it comes to independently generated material that is downloaded and consulted across multiple websites and locations. The pandemic and shutdown have given rise to a new class of content creators in India and globally. These individuals usually include sensitive or unrelated cultural information in the content they create for these OTT platforms and websites. The new legislation seems to be in favour of the OTT platforms, giving them the liberty to set their own boundaries—a conciliatory tactic the government has devised for a range of interested parties.

The website that included the existing legislation has been removed and has been reorganized into three age groups (7+, 13+, and 16+). The option to resolve issues and complaints on an individual basis is another feature of the new legislation for interested parties. The concerns would then be forwarded to the industrial partner's supervisor mechanism within the interministerial committee if this failed to resolve the issue at the corporate level. This interdepartmental committee is intent on preserving the status quo and/or coming up with a solution inside well defined frameworks, which may not be conducive to business as usual.

Security, protecting fundamental rights, data protection, and the unrestrained dissemination of false information or information pertaining to data protection are issues from the state's point of view. There are several challenges in weighing them against individual liberty and national interests. Of all the challenges OTT service providers face, the diversity of India poses one of the biggest issues. The content creator or supplier, given that using an OTT platform comes with a number of extra challenges. "Tell the tale," Is the material taken at face value in its entirety? If your platform and you are exposed to needless and dangerous dangers as a work of fiction or art, would frivolous lawsuits or "playing it safe" be the better course of action? The confusing conundrum that arises when emotions and sensitivities emerge also faces today's overabundance of choices and decisions-making consumers.

The requirements that are being considered are challenging as well as a chance. Perhaps because this is the first time, they have attempted to provide structure and guidance in the OTT space, they appear to be using the current regulations as a test. Interestingly, none of the legal challenges against these limits that have been heard in Indian courts have resulted in their overturning. But these laws especially have to withstand the test of time and judicial scrutiny with regard to the inventiveness, freedom of thought, and spirit of every Indian.

Future of OTT

OTT platforms and their subscribers are increasing by the day. It is a golden era for content creators with entry barriers becoming low. This section discusses different factors and their impact on the future of OTT platforms in India.

Role 5G and telecom service providers: A global competition is underway to establish leadership in 5G cellular network technologies. In the media and entertainment sector, new product and service options are anticipated to be made possible by 5G, as customers are observed to be favouring immersive and high-definition content more and more. In addition to 5G, the government's Digital India Initiative is facilitating connectivity in both urban areas and even the most isolated villages. In 2018, the Indian telecom sector experienced a great deal of convergence. After merging, Idea, the third-largest operator in India, and Vodafone, the country's second-largest operator, became the largest telecom provider in terms of customer base. The combination of Idea's and Vodafone's urban-focused networks is anticipated to reduce India's discrepancy in urban-rural bandwidth and promote OTT.

Sports streaming: According to Hotstar, live sports streaming—particularly cricket—has emerged as the key difference in India's over-the-top (OTT) market. Despite not disclosing viewership statistics by category, industry analysts believe that Hotstar's extensive sports lineup gives it a clear edge over competitors. Pro Kabaddi League, Indian Premier League (IPL), English Premier League (EPL), Indian Super League (ISL), etc. are among the sports events that Hotstar broadcasts. Growing viewership suggests that viewers feel at ease with the digital media, even though many do not watch the entire event or match. A few years back, traditional broadcasting rights and digital rights for streaming on over-the-top (OTT) platforms were sometimes sold to the same business. Digital rights are now, however, auctioned separately due to their sharp rise in value. The IPL's owner, the Board of Control for Cricket in India (BCCI), does not want to enter into any long-term agreements since it believes that the value of digital rights would increase over the next several years. It is said that Jio, Facebook, Twitter, and Prime Video have begun to show an interest in sports.

More content in regional languages to promote inclusiveness : India is made up of a number of markets, each having distinct qualities, rather than being a single market. Compared to the Hindi and English-speaking user bases, the segment of internet users who speak regional languages is expanding more quickly. Since viewers always prefer to consume content in their native tongue, localized content exhibits uptake in terms of engagement. Hence, in addition to Hindi and English, big streaming services like Amazon Prime and Netflix are spending more to produce content in the other eight major Indian languages. The number of subscribers to platforms like Planet Marathi, an exclusive Marathi content platform, and Hoichoi, an all-Bengali content streaming platform, has increased. VoD services now target the mass market rather than young people living in cities. Hence, rather than starting off as a niche offering, the addition of regional content has opened the door for mass-market adoption. The need for localized content development will lead to the emergence of new platforms and content producers who will strive to craft stories that are appropriate for every market.

New business models: The majority of over-the-top (OTT) platforms aggressively market themselves by allowing early free usage so that users can test the platforms and then charging an incremental premium cost later on when user behaviour indicates that it is worthwhile. Therefore, B2C is the

business model that OTT providers most frequently use worldwide. Nonetheless, a number of well-known players in the streaming sector think that B2B2C is the best course of action going forward and that pure B2C models would not succeed in India. It is a standard practice to offer syndicated content on apps like Jio Apps and Airtel Wynk. In India and around the world, telcos and OTT companies have partnered more frequently to offer users of specific telco subscriptions free access to exclusive video content in an effort to earn income. For instance, Vodafone has begun providing bundles that include free access to Amazon Prime and its entertainment platform, Vodafone Play. As part of a strategic alliance, Netflix and Airtel offered a three-month free subscription to a restricted group of broadband users. Digital material compiled from several apps is displayed on Tata Sky Binge and delivered to DTH customers' homes. Thus, in the future, the OTT market will either acquire clients through tie-ups with other services or by tapping into the vast customer base of Telco.

Better Devices for Content Consumption: Tablets are an additional promising gadget for watching videos online, in addition to smartphones. India, on the other hand, has a very low adoption rate for these devices, which is unfortunate because tablets have comparatively larger screens than smartphones and are therefore better suited for enjoying HD material. Like smartphones and tablets, smart TVs include internet access and support for a variety of apps, including over-the-top (OTT) apps. It is possible to turn a standard or dumb TV into a smart TV by using set-top box providers like Roku, Amazon Fire TV, and Apple TV. After trying out the material on their smartphones, this will encourage users to go to bigger displays and increase revenue per device for over-the-top services.

Conclusion

With OTT services, the entertainment business is doing well due to the surge in smartphone technical characteristics and growing internet consumption. The COVID-19 epidemic has positively impacted the demand for popular over-the-top television shows among consumers, as they have more spare time and require entertainment during lockdowns. Thanks to the convenience and variety of OTT services—which come without advertisements—consumers are now more at ease using them. The OTT market is expected to increase substantially in the upcoming years, in line with the observed trends. With technology advancements like 5G and the affordable availability of smartphones and smart TVs, the future expansion of over-the-top content appears quite promising. OTT, which was once a luxury reserved for young people and the niche class, is now beginning to spread throughout society. By offering content that meets the wide range of demands of its audience, OTT platforms are also rising to the challenge of expanding their diversified client base. There won't be any restrictions on the OTT service providers' ability to grow if they can exercise self-control and filter their content to appease the sensibilities of the Indian public.

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MARGINALIZING MADRASA EDUCATION SYSTEM: PAST, PRESENT AND FUTURE**Mr. Mohammed Mujahed Khan***Assistant Professor, Department of Arabic and Islamic Studies, Maharashtra College of Arts, Science and Commerce, Mumbai , Email ID: mujahid.nadvi123@gmail.com*

Abstract

Madrasas in India have seen many ups and downs in the history of our country. The Concept of Madrasa started with the dawn of Islam in Arabia. Sultans of Delhi ushered in the concept of Madrasa into India. Along with passage of time, Madrasa Education System evolved and changed for better. When Muslims ruled India, Madrasa expenses were borne by the rulers of the land; but as the curtains fell on the Mughal empire in India, Madrasa Education also had to find new ways to survive in these new challenging times. But as Madrasas grappled with the gauntlets thrown by the new regime, they also got diversified as far as the educational ideology was concerned. Dars –e- Nizami stuck to the ancient system of education and laid stress only and only on Islamic education. Even learning English language was prohibited by the proponents of this ideology. The second ideology consisted of modern as well as old educational philosophy of Islam. This thought accepted new and old concepts at the same time and created a new educational ambience in these Islamic seminaries. Whereas the third school of thoughts, led by Sir Sayyed Ahmed Khan, advocated education to be acquired on the lines of Europe. As Europeans had defeated Indians in 1857 on the basis of their developed weaponry, this new ideology invited Muslims to embrace the Western Education and defeat Europe in the European style.

This was post-1857 era, where Madrasa Education system saw an internal system of marginalizing ideologies. But by the dawn of the 20th century a new wave of Madrasa marginalization started. Now Madrasa Boards came into existence that is trying to change Madrasa education system in entirety. Some Madrasas accepted the government aid, whereas a large number of Madrasas chose to remain out of this ambit. But now Madrasa Education system is facing a huge wave of marginalization among even Muslims due to certain political, economical and social factors. And these educational institutions which played an important role in the first war of independence of 1857, are facing a battle of survival in a land which they served with love and affection.

Keywords: Madrasas, Education, History of Madrasas, Knowledge Appreciation, Dars-e- Nizami, Decline of Muslim rule, Self-Financed, Deoband, Nadvatul Ulema, Aligarh Muslim University, Madrasa-Board, Dwindling aid, RTE.

Introduction: Madrasa is an Arabic word which means a place where learners are given education. If the word ‘Animas’ is attached to it in Arabic, it means the passage. (1) In general usage, a place where Islamic education is provided to the learners is called a Madrasa. It is usually attached with a Masjid and has rooms/buildings for classes. Before we delve into the issue of Madrasa Marginalization, let us take a look at the history of Madrasas in Islam.

The History of Madrasas: The history of Madrasa education is as old as the history of Islam is. When the Prophet Hazrat Muhammad SAWS emigrated from Makkah to Madina, and Islam established itself in this new city, the concept of Madrasa came into existence. There was a platform outside the Mosque of the Prophet (i.e. Masjid e Nabawi). Though basically it was a place for those homeless Companions of

the Prophet SAWS who came from Makkah, but it also proved to be a haven for learners, who wanted to learn Islam from the Prophet Muhammad SAWS. (2)

Islam had come spread the light of Monotheism in this world. And for this there was urgent need to spread the light of knowledge and dispel the darkness of ignorance. Because in the pre-Islamic era, Arabs were devoid of any kind of concept of learning and education, but Islam laid special emphasis on learning; In the Holy Quran, Allah SWT asked:

“Do those who know, and those who don’t know can be equal to each other?”(3)

The first word in the Holy Quran to be revealed was Iqra – which means ‘Read’. (4) All these were indications that Islam appreciates knowledge and hence the concept of dissemination of knowledge to one and all disseminated from here onwards. And wherever Muslims went in the world, they did not forget to keep the light of education and knowledge with them. And thus we see spread of Madrasa education all around the world.

The History of Madrasas in India: In our country Madrasas have two different phases in history: First, pre-1857 era and second, post-1857 era.

The history of the earliest Madrasa in India goes to the year 1192 CE, when Muhammad Ghori conquered the region of Ajmer and established the first Madrasa there. In the later Sultanate Period, we see Sultans of the Slave, Khilji and Tughlaq dynasties supervising and funding Madrasas. This era was a golden period for Madrasas, because the king was funding them. Hence there was no dearth of funds for them.

In between when came the rulers who were scholars themselves, it helped Madrasa flourished more at a lightning speed. Because the fondness of knowledge of the king, made him spend lavish amounts to support Madrasas.

Maulana Sayyed Suleman Nadvi in the preface to the book “Hindustan ki Qadeem Islami Darsgaahain” says:

“During the times of Mohammed Bin Tughlaq (1325-1350) India and Egypt had established very close and strong bilateral relations; as a result of which we find that there were one thousand Madrasas in Delhi only. Similarly a European traveller Alexander Hamilton wrote at one place that when he visited the city of Thhatt in Sind during the times of Aurangzeb, he has put it on record that he found 400 Madrasas in that one city only.” (5)

With the decline of Mughal empire, Madrasa system also weakened in India. Then occurs the independence war of 1857. The last Mughal Emperor Bahadurshah Zafar leads it, and fails miserably. The East India Company puts the onus of the same on Muslims and massacres them ruthlessly. As Ulemas had played a very crucial role in this war of independence and Madrasas were associated with these Ulemas only, the whip of punishment fell on Madrasas.

It was useless to think at that point of time that the new British rule would ever consider spending even a single paisa for these Madrasas, hence started a new dawn for the Madrasas in India. It could be termed as self-financed style or better crowd-funding.

The Three Ideologies of Madrasas:

The failure of 1857 led Indians to a retrospective state. Muslims also woke up to a new dawn and started re-arranging their matters with a new zeal. The wounds inflicted upon them by the foreign rulers had

awakened a new spirit in them. Now they turned towards education. But there were different schools of thoughts that came into existence. Different opinions of thinkers set the future of Indian Madrasas with different styles. Actually Muslims were in pursuit of finding a solution to this humiliating defeat, for this they tried different methods; which ultimately led to the creation of three different ideologies as far as Madrasas were concerned.

Along with all these changing times, only one thing remained constant in the Madrasa Education System: Modern Education was kept at bay and Religious Education remained the cynosure of all eyes. But this was the scenario of the past. Or we can say this was the scenario before 1857. After Indians lost that war of Independence, our society got a jolt and leaders of every sphere of life started mulling over new methodologies with which the menace of British rule could be curbed. These feelings also caused a change in the old thought that Madrasas are places where only religious education should be given and nothing else. In a nutshell, the walls that had created the sharp divide of Worldly Education and Islamic Education started crumbling. And this difference of opinion led Indian Muslims into three different directions. There is a need to study these three ideologies so that we can understand the marginalization of Madrasas in the current scenario.

1) Only Islamic Education:

First was Darul Uloom Deoband, which followed the old Dars e Nizami pattern. It was totally anti-British and opposed everything that belonged to the Britishers. So much so that there was a Fatwa that to learn English is Haram. Maulana Ashraf Ali Thanvi issued a Fatwa to Muslims that they should not get their daughters married to the boys who studied in the Britishers' English Medium Schools. There were two thoughts working behind this ideology. In 1857, the Ulemas had to sacrifice their life in a large number. Therefore this hatred against Britishers and the modernity they had ushered in was quite natural. Secondly, Deoband firmly believed that any inclination towards modernity would destroy the intact fabric of Islam.

2) Islamic and Worldly Education:

The second school of thought was of Darul Uloom Nadvatul Ulema, Lucknow and other like-minded institutes. Nadwa gave a new concept to the Muslim world. It applied this ideology to all branches of knowledge: "Qadeem Saaleh and Jadeed Naafe". Which means "The old that was good, and the new that is useful". This school of thought advocated that modern education cannot be fully ignored. For example, English language cannot be ignored as a whole because it is through English that a scholar of Islam would be able to propagate the message of Islam. So there is no need to ban English just because these Firangis who have come to overpower India speak that language. It was a clear departure from the unbending ideology of the Darul Uloom Deoband and other like-minded institutions. But one thing to be noted is that despite tilting towards Modern Education, Nadwa did not allow all modernity to enter in the news system of education which it had prepared. Means English and other regional languages were allowed to be a part of syllabus, but Science, Maths, History, Geography were taught at a very initial level only.

3) Only Worldly Education:

The third ideology was given by Sir Sayyad Ahmed Khan and other like-minded people. Sir Sayyad Ahmed Khan was a great Philosopher and Thinker. He had seen the bloodbath of 1857 very closely. He came out with an idea that British could destroy us because they have the knowledge of Modern Sciences. Their artillery is well-improved and thus they could easily defeat us because they had better weapons than

us. Sir Sayyad Ahmed Khan did not oppose Britishers openly. He was a loyalist to the Queen of England, rather. But he presented the ideology that only modern education can give Muslims the strength with which they can defeat Britishers on their home-turf. To serve this purpose he established a school, which became Aligarh Muslims University in the later times.

Madrasa Boards:

Out of these three systems of education that evolved amongst Muslims, the last one was embraced by the government in the later period. Funds were granted to these types of institutions only. Whereas the first two types remained devoid of any kind of government help. Yes, in some states there are Madrasa Boards where Madrasas are supported financially by certain state governments. The Council of Boards of School Education website informs about five such boards:

| Sr. No. | Name of Madrasa Board |
|---------|--|
| 01 | STATE MADRASSA EDUCATION BOARD, ASSAM Govt. of Assam, Office of the Director of Madrassa Education & Secretary State Madrassa Education Board, Assam Kahilipara Guwahati- 781019 |
| 02 | BIHAR STATE MADRASA EDUCATION BOARD Vidyapati Marg, Patana-800 001 |
| 03 | WEST BENGAL BOARD OF MADRASAH EDUCATION Begum Rokaiya Bhavan 19 Haji Md. Mohsin Square Kolkata – 700016 Tel No. (M)8981444113 , 08697869700 (O) 033-2265-3128 2226-4744 |
| 04 | CHHATTISGARH MADRASA BOARD Old P H.Q. Premise, Near Raj Bhawan (C.G.) Raipur- 492001 Tel No. (O) 0771-4057495, (M) 09425203286 |
| 05 | UTTARAKHAND MADRASA EDUCATION BOARD Minority Welfare Building, B-block Shaheed Bhagat Singh Colony Adoiwala, Dehradun-248001, (uttarakhand) (6) www.ukMadrasaboard.org.in |

UP Madrasa Board:

Apart from these five, there are some states that run their own Madrasa Boards independently. For example, Uttar Pradesh has its own Madrasa Board. Perhaps it is the biggest Madrasa Board in India, because it has 14677 institutions that provide education to the grades of Tahtaniya (Primary Level) and Fauqania (High School level). Whereas the number of Alia (Munshi, Maulvi, Alim, Kamil, Fazil) institutions is 4536. (7)

Dr. Zakir Hussain Madrasa Modernization Scheme:

Maharashtra government does not have any Madrasa Board, still it provides funds under the umbrella of 'Zakir Hussain Madrasa Modernization Scheme'. According to some media reports, the state government has decided to provide one million rupees annually to certain Madrasas if they cling to and toe the line of the instructions given by the state government. (8)

Denial of Government of Support:

This all difference between the state funded Madrasas and public supported Madrasas suggest that Muslims are back to square one as far their ideology of running their own religious institutions are concerned. Because there are many who still look at the government schemes suspiciously. They smell a rat in these announcements of help and support, because they think that like this the government wants to

capture their institutions. And want to distort the Islamic system of education. Others think that it is the need of the hour that we take help from government as running their own institutions is no that easy for Muslims now – especially, in the contemporary times of financial crisis.

And this is what leads to Madrasa marginalization. Because government funded Madrasas are less in number and in the current era they are considered a form of minority-appeasement. Rather there is always over a hue and cry over Madrasas brining up fundamentalists amongst Muslims. And because of all this negative propaganda the Right-wing inclined governments are afraid of losing their vote bank, hence they are distancing themselves from these Madrasas. Whereas the Madrasas Muslim run by themselves are also facing acute shortage of funding because of certain reasons: Apart from the raging debate between the government and public funded Madrasas, there is a long list of problems that are leading to the marginalization of Madrasas in the contemporary times.

The Reasons of Madrasa Marginalisation:

Let's take a look at them:

1. Dwindling Funds: Basically Madrasas run on the financial support given by the common Muslims. In the current times, the number of organisations and individuals that are seeking Zakat and Sadaqat for different causes have gone up by manifolds. Sometimes it is for the treatment of poor patients, sometimes for the marriage of orphan girls, sometimes it is for the education of talented poor students, and the list is never-ending.....and all this has cast a very deep impact on the funds provided to Madrasas, leading to a severe acute funding shortage to these seminaries.

2. Right to Education: RTE has also compelled Muslims now to send their wards to the institutions where modern education is provided. Though now many Madrasas are providing school as well as religious education under one roof, but still many parents believe it to be safe to send their children to schools so that they gain at least minimum education as demanded under the RTE law.

3. Surge in number of Madrasas: The rising number of Madrasas has also led to the marginalization of Madrasas. Just like a candle that consumes itself, the increasing number of Madrasas has led to a downfall in Madrasa system, because only 3% Muslim children study in these Madrasas and now they have been divided more and more.

4. Economical progress: After 1990 India has seen an economical boom. Though it could not be the case with many parents, but some parents in the past send their children to these Madrasas so that one mouth-to-be-fed is reduced at home. But due to surge in the income of an average Indian, this is not the case with many parents now. Now food has not remained the main cause of concern for an average Indian family, which is discouraging them to send their wards away from their eyes.

5. Migration from Rural to Urban Areas: It is an open secret that usually Muslims from rural part of the country studied in these Madrasas. In the current times our country has seen a huge surge in migration. People are settling in Urban areas in a large number, which has deeply affected the number of students in Madrasas. And as the number of students goes down, it also diminishes their funding aspects.

6. Government Interruption: In the current scenario different state governments –especially, where right-wing inclined parties are in power- Madrasas are facing a tightening noose around their necks. In the past they were not accountable to any government, because they were not seeking fund from them, but this is not the case now anymore. The governments are trying to meddle into their functioning very often, which is leading to a kind of discouragement in the people who were interested in running these seminaries in the past.

7. Maktab System: One of the basic reasons that is pushing the Madrasa system towards marginalization is Maktab System. Let us understand first what is the difference both of them. Madrasa is an institution where high level of Islamic education is provided. It requires usually the child to stay there for years. For example, if a child wants to complete Aalimiyat and Fazeelat from Darul Uloom Nadvatul Ulema, Lucknow, he will have to spend at least 14 years for this purpose. Whereas a Maktab is more like a tuition or coaching center. It does not require the child to live away from his home and also does not require more than two to three years. Maktab focuses only on the correct reading of Quran and also teaches the students basic knowledge of Islam. In recent times Maktab system has improved a lot in India. Now these Maktab are performing too well. It has led the parents to opt for Maktab over Madrasas because they consume less time and provide children with basic Islamic education – which parents think is sufficient for their children to lead an Islamic life.

Conclusion: The above-given list shows just a few of the reasons that are leading towards marginalisation of Islamic Madrasas in India. These are reasons are Economical, Social and also Political in nature. And it is not wrong to say that Madrasas are fighting a battle of survival these days. They still stand grounded and firm, but nothing could be said about the uncertain future that they are staring at. Though Madrasas have always played a very positive role in the society. From the first war of Independence in 1857 till the attainment of Independence in 1947 and post-independence period, Madrasas have given birth to many patriots those who have stood by nation in the toughest times. But unfortunately today these Madrasas are being sidelined for no fault of theirs. They are being sacrificed at the altar of the vested political gains. And the saddest part of the story is that all these things are happening at a very crucial stage in the Indian History. Perhaps it is the stage when these Madrasas are needed the most to strike a balance in the social fabric of our beloved country.

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INTERSECTION OF GENDER AND CASTE IN *GEELI PUCCHI*: A MOVE TOWARDS DEMARGINALIZATION OF INTERSECTIONALITIES

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Abstract

Cinema is like literature; it is the reflection of society and not only does it influence society, but has a great bearing on successive generations. The representation of marginalized sections of the society, especially the Dalit women and the third gender have been grossly victimised in the history of Indian cinema. As Dalit filmmakers have entered the film industry, the role of Dalit women on the screen has changed; though it is a slow paced one. Based on Gayatri Spivak's theory of 'Can the subaltern speak', the present article attempts to understand and analyse the representation of the marginalised on the silver screen especially the ones at the intersection of caste and gender marginalization, the explicit or implicit indicators of castes in mainstream movies, audience reception of the same and the need of public policies for generating inclusive social institutions and systems with reference to a very recent movie Geeli Pucchi from an anthology called Ajeeb Daastaans.

Key words: Cinema, caste, gender, third gender, marginalization, public policy, inclusion/ve.

Introduction:

Caste, an integral part of the Indian social system, has extensively influenced all walks of life. Literature and media are well known for their commitment to the persuasion of caste. The depiction of caste as a social reality had been a prime focus since the inception of Indian cinema. Although the Hindi film industry releases more than 1,000 movies every year, it has depicted the marginalized caste only as the sufferers, the oppressed and wailing under unbearable humiliation. Gender marginalization is another aspect that Indian movies have often depicted as their main thematic concerns. Recently post late 1970s a move towards screening the sufferings and marginalization of the third gender been into a practice too. But, quite ironically Indian movies, especially Hindi movies have failed to depict the pain of the trans community, which is generally considered taboo in the country. Rather it ends up depicting these people as comic relief, in criminal roles or horror movies, which further leads to more discrimination.

Literature Review

There had been a considerable scholarly and academic engagement with studying the caste-based representation of characters and its related stereotypes in Bollywood. As commonly stated, cinema holds up a mirror to society by showing the social reality but many a times it ignores or fails to depict the marginalization at the intersectionality of caste and gender. In fact, it has been observed that Bollywood cinema has largely neglected the Dalit narratives and upholds the prominence of Brahminical order (Yengde, 2018). Also, Bollywood movies have failed to cover other domains of Dalit's life apart from the victimhood (Raghavendra, 2018). A critical question was posed by Shinde (2016) in his article on the portrayal of central characters in Bollywood movies and the obsession with Savarna identity. Hence, the

broad aim of the present study is to critically analyse a mainstream commercial Bollywood movie to understand its nuanced depiction of the caste system, with the lead character as not just a victim of caste discrimination but one who emerges as a change maker; the explicit or implicit indicators of castes and lastly to investigate the marginalization at the intersections of caste and gender.

Methodology

The different component of a film analysis detailed by Mikos (2008) includes content and representation, narration and dramaturgy, characters and actors, aesthetics and configuration and contexts. The present study undertakes an in-depth analysis of content and representation, narration and dramaturgy and characters to trace the intersectionality of caste and gender. Though there are many Indian movies on caste and gender intersectionality, this article attempts to investigate the representation of such intersectional marginalization in a very recent Hindi movie, “Geeli Pucchi” from a film anthology called *Ajeeb Daastaans*.

Tracing the journey of Indian movies depicting Caste and Gender

Caste system in India

Since its inception, the Indian society has the most rigid system of social stratification known as “caste system” or “varna vyavastha.” The caste system can be broadly defined as “a hierarchy of endogamous divisions in which membership is hereditary and permanent. Here, the hierarchy includes inequity both in status and access to goods and services” (Berreman, 1960). This system divides Indian (Hindu) society broadly into four castes, with each one associated with a specific occupation: Brahmins, the priests; Kshatriyas, the warriors, and landowners; Vaishyas, the farmers, merchants, and business people; Sudras include labourers. The fifth category in the caste system, though they are not even part of the varna system, is the Dalits, they are considered as outcasts and untouchables and involve in most indecent/inhuman/demeaning occupations and ostracized from the society. The caste system throughout the years has influenced the different spheres of people’s life, including art and culture

Caste in Bollywood movies

Like all art forms, cinema also seeks in its unique artistic forms to create a balance in the society. The film industry with pure intentions endeavours towards portraying the reality of the society. The depiction of caste as a social reality had been fundamental to Indian cinema since its early years of development. “Acchut Kanya” (1936) was the first movie based on the backdrop of the caste system. It depicted the caste system and its realities under British India. The problem of intercaste romantic relationships and marriage is the main thematic concern of the film. The significance of caste identities had been reflected in the protagonist’s inability to cross his caste boundary and get married to the woman he loved. Consequently, it also reflected the hidden desire of the caste conscious class to conserve its caste identity. However, even after several decades after its release Bollywood movies are still grappling with the issue but not able to navigate through to bring a solution to this discrimination.

Intersection of Caste and Gender in Bollywood movies

The depiction of caste issue becomes even more problematic when the intersection of caste and women come into play. Movies like *Sujata*, *Ankur*, *Sadgati*, *Bandit Queen*, *Bawandar*, *Chauranga*, *200 Halla Ho*, *Madam Chief Minister*, *Geeli Pucchi* have attempted to depict the changing roles of woman in interrogating the caste identities in a caste stratified Hindu society. The portrayal of caste and gender in

the film *Geeli Puuchi* carries profound and far-reaching implications, delving into the complex intersections of these two societal constructs. The movie not only highlights the discrimination faced by the Dalit community but also underscores the challenges faced by women, especially those from marginalized backgrounds in their working space. The cinematic representation interrogates the deep embedded gender and caste discriminatory practices in an urban working space.

Geeli Pucchi, by Neeraj Ghaywan, is an intersectional narrative about two women who are connected by their sexuality but separated by caste. Bharti (Konkona Sen Sharma) works in a factory, and her supervisor has recently hired Priya, a new accountant (Aditi Rao Hydari). They form an odd romance after a rocky start, but Bharti is constantly reminded of her lowly status in society.

Intersectionality and Oppression

The movie *Geeli Pucchi* effectively illustrates the intersection of caste and gender discrimination, creating a unique form of oppression for Dalit women like Bharti. Bharti's character embodies the intersectionality of being a Dalit and a woman, facing discrimination on multiple fronts. Dalit women are subjected to double marginalization, not only because of their caste but also due to their gender. The film vividly portrays how Bharti's identity as a lower-caste woman made her particularly vulnerable to societal biases and violence. Her character serves as a lens through which the audience witnesses the untouchability, social exclusion and violence inflicted upon Dalits.

Blues and the Browns: The Caste tropes

The film opens with Bharti, a factory worker in blue overall uniform, marching towards the assembly line next to the huge blue cylinders, flanked by blue cylinders. Soon after the assembly she starts pushing, loading off the huge blue cylinders when she sees the manager walking into their floor with a young pretty woman, Priya in brown saree. The director of the movie Neeraaj Ghyawan plays with blue and brown throughout the movie. The blue is symbolic of Ambedkarite resistance against the well settled snobs merged in the earthy brown colour. With the arrival of another woman in the factory, Bharti is torn apart with inferiority complex. The office set up shows Priya's colleagues developing a very amicable relationship with her whereas Bharti is hardly involved in any discussion or celebration. The latter as a silent observer of these subtle discriminations, becomes more disturbed, lives a life of isolation in the office and gradually starts envying Priya as she takes up her coveted position of a data operator despite not having the needed qualification that Bharti possessed. The director uses Priya's position as a data operator and the limelight that she enjoyed as strong signifiers of her caste privileges. Though Bharti and Priya share a good camaraderie, Bharti's relationship with Priya gradually becomes a complex mixture of envy, love and hatred.

Caste discrimination in the factory set up is further established as the manager celebrates Priya's birthday by cake cutting in his cabin. Instead of including Bharti in the birthday celebration, she is asked to wait and later asked to distribute the cake amongst the factory workers. As Bharti breaks down in the cloak room crying out "*Why can I not get that job, because I don't use make-up like her?*", her senior colleague, Mr. Dashrath tries to console her by pinpointing the reality, "*No, because we are Dalits. Because your surname does not have Mishra or Sharma in it. We can be offered a desk to have our meals on, but they will never offer you a desk job. I worry that you may get singed in trying to reach a higher station*". Unlike, Western societies, in India, last names or surnames have special significance. They are

the indicators of one's social status—the caste, sub-caste, region, religion, and language (Jayaraman, 2005). Naming an individual with his/her surname makes his/her identity and social position clear. Bhaati's surname Mandal is her identification mark and as her senior colleague mentions this determines her position in the factory, her educational qualification even gets overshadowed by her surname. Bharti's surname and her occupation reinforce her caste identity. Hence, later in the play, as her dalit identity surfaces in Priya's household, she is shown as being served tea in a separate steel tea cup that is hardly used by Priya's family.

Resisting Caste: The rise of the oppressed in *Geeli Pucchi*:

Bharti's caste identity that inflicts upon her humiliation and mental agony, ironically, becomes a weapon in Bharati's hands; she uses it as a tool to come in proximity with Priya. She introduces herself as Bharti Banerjee thereby claiming her inclusivity from the margins. As their friendship matures, she even reciprocates to Priya's lesbian desires as Bharti Mandal and wins her heart by feeding a brahmin woman her favourite meat curry. Bharti, the strong woman that she is revels in her victory against caste discrimination by taking revenge on upper caste rich food habit that comprises of milk, milk products, fruits and vegetable; much against any form of animal meat that the Dalits are seen to consume by alluring Priya into eating meat curry; a food item that is despised in upper caste households and is often regarded as a sin. Bharti not only successfully erases her caste identity but also establishes her gender position in her friendship with Priya. The director further employs the motif of food to establish the gender preferences; Priya orders plain dahi vada for Bharti but requests extra chutney and spices for her plate; reinforcing their gender roles. Bharti slowly but steadily wins Priya's trust and becomes her confidante and adviser. When Priya is torn between her responsibilities as a wife and a new mother at her personal front and her office job in her professional front, Bharti emerges as her sole support system. She passionately gets involved in Priya's crisis, uses the Brahmanical patriarchal order to kill two birds at one throw. As Priya's confidante, she convinces Priya of her primary role as the care giver and nurturer of her family and conveniently pushes her to prioritize her role as a new mother over her office operator's job. Her feign words help her win brownie points in Priya's family; she not only manages to win the hearts of Priya's family members but also carves out her position as a true friend of Priya in her family's eyes. However, beneath this friendly adviser lies the burning desire of a long oppressed lower caste woman to reclaim her long due position as an office operator and climb the social ladder. In Priya's absence, Bharti proves her skills as a data operator, finishes all the pending work of Priya and establishes her position as a rightful owner of the position of a data operator as against Priya who hardly deserved that responsibility, yet managed to get the job solely because of her upper caste tag.

The movie ends with a triumphant note on the part of the confident, intelligent strong and smart Bharti but it sparks out a series of tantalizing questions like is it always possible a silenced woman to be as smart and intelligent as Bharti? However, it does not indicate at any concrete solution for many such women who succumb to such intersectional discriminations. The movie though applauded for its bold portrayal of a dalit woman, it fails to provide suggestions for a more inclusive workplace condition. Yet, it is successful and its success lies in sensitizing its audience group, for making them conscious enough of the marginalities our society still practice. This success, however, is not just for its bold storyline, but because it is soaked in the director's lived experiences as a Dalit, besides having a Dalit queer woman as a protagonist and for portraying Dalit condition in its most crude form. *Geeli Puuchi* is an example of an ideal situation that movies aim at but the reality is tough to digest. However, such efforts can be the eyeopeners for policy makers and executioners.

A Way forward for Inclusive Policies in Entertainment Industry

Cinema being a medium of entertainment, does not necessarily depict the broader social realities, but on the contrary, being an art, cinema needs to be socially sensitive due to its influence on society. The movie successfully draws the attention of its viewers to a work space that is completely coloured with hierarchy of caste system, fails to accept an individual on merit, irrespective of caste and gender identities. This kind of movies with strong social message should be included in mainstream academics as case studies. Movies too should adhere to more inclusive policies and attempt at engaging caste/ gender marginalized experience holders for the lead role to evoke an honest depiction of the marginalized experiences. It is also the responsibility of the viewers to extend a more balanced acceptance of gruesome reality, work towards a positive change rather than distancing themselves from the marginalized and their lived experiences as implausible.

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GENDER RESPONSIVE TOWN PLANNING

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Abstract

Gender-Responsive Town Planning is a process that involves considering the different preferences, needs, wants, and experiences of all genders in shaping a town to make it more equitable and inclusive. It goes beyond physical infrastructure and includes considerations related to amenities, accessibility, social and economic requirements, safety, and more. The goal is to create a town that is more inclusive and equitable for all its residents, regardless of their gender, by taking into account the specific needs and experiences of different genders. Women's needs and perspectives have often been overlooked or given insufficient importance in town planning and urban development. This oversight has led to cities and towns that may not adequately address the specific requirements and safety concerns of women. It can result in inadequate public transportation, poorly designed public spaces, limited access to essential services, and a lack of safety measures that affect women's daily lives. Recognizing and addressing disparities in town planning, including gender disparities, can indeed lead to more sustainable town development and make the town more livable for all its residents. This paper focuses on the importance of developing towns from a gender perspective. It includes policies and plans to achieve a more inclusive township.

Key Words: *Gender-Responsive, Town Planning, Sustainable Town, Inclusive Township*

Introduction

Properly planned and executed urbanisation can change the landscape of societies. Urban spaces make the lifestyle and residence of people much easier. Urban areas can be termed as properly planned when it fulfils the parameters of accessibility, inclusivity, sustainability, safety and flexibility. The traditional approaches to town planning have often overlooked the diverse needs, preferences, and experiences of different genders, resulting in cities that may not be fully supportive of the well-being and safety of all residents. Gender based town planning or urbanisation is considered as a way for establishing inclusive urban space which make towns liveable and safe by ensuring social-economic needs of all genders.

Recent survey data from urban India supports these trends and highlights a significant concern regarding women's travel safety. In a 2021 online survey conducted across metropolitan areas, it was revealed that nearly 56 percent of women using public transport reported incidents of sexual harassment.

In a study conducted by ORF in 2021 across 140 cities in India, findings revealed that 52 percent of women turned down educational and employment opportunities due to safety concerns. A separate research effort by the World Bank in 2017, focusing on Delhi, indicated that women were willing to extend their daily travel time by 27 minutes if it meant choosing a route perceived as safer. A 2019 study commissioned by Ola found that only 9 percent of women in 11 cities considered public transport safe. In Mumbai, an MMRDA study disclosed that women commuters spent 21 percent more on transportation

compared to men, attributing this to managing multiple activities and heightened concerns for personal safety.

The consequences of these safety challenges have wide-ranging effects, particularly in limiting women's access to opportunities. The Periodic Labour Force Survey Report 2022-23, released by the Ministry of Statistics and Programme female labour force participation reaches 37%.

Women safety significantly impacts women's overall well-being. Addressing these safety issues is crucial to narrowing the gender gap and fostering an environment that promotes women's empowerment and equal access to opportunities.

Literature Review

(Falú, 2017), The gender disparities exist in traditional city design and planning, emphasizing that women have always played a role in shaping cities but often face challenges. In Latin America, the most urbanized yet unequal region globally, where women, especially in lower-income brackets, experience economic, social, and political inequalities. Despite advancements, women's representation in political leadership remains low. The concept of "Women's Right to the City" is proposed, advocating for women's active participation in urban development and their equal access to resources, infrastructure, and decision-making. The need for gender-sensitive urban planning has to address physical, cultural, and social barriers, ensuring the full implementation of women's rights. The inclusion of women's perspectives in the Habitat process and the New Urban Agenda to create more democratic and inclusive cities.

(India Needs 3 Lakh Town Planners by 2031. Know How You Can Be One - Times of India, n.d.), The article discusses the need for more town planners in India. Currently, there are only 20,000 registered town planners in the country, but the demand is expected to reach 3 lakh by 2031. This is due to the rapid urbanization of India, which is expected to see 600 million people living in cities by 2030. Town planners are responsible for designing and developing cities, and they play a vital role in ensuring that cities are sustainable, livable, and equitable. To become a town planner, one must have a degree in town planning or a related field. There are also a number of professional courses available. The job outlook for town planners is good, with a projected growth rate of 32% from 2020 to 2030.

(Horelli, 2017), The author argues for the expansion of engendering urban planning, emphasizing the need for different approaches based on varying planning and development contexts from a gender perspective. The results of an explorative study support this argument, suggesting the necessity of combining diverse gender strategies and hybrid methods depending on the specific context. The study reveals that formal planning systems and procedures often lack a gender-aware approach at policy and structural levels, hindering effective dealing with increasing urban complexity. The proposed solution is to engender Expanded Urban Planning (EP), a multi-scalar concept covering horizontal and vertical expansions. Engendering EP involves methodological capacity building to recognize gender footprints, transforming top-down planning systems towards citizen engagement, and promoting co-governance as a gender-aware deliberative system. The author envisions Engendered Expanded Urban Planning as a promising yet unrealized vision, emphasizing the potential for positive interactions between gender, space, and power in daily settings.

(Handbook for Gender-Inclusive Urban Planning and Design, n.d.), Urban planning historically undertaken by men for men, though women accounted for half of the world population their role in urban

plan decision making is negligible. Poorly planned urban spaces create problems for women, girls, and sexual minorities in terms of access, safety, mobility, health and hygiene, climate resilience and security. It has been observed that urban planners are not aware about the importance of prioritising gender in the process and planning of urban spaces. Gender inclusivity can be achieved when the voices of women and sexual minorities are being heard.

(**Aya et al., 2021**), The study emphasizes the evolving responsibilities and roles of women in their local communities, highlighting the need for urban public spaces to address their diverse spatial needs. In Egypt, women face challenges in experiencing spatial and moral comfort due to physical and social reasons, and the current urban planning policies inadequately consider these concerns. The study reveals that women are often not consulted about their needs in public spaces, but there is hope for integrating a gender-based perspective into decision-making processes. Despite progress, women still encounter gender-related barriers, but their increasing presence in leadership roles allows them to challenge biases and stereotypes. The solution proposed involves creating an urban guide based on study results to inform governmental and non-governmental institutions in developing inclusive urban planning policies that consider women's perspectives and safety. The study advocates for the active involvement of women in the policy-making process and the development of new urban infrastructure systems. Additionally, it stresses the importance of engaging the private sector and promoting awareness among both men and women about the right of women to participate and interact within urban spaces.

(**Vishaka, 2020**), The article underscores the need for inclusive urban planning, particularly addressing gender biases. It emphasizes well-designed infrastructure for an equitable city, citing ongoing research in Bengaluru. The text highlights deficiencies in Indian cities, advocates for gender-inclusive processes, and introduces "Feminist Urbanism" for fair resource allocation. In conclusion, it stresses the importance of inclusive approaches for women's rights and equal opportunities in cities.

(**Lakhanpal, n.d.**), The year 2015 marked a significant moment for global advocacy efforts for gender equality, as reflected in UN Sustainable Development Goals 5, 11, and 16. The goals emphasize the importance of safe public spaces for all genders, aligning with the need for a gender-responsive approach to development. Despite advancements, women in India still face economic disparities and unequal access to public spaces. Urban design elements must adopt a gendered approach to address these issues. Public and para-transit services play a crucial role, especially for women who are major users. Improving women's accessibility involves measures such as accommodating strollers and ensuring ease of use. Despite the burden of household care, women often have inferior access to transportation, affecting their multi-modal, multi-purpose, and multi-destination travels. Access to safe public toilets is also a concern, impacting women's health and hygiene. Maintenance issues, lack of privacy, and absence of disposal facilities contribute to these challenges. Recreation spaces face psycho-social barriers, with girls avoiding parks due to accessibility and social obstacles. Safety perceptions, both indoor and outdoor, contribute to women feeling responsible for their safety in public spaces. Design elements such as enhanced visibility, proper lighting, and participatory planning processes can make cities safer for all genders. The article advocates for gender-sensitive planning, including data collection, safety audits, and capacity building for urban local bodies, to create inclusive and safe urban environments.

Objectives

1. To assess the gender specific needs in urban environments.
2. To examine the importance of gender responsive township.
3. To identify challenges and barriers that hinder implementation of gender inclusive town planning.

4. To suggest measures to make town more gender inclusive.

Research Methodology

The research is based on non-probability random sampling with the sample size 60, research covers Mumbai city. Most of the respondents belong to young age group to understand their view point on gender responsive town planning.

Interpretation

The data collected from individuals, primarily females, regarding their perceptions and experiences related to safety and gender inclusivity in urban and suburban areas. Most of them reside in urban areas, with a few in suburban and rural areas. The age group is 18-24, and their occupations vary, including students and employed individuals. Many respondents' express concerns about safety in crowded public transport, especially during evening hours (8 pm - 12 am). Common safety concerns include pickpocketing, robbery, and sexual harassment. Lack of proper lighting, clean and safe public toilets, and security at public places are mentioned as contributing factors to safety concerns. Lighting is generally rated as a high priority for safety. Walkability and transport accessibility are considered moderately important. Security checks, proper signages, and clean public toilets are areas that respondents feel need improvement for safety. There is a mix of responses regarding whether the town is gender-inclusive. Many respondents feel that gender-responsive town planning can enhance the safety and mobility of women in the city. Suggestions for gender inclusivity include better safety options, awareness programs, strict rules for women's safety, and promoting equality. There is a consensus among respondents that public restrooms for women are necessary. The lack of clean and safe public toilets is mentioned as a concern affecting safety. respondents believe that a gender-responsive township could lead to increased economic activity for women. Opinions vary on whether gender-aware town planning will reduce social crimes. Some suggest that awareness, education, and strict rules could contribute to reducing crimes. Various suggestions are provided, including creating awareness, educating people about different genders, having leaders of different genders, and ensuring equal opportunities. Based on the analysis it can be concluded the gender inclusive township will lead to women empowerment. The existing town planning is creating disparities. To achieve gender inclusivity gender sensitive town planning is a prerequisite which cannot be neglected.

Suggestions

Proper plan of action is needed to ensure gender inclusivity in town planning. The first and foremost step is to understand the statement of problems, by investigating the hurdles faced by genders due to irresponsible town planning. Statement of problem and proper review of literature will be the authorities to understand the underlying issues that are arising due to irresponsible town planning towards the gender. Once the problem statement is being identified data should be collected. There is no proper data available on gender perspective so it would be the most important and herculean task in front of policy makers to collect relevant data and analyse it.

Graph: 1.1

Based on the data, a road map should be prepared for inclusive towns considering all aspects of safety concerns. Planning for safe commute and transportation for all genders will ensure their movement along the cities which will enhance the productivity and economic growth of the country as a whole. Designing the cities based on gender lens such as roads, transport, lighting, signages, accessibility for all gender. Gender sensitive town planning can be achieved through creation of gender labs, creating hustle free movement, redesigning cities as per gender needs and implementing gender policies and laws.

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EXPLORING THE INTERSECTIONS OF IDENTITY: CASTE, TRIBE, AND GENDER IN THE UNIVERSE OF MAHASHWETA DEVI"

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Abstract

Mahashweta Devi's literary oeuvre delves deep into the intricate intersections of identity, particularly focusing on caste, tribe, and gender. This paper specifically analyzes her work "Chotti Munda and His Arrow" through the lens of these interconnected identities. Devi's narrative presents a complex portrayal of the protagonist's struggle to navigate these identity markers, highlighting the oppressive structures constraining individuals within these categories. The paper employs a multidisciplinary approach, drawing from literary and cultural studies, to dissect the nuanced layers of identity politics in Devi's work. It examines how caste and tribe intersect with gender to shape the experiences of the characters, especially Chotti Munda and his wife, highlighting how these identities are both internalized and resisted.
(Keywords: identity, caste, tribe, gender, intersectionality, oppression, literary analysis)

Introduction

Mahashweta Devi's literary works are known for their powerful portrayal of marginalized communities in India, particularly focusing on the intersecting issues of caste, tribe, and gender. "Chotti Munda and His Arrow" is a prime example of Devi's exploration of these themes, offering a nuanced perspective on the complexities of identity politics in India. This paper aims to analyze how caste, tribe, and gender intersect in the lives of the characters in "Chotti Munda and His Arrow," and how these intersections shape their experiences and identities.

Literature Review

Devi's work has been widely studied in the context of postcolonial theory, feminist theory, and subaltern studies. Scholars such as Gayatri Chakravorty Spivak have highlighted how Devi's writing challenges dominant narratives and gives voice to the marginalized. Other scholars, such as Ania Loomba, have explored how Devi's work engages with issues of caste and tribe, highlighting the complexities of identity formation in postcolonial India.

Methodology

This paper employs a close reading of "Chotti Munda and His Arrow," supplemented by theoretical frameworks on caste, tribe, and gender. By analyzing the text through these theoretical lenses, this paper seeks to uncover how caste, tribe, and gender intersect and interact in the lives of the characters.

Raymond Williams notes that the modern concept of "class," referring to socially differentiated groups like upper, middle, and lower classes, emerged in Britain between 1700 and 1840, coinciding with the Industrial Revolution. This period saw a shift from hierarchical distinctions based on birth and rank to economic criteria, reflecting a growing awareness that social status is more determined by achievement than inheritance. Marxist theory views class as the fundamental organizing principle of society, tied to

control over the means of production. According to Marx, one class—usually a minority—controls wealth and power by owning the means of production, while the majority, the working class, lacks access to both. Marx categorized history into epochs—slavery, feudalism, and capitalism—based on the structure of class relations in each society. In class-divided societies, exploitation and dominance are maintained through societal and state structures. Social classes can be understood as distinct formations of people sharing a common relationship to the means of production, leading to shared social and cultural positions within an unequal system of property ownership, power, and material rewards.

Contemporary postcolonial theorists use the term “subaltern classes” to refer to those social groups who are subject to the hegemony of the ruling/elite classes in a society or nation. The term “subaltern”, first used by the Italian political thinker Antonio Gramsci (1891-1937), was a military metaphor that meant “of inferior rank”. (Ashcroft et al Key Concepts 215-219) The "Subaltern Studies" group of historians from South Asia, especially India, has gained prominence for re-examining colonial and nationalist histories from the perspective of marginalized classes. They aim to rewrite these narratives to include the voices and experiences of subaltern groups. Postcolonial critics have interpreted Mahasweta Devi's works as efforts to reintroduce the hidden histories of India's subaltern classes into the broader narrative of Indian history. Gayatri Spivak and other critics argue that in countries like India, the concept of class is complex and not uniform. The subaltern classes in India consist of diverse groups distinguished by factors such as race or tribe, caste, region, and gender. Mahasweta Devi's fiction, particularly her focus on tribal subjects, explores how the category of tribe intersects with broader issues of class exploitation in both colonial and postcolonial India.

Tribe and Class in India

Mahasweta Devi views tribal people, who constitute about 8.2% of India's population, as the most exploited among the country's subaltern classes due to their unique position in Indian society and politics. While the Indian government officially recognizes tribes as a distinct ethnic group with specific constitutional rights aimed at protecting their marginalized and endangered status, historical domination and oppression have resulted in tribes becoming one of the most exploited, deprived, and dispossessed groups in India today.

Before colonial times, tribes in India had a significant degree of independence and self-governance. However, as urbanization and the development of villages increased, tribes came into conflict with outsiders, referred to as "dikus," in both their economic and cultural spheres. The British colonial administration introduced new land laws that promoted private ownership and the feudal system, displacing tribes from their communal lands and making them strangers in their territories. Tribal lands were often designated by the British for plantations, mines, and industries, further marginalizing the tribal population. Dispossessed of their lands and traditional livelihoods, and burdened by new taxes, many tribes fell into debt bondage and slavery, alongside lower castes. The loss of land and livelihoods led to numerous tribal revolts and peasant uprisings in the nineteenth century, which were brutally suppressed by the colonial authorities.

Kaushik Ghosh points out that colonial administrators introduced foreign land tenures in tribal areas, leading to the incorporation of tribes such as the Santhals, Mundas, Hos, Oraons, and Paharias of the Chotanagpur region, as well as other hill tribes of the Northeast, into the indentured labour market as

"dhangars" or "coolies," both within India and overseas. "This transformation was neither inevitable nor an evolutionary progression from tribe to peasant to wage- labourer. New imaginations and discourses of primitivism had to be created in place of the older discourse of savage hill-men as an inseparable part of the transformation of the Chotanagpur peoples into a stream of coolie labourers". (Kaushik Ghosh, 13-14). Postcolonial scholarship has revealed that colonial discourse, particularly the "scientific" and anthropological theories of race, played a crucial role in advancing the economic and political objectives of imperialism. These theories justified the appropriation of labour from colonized populations to fuel the capitalist expansion of the empire.

The portrayal of tribes as naturally suited for hard labour due to their perceived wild and hardy nature, as well as their "castelessness," was a deliberate construction in colonial discourse. This depiction overlapped the category of tribe with that of class, a historical development that has been examined by postcolonial scholars and critics. Ania Loomba observes that the "ideology of racial superiority translated easily into class terms... Certain sections of people were thus racially identified as the natural working classes" (126). As a result, the proud and independent indigenous peoples of India were effectively reduced to near slavery, depicted as docile and hardworking coolies essential for the imperial machine. This process led to the loss of their lands, livelihoods, unique cultural identities, and rights to a dignified human existence.

Caste and Its Manifestations in the Novel

In "Chotti Munda and His Arrow," Mahasweta Devi portrays characters who navigate the rigid structures of caste in a society marked by oppression and exploitation. The characters, particularly Chotti Munda and his wife Jashoda, struggle against the oppressive caste system in different ways, highlighting the complexities and challenges of their existence.

Chotti Munda, as a tribal man belonging to a lower caste, faces multiple forms of discrimination and marginalization. His identity is shaped by his tribal heritage, which marks him as an outsider in the dominant caste hierarchy. Despite this, Chotti Munda asserts his agency and dignity through his resistance to the oppressive forces of the dominant caste. His use of the arrow as a symbol of resistance and empowerment reflects his defiance against the rigid structures of caste.

Jashoda, on the other hand, represents the intersectionality of caste and gender. As a tribal woman, she faces not only the marginalization imposed by caste but also the patriarchal oppression that comes with her gender. Her experiences highlight the double burden of oppression faced by women in such societies. However, Jashoda also demonstrates resilience and agency, particularly in her relationship with Chotti Munda, where she asserts her autonomy and challenges traditional gender roles.

Through these characters, Devi critiques the oppressive nature of the caste system and its impact on marginalized communities. She highlights how individuals resist and negotiate their identities within these rigid structures, showcasing the resilience and agency of the oppressed. Overall, the characters in "Chotti Munda and His Arrow" navigate the rigid structures of caste with varying degrees of agency, challenging the oppressive norms and asserting their right to dignity and freedom. "Devi's portrayal of characters like Chotti Munda and Jashoda challenges the dominant narratives of history, giving voice to the silenced and marginalized sections of society."

Tribal Identity and Cultural Resistance in the novel

One key strategy is the use of allegory and symbolism. Chotti Munda's arrow symbolizes resistance and empowerment, serving as a powerful metaphor for his defiance against oppressive forces. The narrative also utilizes flashbacks and nonlinear storytelling to provide context and background to Chotti Munda's character, enriching the reader's understanding of his motivations and struggles.

Additionally, Devi employs rich and evocative language to create vivid imagery, immersing the reader in the world of the story. The use of local dialects and idioms adds authenticity to the narrative, grounding it in the cultural and linguistic context of the characters. Another narrative strategy in the story is the use of multiple perspectives. By alternating between Chotti Munda's point of view and that of other characters, Devi offers a nuanced portrayal of the social dynamics at play, highlighting the complexities of caste, tribe, and gender relations in Indian society.

One of the central aspects of tribal identity explored in the story is the connection to land and nature. For Chotti Munda and his community, the land is not just a means of livelihood but also a source of cultural and spiritual significance. The encroachment of their lands by outsiders symbolizes the erosion of their identity and way of life.

Cultural resistance is depicted through Chotti Munda's defiance against the exploitation and marginalization faced by his tribe. His use of the arrow as a weapon represents not just physical resistance but also a cultural assertion of his tribal identity. The story portrays how Chotti Munda's resistance is not just against external oppressors but also against the internalization of inferiority and submission. Through Chotti Munda's character, Devi highlights the resilience and strength of tribal communities in the face of adversity. She portrays their struggle not as a futile resistance but as a meaningful assertion of their cultural and identity rights. Additionally, Chotti Munda's rejection of modernity and his adherence to traditional tribal values can be seen as acts of cultural resistance against the homogenizing forces of globalization.

Survival of Munda Community along with their culture of Archery

In "Chotti Munda and His Arrow," Mahasweta Devi uses the symbol of the arrow to represent the history, ideas, and dreams of the Mundas. The arrow is not just a cultural artifact but also a tool of protest and protection for the Mundas as they struggle for survival. Devi illustrates how the issues of tribal displacement from their land intersect with postcolonial, ecological, and feminist concerns in India. She portrays the Mundas' fight for land as a form of resistance against their colonizers, highlighting their subaltern status and their struggle for justice. Devi's intention is to inspire the tribal people to reclaim their lost culture and heritage. She emphasizes the importance of the Munda culture, particularly their connection to archery, which is seen as a source of solace and strength for them. Through the symbol of the arrow, Devi underscores the resilience and cultural richness of the Mundas, suggesting that their cultural traditions can help them overcome their hardships. In an interview, Mahasweta Devi mentions the significance of archery in the Munda culture, stating that it was deeply ingrained in their heritage. She recalls witnessing a remarkable archery competition in the Heaslong market, where an elderly Munda was brought in as a judge. This anecdote highlights the importance of archery in Munda society, not just as a sport or skill but as a cultural tradition that is passed down through generations.

As a social activist and feminist, Mahasweta Devi opposes the oppressive system that keeps tribal communities marginalized. She highlights the resistance of figures like Birsa Munda, Dhani Munda, Dukhia, and Chotti against the ongoing exploitation by moneylenders, landlords, and colonial authorities. Devi aims to draw attention to the voices of these individuals who fought against the systemic exploitation and oppression faced by tribal communities.

Conclusion

In "Chotti Munda and His Arrow," Mahasweta Devi explores various forms of exploitation, linking them to postcolonial, ecological, and feminist issues. This approach aligns with the perspective of postcolonial ecofeminism, which is still developing. Devi seeks to uncover the untold histories of tribal communities in a postcolonial society where a dichotomy between nature and culture is perpetuated through the domination and oppression of tribal people, as well as the exploitation of their land and forests by more powerful and higher-caste individuals within their own community. Throughout the novel, Devi portrays the subjugation of the Munda community and other lower-caste individuals by the upper-caste Hindu community, often through bonded labour and other forms of dominance. She also depicts the oppression of women, who are victimized and commodified by the male-dominant society. However, Devi also highlights women's ability to resist such domination, even though their struggles often lead to their demise.

The ecological crisis is another prominent theme in the novel, evident in the exploitation of animals, such as the absence of deer and the exportation of tiger skins. Devi contrasts this with the sustainable practices and ecological awareness of the Munda community, showcasing their deep connection to the environment. Mahasweta Devi's profound empathy for marginalized communities is evident in her portrayal of their survival and resilience through their ecological knowledge and cultural traditions, such as archery. While bonded labour represents the constraint on tribal freedom, the culture of archery symbolizes their pride and freedom from captivity. This perspective offers a new interpretation of the novel, emphasizing the importance of ecological wisdom and cultural heritage in the survival of marginalized communities.

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CONSUMER SATISFACTION IN MICRO HEALTH INSURANCE: UNRAVELING THE KEY DETERMINANTS

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Abstract

This study delves into the critical realm of consumer satisfaction within the micro health insurance domain, focusing on economically vulnerable populations. Micro health insurance, tailored to address the specific needs of low-income individuals, plays a vital role in providing financial protection against health-related expenses. The research aims to unravel the key determinants influencing consumer satisfaction, considering factors such as policy comprehensiveness, communication effectiveness, and demographic profiles. The investigation, driven by the imperative to optimize the impact of micro health insurance on vulnerable populations, employs a mixed-methods approach with a sample of 122 policyholders. The findings reveal a significant positive relationship between the comprehensiveness of policy features and consumer satisfaction. Noteworthy correlations include coverage scope, deductibles, and additional services. Moreover, effective communication, encompassing clarity, guidance, and transparency, emerged as a crucial factor influencing consumer satisfaction. Demographic insights underscore the importance of tailoring micro health insurance to the unique needs of specific groups, such as homemakers and lower-income individuals. In conclusion, this research provides valuable insights for policymakers, insurers, and healthcare providers to enhance the efficacy of micro health insurance programs. The study recommends strategies for improving policy features, communication, and targeted outreach, contributing to an overall improvement in consumer satisfaction.

Keywords: Micro Health Insurance, Consumer Satisfaction, Policy Comprehensiveness, Communication Effectiveness, Vulnerable Populations.

1. INTRODUCTION:

Consumer satisfaction in the domain of micro health insurance stands as a pivotal subject within the broader landscape of healthcare accessibility and service provision. Micro health insurance, designed to cater to the needs of economically vulnerable populations, plays a crucial role in offering financial protection against health-related expenditures. As individuals and communities increasingly seek affordable and tailored health coverage, understanding the determinants of consumer satisfaction in micro health insurance becomes paramount. The importance of micro health insurance lies in its potential to bridge the gap between limited financial resources and the necessity for comprehensive healthcare. Unlike traditional health insurance models, micro health insurance is specifically crafted to cater to the unique

requirements and constraints faced by low-income individuals and families. As these policies gain prominence, it becomes imperative to explore the factors influencing consumer satisfaction, with the aim of enhancing the effectiveness and impact of micro health insurance offerings.

Consumer satisfaction, a multifaceted concept, encompasses a range of experiences and perceptions related to the purchase, usage, and outcomes of a product or service. In the context of micro health insurance, satisfaction is intricately tied to policyholders' perceptions of the comprehensiveness of policy features, the efficiency of claims processing, communication from providers, affordability, and overall value for money. As these elements directly influence individuals' experiences with their health coverage, unraveling the key determinants of consumer satisfaction in micro health insurance becomes an essential pursuit.

The research is motivated by the imperative to optimize the effectiveness of micro health insurance programs in positively impacting the well-being of vulnerable populations. Despite the promising outcomes observed in the implementation of micro health insurance initiatives for expanding healthcare access, a notable gap exists in the extant research, which lacks a comprehensive exploration of the determinants influencing consumer satisfaction within this specific context. A nuanced understanding of the intricacies associated with consumer satisfaction in micro health insurance holds significant implications for policymakers, insurance providers, and healthcare advocates. Valuable insights derived from this research can serve as a foundation for refining existing policies, tailoring insurance offerings to better meet the specific needs of beneficiaries, and formulating communication strategies that align with the distinctive requirements and expectations of policyholders. The overarching goal is to enhance the efficacy of micro health insurance programs in catering to the healthcare needs of vulnerable populations. Understanding the key determinants of satisfaction in micro health insurance plans is crucial for various stakeholders, including policyholders, insurers, policymakers, and healthcare providers. Here are some key reasons highlighting the importance of this understanding:

- **Enhanced Consumer Experience:** Identifying the factors that contribute to satisfaction allows insurance providers to enhance the overall consumer experience. This, in turn, can lead to increased loyalty and positive word-of-mouth recommendations.
- **Tailored Product Development:** Knowledge of key determinants enables insurers to develop and tailor micro health insurance products that align with the specific needs and preferences of the target population. This can result in more relevant and effective coverage options.
- **Improved Retention Rates:** Satisfied policyholders are more likely to renew their insurance policies. Understanding the factors that drive satisfaction helps in implementing measures to retain existing customers, reducing churn rates, and ensuring long-term sustainability.
- **Effective Communication Strategies:** Insights into what aspects of communication contribute to satisfaction allow for the development of more effective communication strategies. Clear and transparent communication can positively influence the perception of the insurance plan.
- **Risk Mitigation:** Addressing key determinants of satisfaction can help mitigate risks related to dissatisfaction, such as legal disputes, negative publicity, or regulatory issues. Proactive management based on understanding these determinants can prevent potential problems.

- **Policyholder Well-being:** Micro health insurance plans often cater to vulnerable populations. Understanding satisfaction determinants ensures that policies are designed to genuinely contribute to the well-being of policyholders, aligning with the social and ethical responsibilities of insurers.
- **Policyholder Empowerment:** When policyholders are satisfied and understand their coverage, they feel more empowered in making informed healthcare decisions. This empowerment is crucial, particularly in micro health insurance plans where individuals may have limited access to healthcare resources.
- **Data-Driven Decision-Making:** Data on satisfaction determinants allows for evidence-based decision-making. Insurers can use this data to prioritize improvements and allocate resources effectively to areas that have the most significant impact on satisfaction.
- **Regulatory Compliance:** Understanding key determinants can help insurers stay in compliance with regulatory requirements. It ensures that policies adhere to industry standards and guidelines, contributing to a trustworthy and accountable insurance industry.
- **Social Impact:** Micro health insurance often plays a role in social and economic development. By understanding satisfaction determinants, insurers can contribute positively to the broader goal of improving healthcare accessibility and affordability in underserved communities.
- **Competitive Advantage:** Insurers who proactively address satisfaction determinants gain a competitive edge. Satisfied policyholders are more likely to stay with their current insurer, and positive experiences can attract new customers in a competitive market.

2. REVIEW OF LITERATURE:

- i. **Renuka (2019):** The study focuses on assessing the behavior, preferences, and satisfaction of micro insurance policyholders, particularly in the context of LIC micro insurance products. With a sample size of 610 policyholders in the Salem division, the main objectives include evaluating policyholders' awareness of micro insurance, examining preferences for life micro insurance policies, and assessing satisfaction levels. Results indicate high awareness of rules and regulations, and policyholders express satisfaction with policy revival reminders and the simplicity of policy terms and conditions.
- ii. **Dr. Jiyas K, Dr. Sureshkumar K., (2019):** Conducted among 275 micro insurance agents affiliated with LIC of India in Kerala, this study examined the challenges and satisfaction levels related to specific aspects of micro insurance. The findings indicate dissatisfaction among micro insurance agents regarding attributes of micro insurance products, coupled with persistent difficulties in sales and servicing. The study recommends the introduction of new micro insurance products with enticing policy benefits, aligned with IRDAI (Micro Insurance) Regulations 2015, to effectively address the insurance and financial needs of the target demographic, thereby promoting broader coverage.
- iii. **Prasanna Shembekar, Mahesh Joshi, (2016):** This study found out that satisfaction levels vary among stakeholders in micro insurance. Farmers and retailers express contentment with premium amounts and claim settlement, while dissatisfaction is noted among farmers regarding pre-policy assistance and among retailers with the application process. Similarly, laborers are dissatisfied with both pre-policy assistance and the application process. Respondents exhibit diverse preferences for premium payment cycles, with no consensus observed. However, over 60% of respondents indicate

a willingness to adopt micro insurance based on their needs, affirming the existing scope for micro insurance expansion.

- iv. **Bossateng, Christiana, (2016):** This study was done in Ghana, on micro insurance demand, excluding the National Health Insurance Scheme, is low at 4.1%. Even with the obligatory National Health Insurance Scheme, only 65% are registered. This study, employing a cross-sectional survey of 400 households in Kumasi, reveals that 77% are subscribed to various micro insurance products, predominantly health insurance. While households demonstrate fair knowledge and awareness, perceived barriers include high premiums and bureaucratic claim procedures. Binary and multinomial logistic models identify determinants such as premium, income, trust, risk aversion, financial literacy, quality, coverage, and accessibility influencing households' micro insurance demand.

3. RESEARCH METHODOLOGY:

The research has adopted a mixed-methods approach to investigate consumer satisfaction in micro health insurance. Quantitative and Qualitative data has been collected through a structured survey questionnaire administered to a representative sample of micro health insurance policyholders.

3.1 Objectives of the Study:

- i. To Assess the Relationship Between Comprehensiveness of Policy Features and Consumer Satisfaction.
- ii. To Examine the Impact of Communication Effectiveness on Consumer Satisfaction.
- iii. To Identify Key Policy Features Contributing to Consumer Satisfaction.

3.2 Hypothesis of the Study:

1. **Null Hypothesis (H₀):** There is no significant relationship between the comprehensiveness of policy features in micro health insurance plans and consumer satisfaction.
Alternative Hypothesis (H₁): There is a significant positive relationship between the comprehensiveness of policy features in micro health insurance plans and consumer satisfaction.
2. **Null Hypothesis (H₀):** There is no significant relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans.
3. **Alternative Hypothesis (H₁):** There is a significant relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans.

3.3 Sample Size:

This research incorporates a sample size of 122 micro health insurance policyholders.

4. DATA ANALYSIS:

4.1 Demographic Profile:

| Demographics | | Frequency | Percent |
|--------------|--------|-----------|---------|
| Gender | Female | 92 | 76 |
| | Male | 29 | 24 |
| Age | 18-30 | 21 | 17 |
| | 31-40 | 38 | 31 |
| | 41-50 | 46 | 38 |
| | 51-60 | 17 | 14 |

| | | | |
|----------------------|-------------------|----|----|
| | 60 and above | 0 | 0 |
| Annual Income | Less than 50,000 | 55 | 45 |
| | 50,000 to 1 lac | 11 | 9 |
| | 1-2 lacs | 25 | 21 |
| | 2-3 lacs | 25 | 21 |
| | 3 lacs and above | 6 | 5 |
| Occupation | Service | 29 | 24 |
| | Daily wage earner | 13 | 10 |
| | Home maker | 42 | 34 |
| | Self employed | 34 | 28 |
| | Other | 4 | 3 |

4.2 Hypothesis Testing:

Hypothesis 1

Null Hypothesis (H₀): There is no significant relationship between the comprehensiveness of policy features in micro health insurance plans and consumer satisfaction.

Alternative Hypothesis (H₁): There is a significant positive relationship between the comprehensiveness of policy features in micro health insurance plans and consumer satisfaction.

Spearman Rank Correlation for [Comprehensiveness of policy features in Micro Health Insurance plans * Consumer Satisfaction]

| Description | r _s value (Spearman Rank Correlation coefficient value) | Sig. Level |
|---|--|------------|
| Coverage Scope * Consumer Satisfaction | .133 | .013 |
| In-Network Providers * Consumer Satisfaction | .158 | .028 |
| Emergency Coverage * Consumer Satisfaction | .209 | .041 |
| Deductibles & Co-payments * Consumer Satisfaction | .383 | .039 |
| Waiting Periods * Consumer Satisfaction | .135 | .053 |
| Policy Renewal and Continuity * Consumer Satisfaction | .116 | .038 |
| Additional Services * Consumer Satisfaction | .312 | .018 |
| Claims Process * Consumer Satisfaction | .132 | .012 |
| Customer Support * Consumer Satisfaction | .143 | .017 |

The significance level less than 5% reveals that the null hypothesis can be rejected. It can be revealed that there is a significant positive relationship between the comprehensiveness of policy features in micro health insurance plans and consumer satisfaction. The value of r_s [Spearman Rank Correlation] found to be (<0.5) for Comprehensiveness of policy features in Micro Health Insurance plans. It can be further analysed that due to value of r_s less than 0.5, there is a positive relationship of comprehensiveness of policy features in Micro Health Insurance plans and consumer satisfaction.

Hypothesis 2

Null Hypothesis (H₀): There is no significant relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans.

Alternative Hypothesis (H1): There is a significant relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans.

Spearman Rank Correlation for [Communication effectiveness in Micro Health Insurance plans * Consumer Satisfaction]

| Description | r_s value (Spearman Rank Correlation coefficient value) | Sig. Level |
|--|---|------------|
| Policy Information Clarity * Consumer Satisfaction | .126 | .012 |
| Coverage Explanation * Consumer Satisfaction | .150 | .027 |
| Contact Information * Consumer Satisfaction | .199 | .039 |
| Claims Process Guidance * Consumer Satisfaction | .364 | .037 |
| Premium Payment Instructions * Consumer Satisfaction | .128 | .050 |
| Renewal Notices * Consumer Satisfaction | .110 | .036 |
| Communication Channels * Consumer Satisfaction | .121 | .045 |
| Feedback Mechanism * Consumer Satisfaction | .296 | .017 |
| Transparency on Costs * Consumer Satisfaction | .125 | .011 |
| Language Accessibility * Consumer Satisfaction | .136 | .016 |

The significance level less than 5% reveals that the null hypothesis can be rejected. It can be revealed that there is a significant relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans. The value of r_s [Spearman Rank Correlation] found to be (<0.5) for communication effectiveness in Micro Health Insurance plans. It can be further analysed that due to value of r_s less than 0.5, there is a positive relationship between the communication effectiveness and consumer satisfaction with micro health insurance plans.

5. FINDINGS:

- The majority of respondents were female (76%), with a significant portion in the age group of 41-50 (38%).
- The annual income distribution shows that 45% of respondents earn less than 50,000, while 21% earn between 2-3 lacs.
- The most common occupation among respondents was homemaking (34%).

- The Spearman Rank Correlation analysis indicates a significant positive relationship between comprehensiveness of policy features and consumer satisfaction.
- Notable correlations include coverage scope, deductibles & co-payments, policy renewal and continuity, and additional services.
- The Spearman Rank Correlation analysis reveals a significant relationship between communication effectiveness and consumer satisfaction.
- Key factors contributing to satisfaction include claims process guidance, communication channels, feedback mechanism, and transparency on costs.

6. CONCLUSION:

The study establishes a positive relationship between the comprehensiveness of policy features and consumer satisfaction in micro health insurance plans. Effective communication plays a vital role in influencing consumer satisfaction with micro health insurance plans. Clear communication channels, guidance on claims processes, and transparent information contribute significantly. Demographic insights highlight the importance of tailoring micro health insurance plans to meet the specific needs of homemakers and those with lower annual incomes.

7. SUGGESTIONS:

- Insurers should focus on enhancing the comprehensiveness of policy features, especially in areas like coverage scope, deductibles, and additional services.
- Insurers should invest in effective communication strategies, emphasizing clarity in policy information, coverage explanations, and transparent cost details.
- Recognizing the demographic distribution, insurers can design targeted outreach programs and customized policies for homemakers and individuals with lower incomes.
- Enhance feedback mechanisms to gather valuable insights from policyholders, aiding in continuous improvement and addressing evolving needs.
- Launch educational initiatives to improve policyholders' understanding of insurance terms, ensuring informed decision-making and increased satisfaction.
- Regularly monitor and assess the effectiveness of policy features and communication strategies to adapt to changing consumer preferences and expectations.

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Abstract

As e-commerce is evolving continuously, it is important to understand the nuances of teenagers' online shopping behavior. This study aims to unravel the multifaceted factors influencing adolescents' decision-making processes, examining the impact of social, psychological, and technological elements. Through empirical evidence and a review of pertinent literature, the research investigates the role of social media influencers, peer influence, trust and security concerns, preferred online platforms, and offline retail experiences in shaping teenagers' attitudes and behaviors towards online shopping. The study endeavors to shed light on the symbiotic relationship between technology and the teenage psyche, offering insights crucial for businesses, marketers, and researchers navigating the digital marketplace. Researchers concluded that the young Indians (males as well as females) have accepted online shopping as a means of satisfying their needs. Online shopping is also done when offers and discounts are showered on Indians.

Keywords: online shopping, digital platforms, marginalisation, Online shopping behaviour

INTRODUCTION:

In an era where the virtual aisles of e-commerce platforms beckon with unprecedented allure, the dynamics of consumer behaviour, understanding the intricate dance between technology and the developing minds of teenagers becomes paramount. As the digital realm intertwines seamlessly with the fabric of everyday life, understanding the intricacies of how teenagers navigate and engage in online shopping becomes imperative for businesses, marketers, and researchers alike. This research delves into the labyrinth of the online shopping realm, aiming to illuminate the nuanced tapestry of consumer behaviour woven by the teenage demographic. As digital natives, adolescents not only wield considerable purchasing power but also shape the evolving landscape of commerce through their distinct preferences, motivations, and decision-making processes. Unravelling the layers of this complex interaction promises insights that transcend mere market trends, providing a glimpse into the symbiotic relationship between technology and the teenage psyche. Grounded in empirical evidence and contextualized within the broader landscape of consumer psychology, this study aims to illuminate the path through which teenagers embark on their online shopping journeys, weaving together a narrative that reflects the intricate dance between technology, social influences, and personal choices.

On the flip side there is marginalisation on the consumer side as all of the consumers are not able to access internet for online buying on E Commerce platform. There are many reasons like in rural areas where still internet penetration is low or consumers themselves have some misconceptions about online

buying platforms or may be that their traditional culture and lifestyle forces them to do traditional shopping. Women's of households or poor migrants or people with disabilities also do not have independence and access to internet for online shopping.

Whereas there is marginalisation on the producer's side that since huge number of consumers prefer online shopping platforms, there is diversion of business from small scale business vendors like small convenience stores (Kirana stores) to E Commerce platforms. This has brought small scale business vendors on the verge of business closure. A great number of small-time business vendors are facing losses in fierce competition against E Commerce online companies.

This research aims at following objectives.

Objectives of the Study

1. To explore motives and understand frequency and patterns of online shopping done by youngsters.
2. To probe the minds of youngsters to understand brand buying decisions on online platforms.
3. To gauge the reliability of online payments system in youngsters.
4. To bring out any flaws in the system which marginalise particular section of society.

These objectives aim to provide a comprehensive understanding of the multifaceted aspects of youngsters in particular and marginalized section of societies online shopping behaviour.

Literature Review:

Singh Inderpreet et al (2021) stated that youths are playing an enormous role in the e commerce industry. The researchers have pragmatic means for this study like reading facial expression when they are buying something, the way they talk with shopkeepers as we are studying the behaviour of the teenagers Personality, beliefs, expectations, emotions, and mental health are all factors to consider for this study. Another primary determinant of a consumer's purchasing behaviour and impression of brands at shopping centres is their purchasing power.

Dr. Venugopal and Swamynathan. C (2016), propounded that Consumer behaviour differs when it comes to the product, price, features, quality, packaging, lifestyle, status, generation, age of the customer etc. Now online shopping has made lot of challenges to the dealer in the B2C space. The current gen Z is more attracted with the online shopping than the traditional buying. The marketers are obligated to bring in the new ways of selling due to the lifestyle of youngsters. Lifestyle of youth has as greater influence in the buying behaviour.

Aboobaker Nimitha (2014), puts across that the youth constitute a hefty proportion of Internet users. Latest tech has empowered broader internet diffusion in the country and with the extensive use of smartphones, online shopping has increased impetus. A huge leap from US\$1.6 billion in 2012 to US\$8.8 billion in 2016. The objective of this research is to discover the features that encourages online shopping among youngsters. Both inspiring and obstructive features are recognized and factors touching choice of specific e-commerce website is recognized.

HYPOTHESIS:

H-1 : Youngsters are not accepting online shopping as a means to satisfy their needs.

H-2 : Youngsters have accepted online shopping as a means to satisfy their needs.

STATEMENT OF THE PROBLEM

In an era dominated by digital commerce, understanding the dynamics of teenagers' online shopping behaviour is essential. This research aims to address the following key issues: Analysing the factors influencing teenagers' decision-making processes in online shopping, encompassing social, psychological, and technological elements. Investigating the impact of social media and online influencers on teenagers' purchasing decisions in the digital marketplace. Identifying the preferred online shopping platforms and features among teenage consumers. Examining the role of peer influence and social interactions in shaping teenagers' attitudes and behaviours towards online shopping. Assessing the level of trust and security concerns among teenagers in online transactions and exploring their influence on purchasing habits. Exploring the relationship between teenagers' online shopping behaviour and their offline retail experiences, including any cross-channel influences. Understanding the effectiveness of marketing strategies, promotions, and advertisements in capturing the attention and loyalty of teenage consumers in the online marketplace. By addressing these issues, this research aims to provide a comprehensive understanding of teenagers' online shopping behaviour and its implications for businesses, marketers, and researchers in the digital age.

LIMITATIONS OF STUDY:

This research is limited to response of students of Maharashtra College of Arts, Science and Commerce, Mumbai 400 008.

REGION OF RESEARCH:

The geographical location for study is Maharashtra college of Arts, Science and Commerce located in central Mumbai, Maharashtra, India.

POPULATION AND SAMPLING:

The population of study was undergraduate students of Maharashtra college of Arts, Science and Commerce.

In total 226 students submitted their responses.

COLLECTION OF DATA:

The data was collected by questionnaires responses in the form of Google forms. The collection of data consists of only Primary data. Primary data was collected from students of Maharashtra college by forwarding the questionnaires to their WhatsApp group.

PROCESSING OF DATA:

The questionnaire was edited and coded and recorded in the Google form. After getting the response the data automatically classified in Google forms itself.

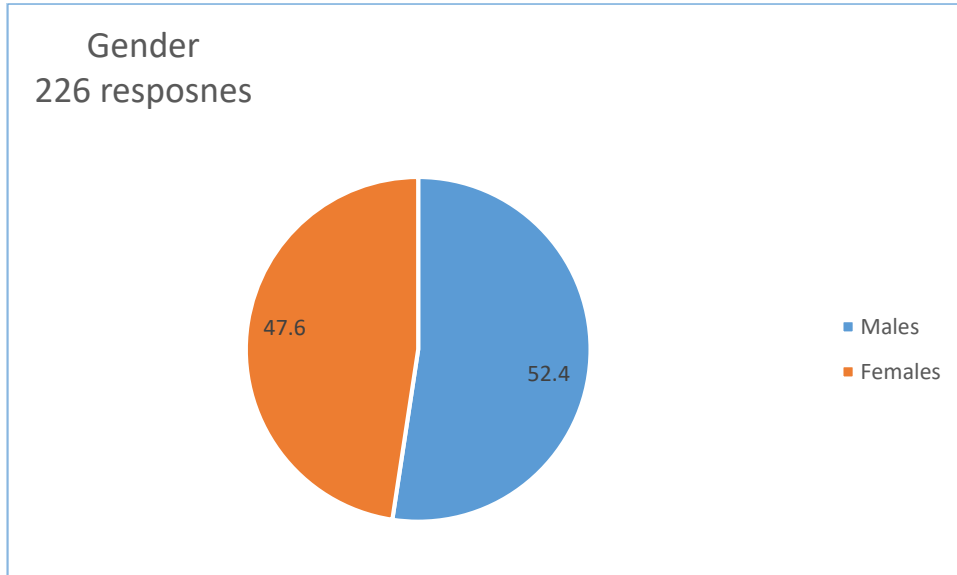
STATISTICAL METHOD:

Data were subjected to the statistical method of Google sheets were adopted for interpretation of the data.

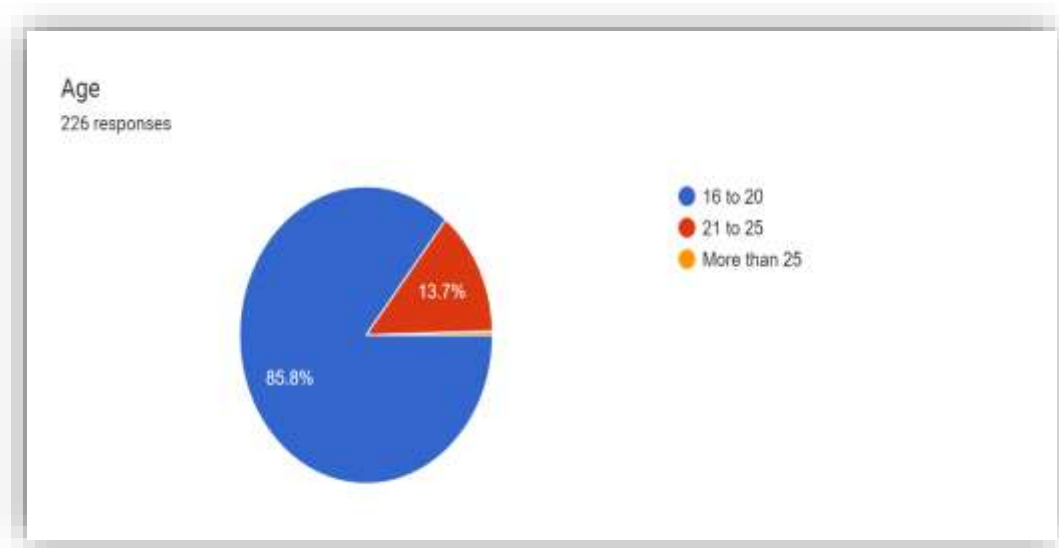
METHODS OF REPORTING:

The research reporting consists of pie diagram for providing the efficient information.

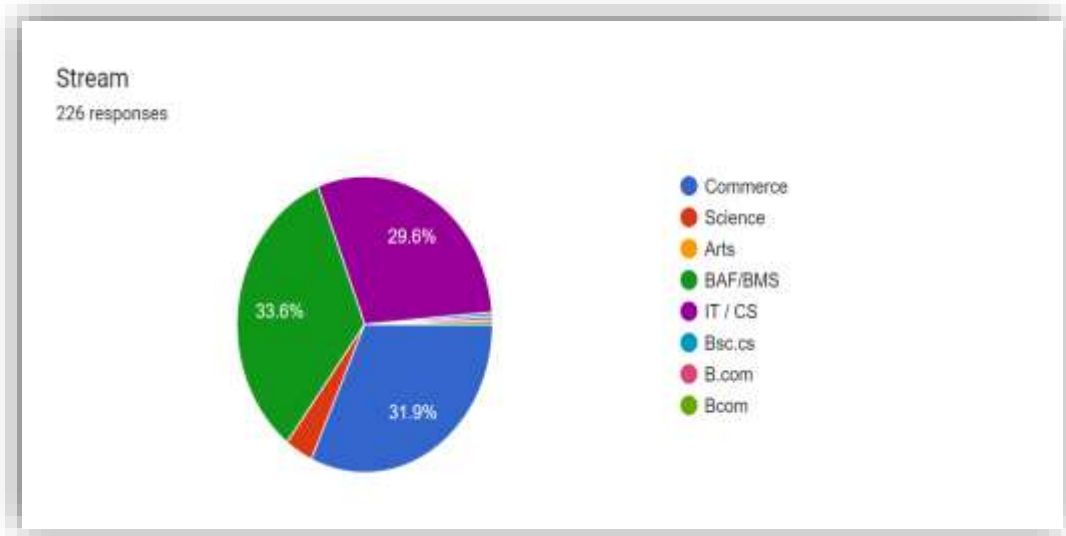
DATA ANALYSIS AND INTERPRETATIONS:



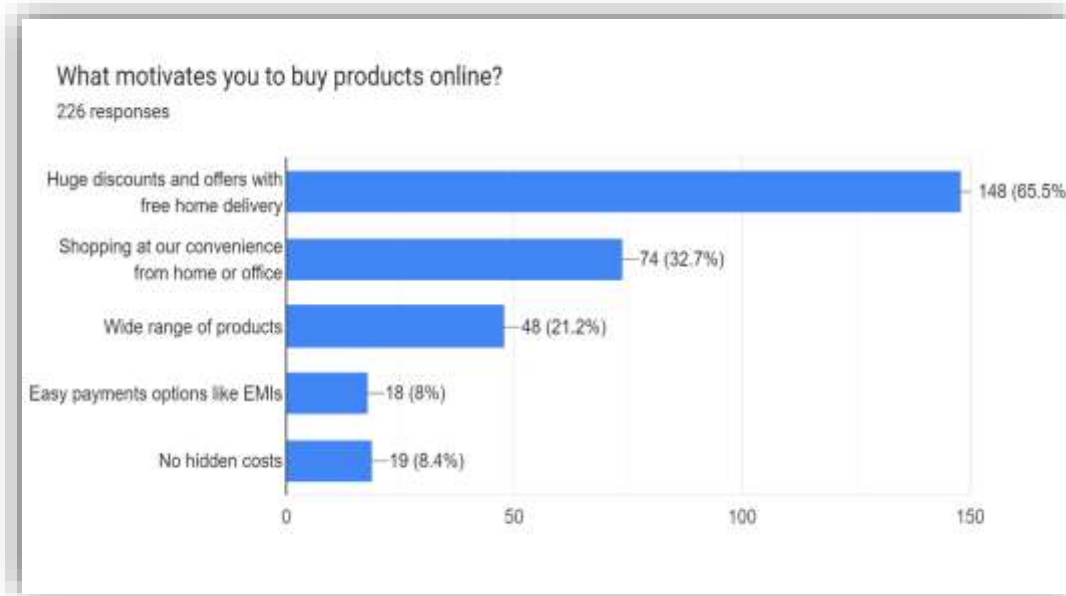
Out of total 226 samples 52.4% were Males and rest of them females.



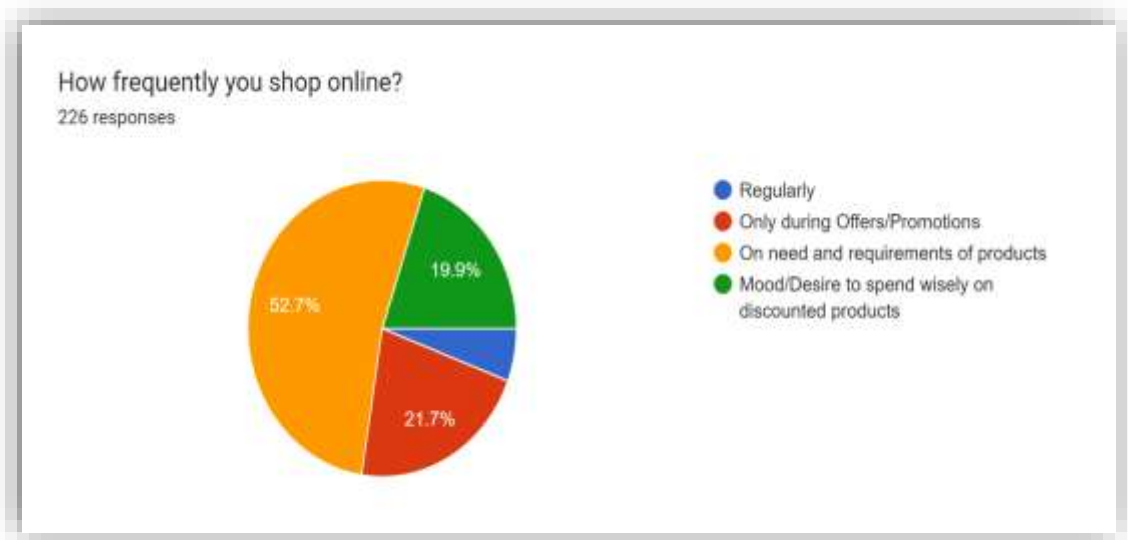
The sampling population was 16 to 20 years for 85.8%



Out of 226 sampling frame more than 60% were youngsters from Bachelors in Commerce background whereas as 29.6% were from Bachelors in IT/CS background.



65.5% of the sampling population responded that they buy online since there are huge discounts and offers whereas 32.7% and 21.2% responded that they buy online for convenience and wide range of products respectively.



52.7% and 21.7% of population responded that they buy online only during need arises and during heavy offers and promotions done by the e commerce platform companies.



Out of 226 sampling population 58.8% go for good quality and design, 46.9% go for prices and 35.8% go for brands for online shopping.



A whopping 40.3% of sample population are impressed by digital marketing campaign to buy online whereas 36.3% still believes their recommendations from friend and family members for shopping online.



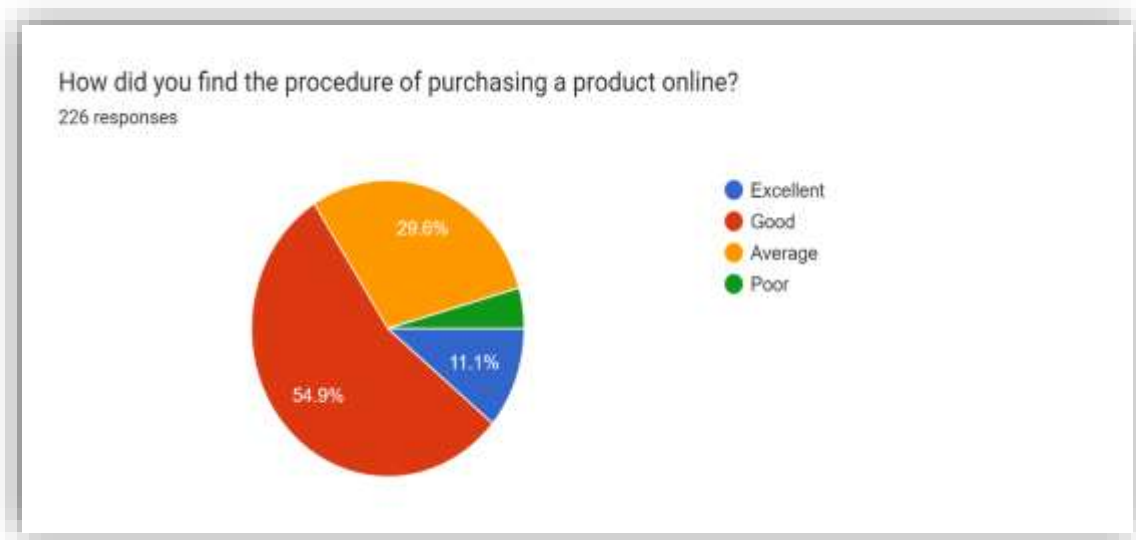
56.6 % search online and also buys online as against 27.4% search online and buys products offline.



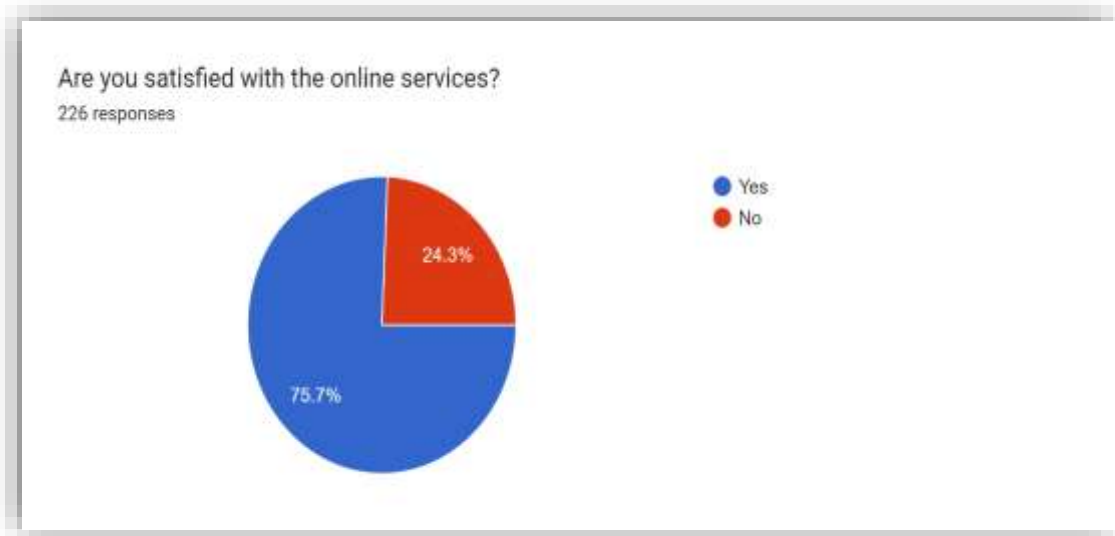
A majority of sample population 65.9% does not trusts online payment platforms offered by e commerce companies alternatively they go in for cash on delivery payment option as its safe and most secured form of payment options.



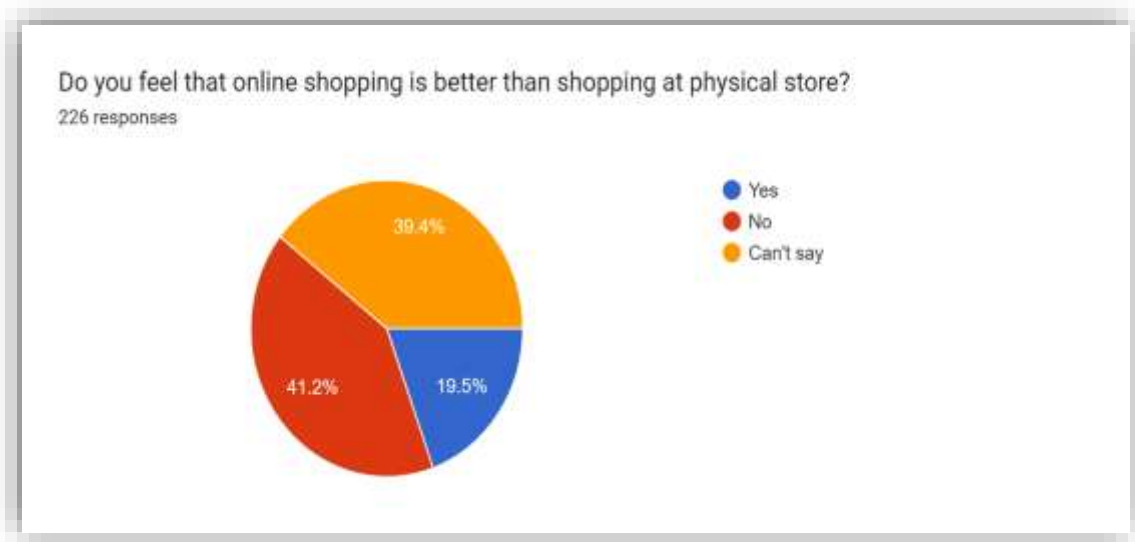
37.6% and 24.8% state that they have faced quality issues and delayed delivery in case of online shopping. While 15.5% faced no issues.



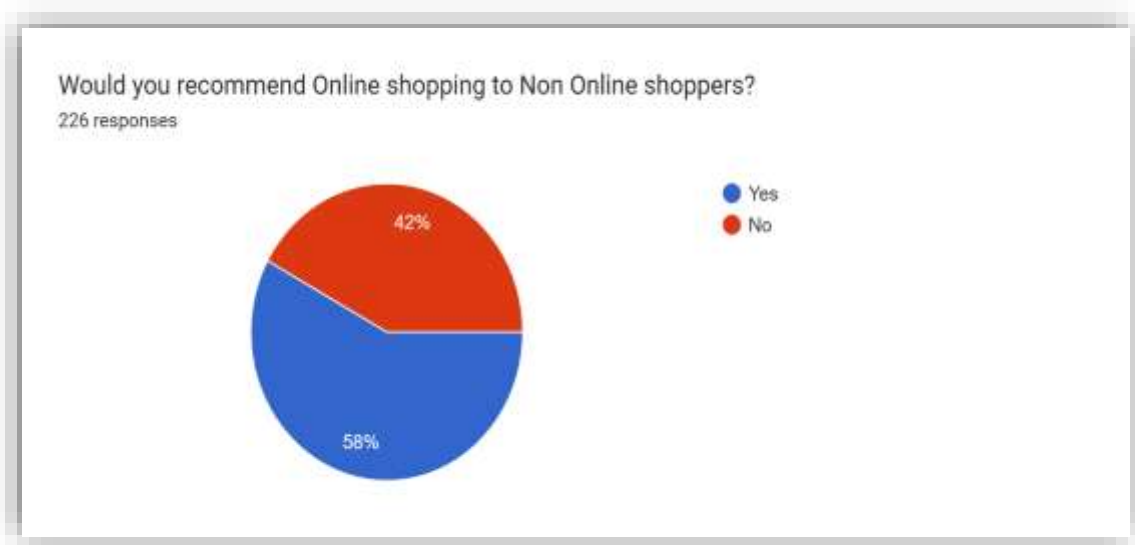
54.9% finds the procedure of online buying good and 29.6% says procedure of purchasing average.



A majority of respondents (75.7%) were satisfied with current levels of service.



41.2% of the sample still feel that offline shopping being a better alternative as against 39.4% unable to form right opinion.



58% of respondent feels that they would recommend online shopping to their friend and colleagues.

RESULTS AND DISCUSSIONS:

Out of 226 responses the researcher has come to following understanding:

1. The 60% of sampling population belongs to Commerce field with equal number of males and females with their age ranging from 16 to 20 years.

2. 65.5% of the sampling population responded that they do not shop until they get offers and discounts where as 32.2% of the sampling population shop online since they can shop from the comfort of their home or office.
3. More than 50% of the sampling population so need based shopping with 58.8% shop for top quality brands and good designs.
4. Digital marketing campaigns are most effective in this category next comes is the recommendations from friends, peer groups and relatives.
5. A whopping percentage i.e. 56.6% search and buy online rather than 27.4% of sampling population search online and buy offline.
6. Still 66% of sampling population believes in cash on delivery while online shopping while 37.6 % has quality issues and 25% has bad experience of delayed deliveries.
7. An equal number of sampling population is satisfied with online shopping procedure at the same time are happy to recommend it to others as well.

Based on the above discussions the researcher has come to conclusion to **reject** Null Hypothesis (HO), and accept alternative hypothesis hence youngsters have accepted online shopping as a means to satisfy their needs.

CONCLUSION:

Hence, we researchers conclude that the young Indians (males as well as females) have accepted online shopping as a means of satisfying their needs, wants and requirements. They are motivated to buy online when they are showered with massive offers, bargains and discounts. At the same time the prevailing e-commerce ecosystem in India is not yet inclusive and impartial for the weak and traditionally marginalised societies (from both supply and demand-side) such as women, rural populations, poor migrants and people with disabilities.

SUGGESTIONS & RECOMMENDATIONS

The suggestions & Recommendations can be summarised as follows: -

1. Better customer service is the need of the day.
2. Online shopping companies should progress towards improvement in quality, reduce delayed delivery.
3. They should implement algorithms that analyse user behaviour and purchase history to offer personalized product.
4. They should ensure the website is fully optimized for m-commerce (mobile devices) to accommodate the growing number of users shopping on smartphones and tablets.
5. Effective exchange and return policies are essential for building trust with customers.
6. They should consider enhancing user experience with intuitive navigation, personalized recommendations, and a streamlined checkout process.
7. Implement robust security measures to build trust, and regularly update your inventory for fresh and diverse offerings.
8. Embrace customer feedback for continuous improvement.

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A STUDY ON CHALLENGES FACED BY ENTREPRENEURSHIP DEVELOPMENT IN ASIA'S LARGEST SLUM- DHARAVI

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Abstract

Dharavi, one of Asia's largest informal settlements located in Mumbai, India, presents a unique ecosystem for entrepreneurship development. Despite its challenges, including overcrowding, poor infrastructure, and sanitation issues, Dharavi is a vibrant hub of small-scale industries and businesses. This abstract explores the potential for entrepreneurship development in Dharavi by leveraging its existing strengths and addressing its underlying constraints. The entrepreneurship landscape in Dharavi is characterized by a diverse array of industries, including leather goods, textiles, pottery, and recycling. These microenterprises often operate in tightly-knit communities, fostering collaboration and innovation. However, entrepreneurs in Dharavi face numerous barriers, such as limited access to finance, lack of formal training, and regulatory hurdles, and unleash the full potential of entrepreneurship in Dharavi, interventions are needed to support local businesses and empower entrepreneurs. This includes providing access to microfinance and credit facilities tailored to the needs of small-scale enterprises. Additionally, targeted training programs and workshops can enhance entrepreneurial skills and business management practices. Furthermore, addressing infrastructure challenges, such as improving access to clean water, sanitation, and electricity, is essential for creating an enabling environment for entrepreneurship to thrive. Moreover, streamlining regulatory processes and offering incentives for formalization can facilitate the transition of informal businesses into the formal economy. Dharavi presents a compelling case for entrepreneurship development, given its rich entrepreneurial culture and economic potential. By implementing targeted interventions to address key constraints and leveraging existing strengths, Dharavi can emerge as a model for inclusive and sustainable entrepreneurship in urban informal settlements.

Keywords: *informal settlement, Small-scale industries, entrepreneurship landscap , potential of entrepreneurship, microfinance, inclusive and sustainable.*

Introduction:

Entrepreneurship development in Dharavi, Asia's largest slum, involves empowering residents through skill training, access to microfinance, and creating supportive ecosystems. Initiatives focusing on small-scale industries, like recycling or handicrafts, can foster economic growth, improving livelihoods within the community. Collaborations with NGOs and government programs can further enhance resources and opportunities for aspiring entrepreneurs in Dharavi. A marginalized section primarily engages in various forms of small-scale businesses and self-employment to sustain themselves. These activities range from manufacturing and recycling to retailing and service provision, contributing significantly to the local

economy despite facing challenges such as limited resources and infrastructure. Dharavi's business market is primarily known for its thriving informal economy, encompassing diverse industries such as leather, textiles, pottery, and recycling. Additionally, its strategic location in Mumbai, India's commercial capital, contributes to its reputation as a bustling hub for small-scale manufacturing, trading, and entrepreneurial endeavors. Dharavi known for its vibrant small-scale businesses and remarkable entrepreneurial spirit. Spread over approximately 2.1 square kilometers, Dharavi is home to a diverse community of people from various cultural backgrounds, making it a melting pot of creativity and innovation. Despite its reputation as a slum, Dharavi is a thriving hub of small-scale industries, ranging from leather goods, pottery, textiles, and recycling to food processing and more. These businesses often operate within the confines of narrow lanes and makeshift workshops, yet they contribute significantly to the local economy and beyond. The growth of small-scale businesses in Dharavi can be attributed to several factors. Firstly, its strategic location in Mumbai provides access to a vast consumer market, allowing entrepreneurs to tap into urban demand. Additionally, the relatively low-cost labor available in Dharavi enables businesses to keep production expenses down, enhancing their competitiveness. Moreover, the tight-knit community in Dharavi fosters a culture of collaboration and resourcefulness. Many businesses in Dharavi operate as small family enterprises or cooperatives, leveraging collective skills and knowledge to overcome challenges and seize opportunities. This collaborative spirit has played a crucial role in the resilience and adaptability of Dharavi's entrepreneurial ecosystem. efforts have been made to support the growth of small-scale businesses in Dharavi through various initiatives aimed at providing access to financing, skill development, and infrastructure improvement. These efforts recognize the potential of Dharavi's informal economy to contribute to sustainable urban development and poverty alleviation. The most revenue-generating businesses in Dharavi typically include leather goods manufacturing, textiles production, pottery, and recycling. These industries have been historically significant and have provided livelihoods to a large portion of the population in Dharavi. Additionally, some newer sectors like small-scale electronics assembly and food processing have also emerged as sources of revenue in recent years. slum areas, small-scale businesses and self-employment play a crucial role in providing livelihoods and supporting the local economy. People in these areas often engage in various informal sector activities such as street vending, tailoring, food stalls, small-scale manufacturing (like handicrafts or garment production), repair services, and transportation services (such as cycle rickshaws or informal taxis). These businesses and self-employment opportunities are essential for residents to earn income, often in the absence of formal job opportunities or education. They contribute to the resilience and vibrancy of slum economies despite facing challenges such as lack of infrastructure, limited access to capital, and regulatory hurdles.

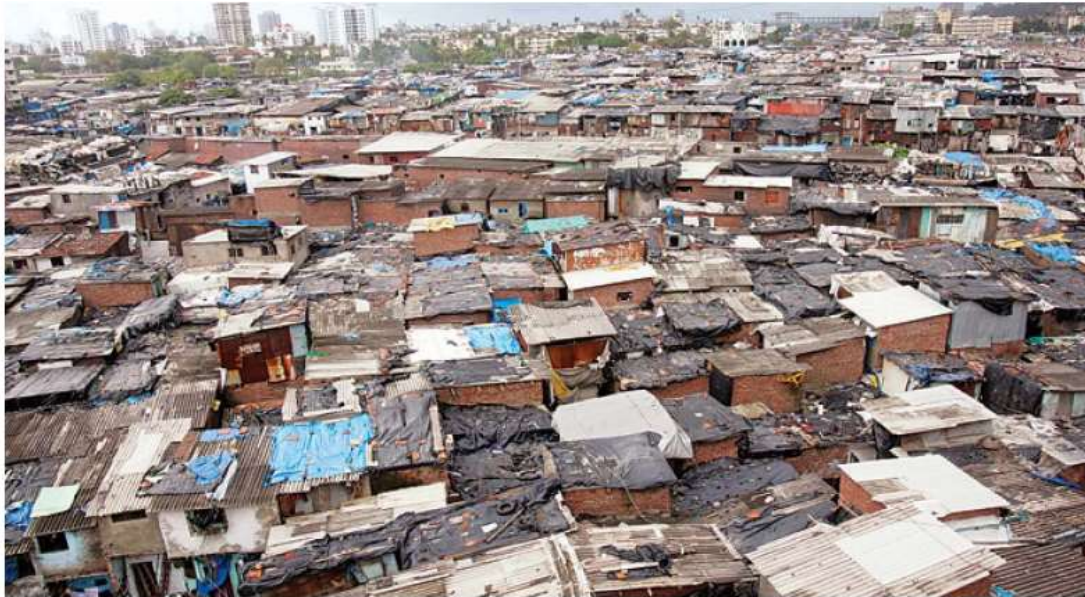
Objectives of the research

1. To investigate the socio-economic factors influencing entrepreneurship in Dharavi, including demographics, education levels, access to resources, and cultural influences.
2. To evaluate the business ecosystem in Dharavi, including infrastructure, access to finance, regulatory framework, and support services for entrepreneurs.
3. To understand several challenges faced by successful entrepreneurs.

4. To exploring challenges and barriers and Identify the challenges and barriers faced by entrepreneurs in Dharavi, including access to capital, lack of formal education, competition, and regulatory constraints.

Location:

Dharavi is situated at the centre triangular and heart of Mumbai covering an area of 525 acres of land. It is a triangular piece of land served by railway lines on two sides and Mahim east Creek with its mangroves. The suburban train stations are located at three corners of the site – the Mahim, Matunga, and the Sion. Dharavi occupies one of the prime locations of Mumbai and is of a huge interest to real estate developers and promoters as it is well connected to mass transport system and close to Chhatrapati Shivaji International Airport (Day, 2010). The other reason for its high real estate value and generating revenue to the medium and small scale enterprises is the prime location and availability of factors at cheaper rate for the new business model in the districts of Mumbai – the old Central Business District of Mumbai and the new emerging financial center called the Bandra-Kurla Complex.



Source: NDA India

Several challenges hinder entrepreneurship development in Dharavi which includes:

Limited Access to Capital: Entrepreneurs in Dharavi often struggle to access formal sources of financing, such as bank loans, due to lack of collateral and formal documentation.

Infrastructure Constraints: Inadequate infrastructure, including poor roads, lack of reliable electricity, and limited access to clean water, hampers business operations and productivity.

Regulatory Hurdles: Entrepreneurs face bureaucratic red tape, licensing requirements, and zoning restrictions, which can be difficult to navigate, especially for informal businesses.

Competition: The competitive nature of Dharavi's markets poses challenges for new entrepreneurs to establish themselves and compete with established businesses.

Skill Gaps: Many entrepreneurs lack formal business education and training, limiting their ability to effectively manage and grow their enterprises.

Limited Market Access: Despite its central location in Mumbai, Dharavi's businesses often struggle to access broader markets due to lack of marketing expertise, distribution networks, and online presence.

Health and Sanitation Concerns: Poor sanitation and overcrowding in Dharavi pose health risks to entrepreneurs and their employees, impacting productivity and well-being.

Addressing these challenges requires a multi-faceted approach involving government support, private sector engagement, community initiatives, and capacity-building programs tailored to the needs of entrepreneurs in Dharavi.

The dense population of areas like Dharavi often generates income through entrepreneurship due to the limited availability of formal employment opportunities. Entrepreneurship thrives in these settings as individuals leverage their skills, creativity, and resourcefulness to start small businesses catering to the needs of the local community. Whether it's setting up a roadside food stall, offering repair services, or producing handmade crafts, entrepreneurship provides a pathway for residents to generate income and improve their livelihoods despite the challenges of living in densely populated areas with limited resources.

Developing entrepreneurship in a place like Dharavi involves addressing unique challenges such as limited access to resources, infrastructure, and education. However, it also presents opportunities for innovation and community-driven solutions. Some approaches to foster entrepreneurship in Dharavi could include:

Skill Development: Providing vocational training and skill development programs tailored to the needs of the local community can empower residents to start businesses based on their expertise.

Access to Finance: Facilitating access to microfinance, small loans, or seed funding can help aspiring entrepreneurs overcome financial barriers to starting their businesses.

Incubation and Mentorship: Establishing incubation centers or mentorship programs where experienced entrepreneurs can guide and support budding entrepreneurs in Dharavi can be invaluable.

Infrastructure Improvement: Improving infrastructure such as roads, sanitation, and utilities can create a conducive environment for businesses to thrive.

Market Linkages: Facilitating connections between Dharavi entrepreneurs and larger markets, both locally and globally, can help expand their customer base and increase profitability.

Promoting Collaboration: Encouraging collaboration among entrepreneurs within Dharavi can lead to synergies, shared resources, and collective problem-solving.

Policy Support: Implementing policies that support small businesses and entrepreneurship, such as simplified regulations and tax incentives, can create an enabling environment for growth.

Social Entrepreneurship: Encouraging the development of social enterprises that address local challenges, such as waste management or healthcare, can create both economic and social impact in Dharavi.

Technology Integration: Leveraging technology to overcome barriers such as access to markets, finance, and information can open up new opportunities for entrepreneurs in Dharavi.

Community Engagement: Involving the local community in the entrepreneurship development process through participatory decision-making and capacity-building initiatives can ensure sustainable development and ownership of initiatives.

Literature review

Feldman and Zoller (2012) define a deal-maker as someone who has fiduciary responsibility for four or more entrepreneurial firms (less than 10 years old) and concurrently find that dealmakers are important to the functioning of successful entrepreneurial economies. In particular, they are associated with a high level of business start-ups. Conversely, “some of the least successful and anaemic entrepreneurial economies in this study have so few dealmakers that they could gather in a single room.”

FORA identifies individuals that they term ‘deal-makers’ as being central actors in this process of information sharing (Napier and Hansen, 2011). They are defined as well-connected and experienced business people who have the skills, know-how and connections to people and resources to support young companies. By sharing their expertise, information and resources and providing connections to appropriate individuals and organisations (e.g. customers, service providers, talent) they are able to help such companies realise their growth potential.

Thomas neuman (2020) independent of the measures of entrepreneurship and welfare used, the reviewed studies test their relationship by applying a very heterogenous set of methods. With the availability of more and more cross-sectional data covering longer and high-frequency time-series, authors started to apply new econometric approaches such as pooled and panel data regressions, fixed effect models, and subsequently, dynamic panel data models. Most authors based their analyses on rather straightforward regression techniques.

Methodology:

The present research is a descriptive research .

Primary Data: The researcher have not used primary data.

Secondary Data

The presence source for this paper is the secondary data which was mainly collected through web sites, books, journals, magazines, research articles etc.

Suggestion and recommendations

To foster entrepreneurship among low-income people in dense areas like Dharavi, the government could consider the following suggestions and recommendations:

The Central or State Government should facilitate access to microfinance and small business loans with flexible terms and low-interest rates tailored to the needs of entrepreneurs in low-income areas. Thorough proper channel & competent training programs and workshops focused on entrepreneurship skills, business management, financial literacy, and technology adoption to empower individuals with the knowledge and skills needed to start and grow businesses. Invest in improving infrastructure in dense areas, including roads, electricity, water supply, and sanitation facilities, to create a conducive environment for business operations and attract investment.

Simplify and streamline regulatory procedures and licensing requirements for small businesses, reducing bureaucratic hurdles and making it easier for entrepreneurs to start and operate businesses legally. Establish business incubation centers and support services in partnership with the private sector and non-

profit organizations to provide mentoring, technical assistance, access to markets, and networking opportunities for entrepreneurs.

Promote digital literacy and e-commerce adoption among entrepreneurs in low-income areas, enabling them to leverage online platforms for marketing, sales, and distribution, thus expanding their reach beyond local markets. Provide incentives, subsidies, and tax breaks for businesses operating in low-income areas, encouraging investment and job creation while stimulating economic growth.

Entrepreneur Community Engagement and Collaboration: Foster community engagement and collaboration among local stakeholders who promotes the collaboration, including government agencies, businesses, community organizations, and residents, to collectively identify and address the needs and challenges of entrepreneurship development in dense areas, by implementing these recommendations, the government can create an enabling environment for entrepreneurship to thrive in low-income and dense areas, empowering individuals to lift themselves out of poverty and contribute to economic development and social progress.

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A STUDY OF GENDER MARGINALIZATION IN SPORTS.

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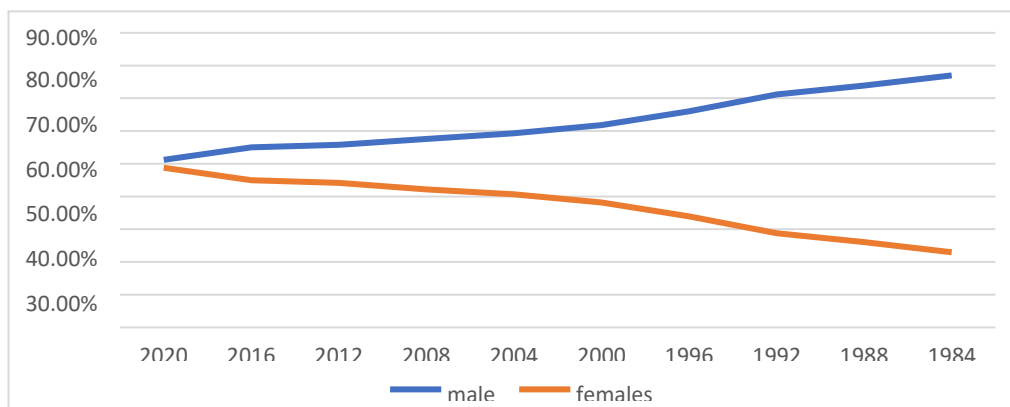
Abstract

This paper shows gender marginalization in sports persists, with disparities evident in opportunities, pay, and recognition. Female athletes often face unequal funding, limited media coverage, and societal stereotypes. Breaking these barriers requires ongoing efforts to promote inclusivity, challenge stereotypes, and ensure equitable treatment for all athletes, regardless of gender. The research explores the comparison between Male and Female participation in Olympics over the years ie from 1984 to 2020. Analyzing data from diverse years the study aims to unveil the interconnecting affects on gender marginalization in olympics. By employing such statistical models insides on how male and female participation contributes to enhance Olympic participation.

Keywords: gender marginalization, sports, statistical model, Olympic participation, years.

Introduction

Gender marginalization in sports remains a persistent and deeply ingrained issue, reflecting broader societal inequalities. Historically, women have faced systemic barriers, limiting their access, representation, and recognition within the sporting realm. Discrimination manifests in unequal opportunities, pay disparities, and media coverage, reinforcing stereotypes and hindering progress towards gender equality. Despite advancements, female athletes often encounter prejudice and stereotypes, challenging their legitimacy and athleticism. Addressing this issue demands collective efforts, including policy reforms, enhanced media representation, and fostering inclusive sports cultures. Overcoming gender marginalization in sports is crucial for creating an equitable playing field and empowering individuals to pursue their athletic aspirations, irrespective of gender. Gender marginalization in sports is a multifaceted challenge that permeates various aspects of the athletic world. Women athletes often confront unequal funding, limited sponsorship opportunities, and a lack of visibility compared to their male counterparts. Stereotypes surrounding physical abilities and societal expectations further perpetuate biases, discouraging women from participating in certain sports. This marginalization extends to leadership roles, with a dearth of female coaches and administrators. Breaking down these barriers requires proactive measures, such as implementing equal pay policies, promoting diverse role models, and fostering inclusive environments from grassroots levels to professional sports. Achieving true gender equity in sports is not just a matter of fairness but a crucial step towards dismantling broader societal gender norms.



Research Objective

To understand the male and female representation in sports.

To study and analyze the comparison between male and female participation.

To understand various opportunities for future athletes.

Research Methodology

The study explores the comparison between male and female participation in Olympics over the years. The data ranges from 1984 to 2020. The data is of secondary type as primary is not possible for such type of comparison. It is a time series data as data is recorded consistently over a period of time where there are independent variables (IV) and dependent variables (DV). To study the comparison a statistical model is used which is regression.

Hypothesis

The hypothesis regarding gender impact on sports participation posits that gender plays a significant role in influencing individuals' engagement in sports activities. It suggests that societal norms, cultural expectations, and historical perceptions contribute to differential levels of sports involvement between males and females. The hypothesis anticipates that these factors create barriers or facilitators that shape individuals' decisions to participate in sports, leading to observable gender disparities in sports engagement. Social constructs, such as traditional gender roles and stereotypes, may influence the types of sports encouraged or discouraged for each gender. The hypothesis also considers the impact of cultural attitudes towards sports, which may vary in their support for male and female participation. Historical disparities in access to sports opportunities and resources between genders may further contribute to the observed differences in sports involvement. Additionally, the hypothesis acknowledges the potential influence of physiological and anatomical differences between males and females, affecting the types of sports deemed suitable or appealing to each gender. It proposes that a complex interplay of socio-cultural, historical, and biological factors collectively shapes the gender-based patterns of sports participation. Ultimately, the hypothesis aims to explore and understand the multifaceted nature of gender-related influences on sports involvement, providing insights that can inform efforts to promote inclusivity and equality in sports participation.

Literature Review

Published online on 22nd July 2021

Gender marginalization in sports participation through advertising: The case of Nike

Authors - Kirsten Rasmussen, Mikaela J. Dufur, Michael R. Cope and Hayley Pierce

Nike's purported commitment to gender equality in commercials appears insincere, potentially alienating viewers and reinforcing narrow ideals of masculinity in sports. Skepticism towards brand activism rises, questioning its impact. Research is needed to understand how such efforts affect sales, brand image, and if they genuinely contribute to inclusivity in sports.

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Women empowerment in sports

Author - Dr. P. Gopinathan

Sports serves as a potent platform for empowering women and girls, fostering independence through achievements. Beyond physical well-being, it propels women into leadership roles, ambassadorships, and administrative positions, garnering global recognition. Breaking gender stereotypes, sports enhance self-esteem, promoting personal growth and societal change. The rise of empowered women in sports contributes to gender equality and increased employment opportunities, transforming not only individual lives but also the nation at large.

Data

| YEAR | MALES | FEMALES |
|------|-------|---------|
| 1984 | 77 | 23 |
| 1988 | 73.9 | 26.1 |
| 1992 | 71.2 | 28.8 |
| 1996 | 66 | 34 |
| 2000 | 61.8 | 38.2 |
| 2004 | 59.3 | 40.7 |
| 2008 | 57.6 | 42.4 |
| 2012 | 55.8 | 44.2 |
| 2016 | 55 | 45 |
| 2020 | 51.2 | 48.8 |

Results

| <i>Regression Statistics</i> | |
|------------------------------|-------------|
| Multiple R | 0.983081779 |
| R Square | 0.966449784 |
| Adjusted R Square | 0.962256007 |
| Standard Error | 1.70142988 |
| Observations | 10 |

ANOVA

| | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> |
|------------|-----------|-------------|-------------|-------------|-----------------------|
| Regression | 1 | 667.1170909 | 667.1170909 | 230.4485374 | 0.000000351198 |
| Residual | 8 | 23.15890909 | 2.894863636 | | |
| Total | 9 | 690.276 | | | |

| | Coefficients | Standard Error | t Stat | P – Value | Upper 95% | Lower 95% | Upper 95.0% | Lower 95.0% |
|-----------|--------------|----------------|---------|--------------|-----------|-----------|-------------|-------------|
| Intercept | -1386.12 | 93.755 | -14.784 | 0.0000004311 | -1169.918 | -1602.321 | -1169.91 | -1602.321 |
| YEARS | 0.71090909 | 0.046830 | 15.1805 | 0.000000351 | 0.8188999 | 0.602918 | 0.8188999 | 0.602918 |

RESIDUAL OUTPUT

| <i>Observation</i> | <i>Predicted FEMALES</i> | <i>Residuals</i> |
|--------------------|--------------------------|------------------|
| 1 | 24.32363636 | -1.32363636 |
| 2 | 27.16727273 | -1.067272727 |
| 3 | 30.01090909 | -1.210909091 |
| 4 | 32.85454545 | 1.145454545 |
| 5 | 35.69818182 | 2.501818182 |
| 6 | 38.54181818 | 2.158181818 |
| 7 | 41.38545455 | 1.014545455 |
| 8 | 44.22909091 | -0.0290909091 |
| 9 | 47.07272727 | -2.072727273 |
| 10 | 49.91636364 | -1.116363636 |

MALES

| <i>Regression Statistics</i> | |
|------------------------------|-------------|
| Multiple R | 0.983081779 |
| R Square | 0.966449784 |
| Adjusted R Square | 0.962256007 |
| Standard Error | 1.70142988 |
| Observations | 10 |

ANOVA

| | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> |
|------------|-----------|-------------|-------------|-------------|-----------------------|
| Regression | 1 | 667.1170909 | 667.1170909 | 230.4485374 | 0.000000351198 |
| Residual | 8 | 23.15890909 | 2.894863636 | | |
| Total | 9 | 690.276 | | | |

| | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P - value</i> | <i>Upper 95%</i> | <i>Lower 95%</i> | <i>Upper 95.0%</i> | <i>Lower 95.0%</i> |
|-----------|---------------------|-----------------------|---------------|------------------|------------------|------------------|--------------------|--------------------|
| Intercept | 1486.12 | 93.755 | 15.8509 | 0.000000251 | 1702.321 | 1269.9186 | 1702.321 | 1269.9186 |
| YEARS | -0.710 | 0.0468 | -15.1805 | 0.0000003512 | -0.0629 | -0.818899 | -0.0629 | -0.818899 |

RESIDUAL OUTPUT

| <i>Observation</i> | <i>Predicted MALES</i> | <i>Residuals</i> |
|--------------------|------------------------|------------------|
| 1 | 75.67636364 | 1.323636364 |
| 2 | 72.83272727 | 1.067272727 |
| 3 | 69.98909091 | 1.210909091 |
| 4 | 67.14545455 | -1.145454545 |
| 5 | 64.30181818 | -2.501181882 |
| 6 | 61.45818182 | -2.158181818 |
| 7 | 58.61454545 | -1.014545455 |
| 8 | 55.77090909 | 0.0290909091 |
| 9 | 52.92727273 | 2.072727273 |
| 10 | 50.083636363 | 1.116363636 |

Future Scope

The future scope of investigating the impact of gender on sports participation holds immense potential for shaping inclusive and equitable sporting landscapes. As societal perspectives continue to evolve, understanding the nuanced dynamics influencing gender-based disparities in sports involvement becomes paramount. Future research can delve into the role of evolving gender norms, breaking down traditional stereotypes that might discourage certain genders from pursuing specific sports. Exploring the impact of policy interventions and advocacy programs aimed at promoting gender equality in sports represents a crucial avenue for future research. This includes assessing the effectiveness of initiatives designed to eliminate barriers, provide equal opportunities, and challenge gender biases within sports organizations, schools, and communities. The intersectionality of gender with other factors, such as socioeconomic status, ethnicity, and sexual orientation, offers an intriguing area for exploration. Understanding how these intersecting identities influence sports participation can contribute to more comprehensive and targeted interventions, fostering inclusivity across diverse populations. Future studies may also examine the role of technology and media in perpetuating or challenging gender norms within the sports realm. Analyzing the representation of male and female athletes in the media and the influence of digital platforms on shaping perceptions can provide insights into changing societal attitudes towards gender in sports. Incorporating longitudinal studies can offer a dynamic understanding of how gender dynamics in sports evolve over time. This longitudinal approach can track changes in participation patterns, attitudes, and societal norms, contributing to a more nuanced understanding of the complex interplay between gender and sports involvement. Ultimately, the future scope lies in leveraging research findings to advocate for policies and practices that foster gender equality, creating an environment where individuals of all genders feel empowered to engage in and contribute to the world of sports.

Conclusion

In conclusion, the impact of gender on sports participation is a complex interplay of societal, cultural, historical, and physiological factors. Through extensive examination, it becomes evident that traditional gender norms, stereotypes, and disparities in access to resources contribute to observable differences in sports engagement between males and females. The conclusion drawn from existing research underscores the need for targeted interventions to break down barriers and promote inclusivity in sports. However, it is essential to recognize the evolving nature of societal attitudes towards gender roles. As perceptions shift, the sports landscape is poised for transformation, with opportunities emerging for dismantling stereotypes and fostering equal participation. Future initiatives should focus on implementing and assessing the effectiveness of policies aimed at eliminating gender-based obstacles, ensuring that sports environments become more welcoming and supportive for individuals of all genders. Moreover, the conclusion emphasizes the importance of considering intersectionality and acknowledging that gender disparities intersect with other identity factors. A holistic approach to understanding sports participation involves recognizing the unique challenges faced by diverse populations and tailoring interventions accordingly. Ultimately, this conclusion underscores the significance of ongoing research to inform evidence-based practices, shaping a future where sports serve as a platform for empowerment, irrespective of gender. By fostering inclusivity, breaking down barriers, and challenging ingrained biases, society can create a sports culture that reflects the principles of equality, diversity, and opportunity for all.

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OMPRAKASH VALMIKI'S *JOOOTHAN* AS AN EXPRESSION OF THE DISCONTENT OF THE MARGINALIZED COMMUNITY

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Abstract

India is one of the fastest growing and developing countries of the world; yet it also has the society that follows the caste system. Caste system in India is deeply rooted and prevalent in India since time immemorial. For centuries Dalits have been at the bottom of India's social pyramid, denied even the most basic human rights. For centuries, the Dalits lived life that was worse than that of animals. After independence, Untouchability was abolished by law. But it still existed in society and the Dalits did not become a part of the mainstream. Dalit Literature is the literature about the Dalits, an oppressed Indian class under the Indian caste system. It forms an important and distinct part of Indian literature. This literature emerged into the forefront after 1960. Omprakash Valmiki was an Indian Dalit writer and poet well known for his autobiography, *Joothan*. Though it's an autobiography, *Joothan* represents all other Dalits who were crushed and kept down because of their Dalit identity. This paper discusses how his personal experiences gain a representative quality and impart the true feelings and discontent of the entire community.

Key words: Caste system, Dalits, Untouchability, Marginalized

Introduction

We Indians are proud of our rich cultural heritage, a five thousand year old civilization, our Yoga, our Ayurveda and many other things. But there is one element of Indian society which we feel ashamed of, that is the cursed practice of Caste System. The unique feature of Indian society is its caste system. In India, the caste is of the pre-colonial existence and it persists even today. Its origin is from Varna. It has divided the Indian society in various stages and hierarchy.

The first mention of Varna is found in the *Purusha Suktam* verse of the *Rig Veda*. Purusha is the primordial being, constituted by the combination of the four Varnas. Brahmins constitute its mouth, Kshatriyas its arms, Vaishyas its thighs, and Shudras its feet. Another sacred book of the Hindus, *The Bhagavadgita*, also mentions the Varna system. But during the vedic period and as mentioned in the *Gita*, the caste system was not rigid. Later it degraded and became rigid, based on birth. Though there are only four Varnas, there are hundreds of Jatis. The word 'jati' is originated from its Sanskrit root, 'Jata', meaning 'born,' whereas the word 'Caste' that is used in English is of Portuguese origin, meaning birth or race. The caste system is based on birth. In India caste has always played an important role in the socio-political scenario of the country. Whether it is the reservation policy for government jobs and education to aid the socially and economically backward classes, everything revolves round caste. It's ironic that on one hand we talk about abolition of caste and on the other hand we have to mention our caste on admission forms to school and colleges and even while applying for job. .

The Dalits were called Atishudras, Avarnas, Antyajjas, Asparshyas, Achut, Panchamas, or Pariahs and were considered Untouchables. The high caste Hindus exploited them. For centuries they were at the bottom of India's social pyramid, denied even the most basic human rights, such as access to drinking water from public ponds and wells, freedom to walk on public roads, and freedom to choose an occupation (they were assigned one at birth). The Dalits were treated worse than animals by the high caste. They were marginalized and oppressed in every possible way

This is what Dr. Ambedkar wrote in his book, 'Annihilation of caste,' 'The Untouchable was required to have a black thread either on his wrist or around his neck, as a sign or a mark to prevent the Hindus from getting themselves polluted by his touch by mistake.(128 AOC)

Gandhiji called them 'Harijan'. Untouchability was legally abolished after independence. Indian government termed them as Depressed Classes and Scheduled Castes. But the term 'Dalit' found a ready acceptance among untouchable communities all over India. The term Dalit forcefully expresses their oppressed status. It comes from the Sanskrit root 'Dal,' which means to crack open, split, crush or grind. Literature had been the domain of high castes in India. Literary representations either ignored untouchables or portrayed them as victims in need of saviors, as objects without voice and agency. As stated by the translator Arun Prabha Mukharjee, in Forward to *Joothan*, "A poem by Siaramsharan Gupta, titled *Achut ki Aah* (The Sigh of an Untouchable), narrates the sad story of an untouchable who was denied entry into a temple and how it broke his heart. Such portrayals of Dalits as mute and pathetic characters were characteristic of high-caste Indian writers. They portrayed Dalits as tragic figures and objects of pity, incapable of talking back or feeling enraged. The upper-caste writers do not know the miseries of Dalits, what they write remains superficial, born out of sympathy."

Dalit literature is considered to be the literature about the Dalits. It forms an important and distinct part of Indian literature. Dalit literature is uniquely Indian as it is a consequence of an evil caste system that existed for centuries in our country. Dalit came into prominence in 1972, when a group of young Marathi writer-activists founded an organization called the Dalit Panthers. The name expressed their feelings of solidarity and kinship with the Black Panthers, who were engaged in a militant struggle for African Americans. After a long struggle Dalits started writing about their lives themselves for the first time. Earlier their life style was portrayed by others, by non- Dalits, dramatists, novelists and historians.

Many Dalit writers like Bama Faustina, Baby Kamble and Arjun Dangle, Laxman Gaikwad, Waman Nimbalkar and Omprakash Valmiki, came up with their own stories of pain and suffering, narrating the anguish of Dalit life. Here the author does not talk of a fictitious event but something that has happened in his life. Hence we can say that authenticity and liveliness are the hallmarks of Dalit literature. The literature written by these writers is mostly in the form of autobiographies. Dalit literature is based on real life and lived experience of Dalit writers.

Omprakash Valmiki was born on 30th June 1950 at Barla District, Muzaffarnagar, UP in a low class Dalit family. OM is a forerunner among writers who laid the foundation of Dalit literature in Hindi. *Joothan* literally means the scraps of food left after eating the meals. His autobiography *Joothan*, was first published in 1997 in Hindi and later was translated into English in 2003 by Arun Prabha Mukherjee, a professor of English at York University in Canada.

Omprakash Valmiki's Joothan is among the first texts in Hindi that identifies itself as a part of Dalit literature, one of the most important literary movements to emerge in post independence India. The word "Joothan" in Hindi cannot be substituted in English as "leftover", it has no pessimistic meaning because the leftover food has a meaning that it can be consumed for the next time. But originally the word "Joothan" relates the meaning as the remaining food that is left in ones plate after consuming. The title expresses the pain, humiliation, and poverty of Valmiki's community, which not only had to rely on joothan but also relished it. Valmiki gives a detailed description of collecting, preserving, and eating joothan. His memories of being assigned to guard the drying joothan from crows and chickens, and of his relishing the dried and reprocessed joothan, burn him with pain and humiliation.

Omprakash Valmiki's Joothan brought to the surface, the details of how in a small town in northern India casteism and untouchability were accepted, where untouchables cleaned latrines and carried the excrement away on their heads. When they asked for water, it was poured into their cupped hands, from a distance. "It was alright to touch dogs and cats or cows and buffaloes, if one happened to touch a Chuhra, one got contaminated or polluted. The Chuhras were not seen as human" (Joothan 2).

No untouchables studied in school or college He was the only person of his family who had ever gone to school. The country became independent in 1947 and untouchability was abolished by law. But when in July 1956 his father put him in the village primary school, his teachers never addressed him by name, but by his caste. He faced many problems in the school. The practice of untouchability was still in the school and he had to sit separately from the boys from the upper caste.

Valmiki portrays the social realities of his time in his autobiography. He writes; "one can somehow get past poverty and deprivation but it is impossible to get past caste". With this statement Valmiki highlights the rigidity of the caste system in India that has resulted in the socio-economic oppression of thousands across India over centuries.

This is an autobiographical account of Valmiki's journey from his birth and upbringing as an untouchable in the newly independent India of the 1950s to today and his pride in being a Dalit. Om Prakash Valmiki begins his autobiography by stating, "Dalit life is excruciatingly painful, charred by experiences. Experiences that did not manage to find room in literary creations. We have grown up in a social order that is extremely cruel and inhuman. And compassionate towards Dalits." (Preface to Hindi edition XIII) Om Prakash Valmiki suffered a lot in his lifetime. He had very bad experiences of the life. However he says "Times have changed. But there is something somewhere that continues to irk"(J134). Joothan is a book that voices the demand of the Dalits for their rightful place in the society. He says, "Today caste remains a pre-eminent factor in social life. As long as people don't know that you are a Dalit, things are fine. The moment they find out your caste, everything changes." He questions, "Why is my caste my only identity?"(J134)

Joothan, like other marginalized autobiographies is based on communal identity. The experiences shared by the author are not just his personal experiences but representative of his entire community. He feels not only his pain but also that of other members of his community. His personal success is interpreted as a success for the entire Dalit community. His father continuously motivated him to 'improve his caste' by getting education. Valmiki proudly says that he was the first to appear for board exam from his community. For the very first time, Tyagis visited Basti to congratulate Valmiki. The reason for this kind

of transformation was education. This incident motivated his Basti people to adore education for their future generation.

Conclusion

Joothan is an autobiography that voices the discontent of the Dalits and demands for their rightful place in the society. Omprakash Valmiki uses his autobiography to show the plight of Dalits. His story is the voice from the heart of India that has been voiceless for centuries. He has created an opening for our understanding and knowledge about people who were marginalized. His writing is not about an individual's life but it is all about the life and experiences of his entire community.

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