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A YEARLY REFEREED RESEARCH JOURNAL OF PUBLIC COLLEGE  
DIMAPUR : NAGALAND



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## FROM THE DESK OF EDITORS

Research is the lifeblood of progress, driving innovation, informing policies, and shaping the future of economies. In India, as we strive to achieve greater economic prosperity and sustainability, the role of research becomes even more critical. It is imperative that we encourage and support researchers in the field of commerce and economics to drive meaningful change and progress.

India stands at a crucial juncture in its economic journey, poised for significant growth and transformation. The recent economic reforms and policy initiatives have laid the foundation for a more resilient and sustainable economy, setting the stage for India to emerge as a global economic powerhouse.

India is home to a wealth of talent and expertise in the field of commerce and economics. Our researchers are at the forefront of exploring new ideas, developing innovative solutions, and uncovering insights that can transform industries and societies. However, despite this potential, research in India often faces challenges such as funding constraints, limited resources, and a lack of recognition.

It is time to change this narrative and create an environment that fosters and supports economic research in India. This requires a concerted effort from all stakeholders, including government, academia, industry, and the research community itself. We need to invest in research infrastructure, provide funding and resources to researchers, and create platforms for collaboration and knowledge sharing.

Furthermore, we need to recognize the importance of interdisciplinary research in addressing complex economic challenges. By bringing together experts from different fields, we can gain new perspectives, develop holistic solutions, and drive innovation at the intersection of commerce, economics, and other disciplines.

In this issue, we celebrate the work of Indian researchers who are making significant contributions to the field of commerce and economics. From pioneering studies on consumer behaviour to groundbreaking research on sustainable business practices, the stories featured here are a testament to the talent and dedication of our research community.

As we look to the future, let us commit ourselves to supporting and empowering economic research in India. Let us create an ecosystem where researchers are valued, supported, and celebrated for their contributions to society. Together, we can build a brighter and more prosperous future for India through research and innovation.

The editorial board extends gratitude to the contributors and expects same cooperation in future also to enrich the journal with their creative research contributions. We believe that this journal will be of immense help to the policy makers, researchers and academicians.





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## ROLE OF SHGs IN WOMEN EMPOWERMENT IN INDIA

DR. JAYASHREE PATIL DAKE<sup>1</sup>

MRS Y.MEHERSREE<sup>2</sup>

### ABSTRACT

*Reduced Inequalities, Zero Poverty and Gender Equality are important sustainable development goals to be achieved by all UN member nations by 2030. In this regard the role of women empowerment becomes crucial as it reduces gender and income inequalities and aims at zero poverty. Women being half of the world's population are facing gender inequality, contributing significantly and playing indispensable roles in society. The Self help groups (SHGs) in the recent past have emerged as a potential instrument for poverty alleviation by financial inclusion leading towards women empowerment. This programme gained momentum with the NABARD's linking SHGs i.e. SHGs Bank Linkage Programme. This is a revolutionary initiative connecting the SHGs group members, many of whom had never had a bank account before, to formal financial services in a sustainable and scalable manner. A large number of women in the country are gaining self-reliance with the help of SHGs. In India, SHGs represent a unique approach to financial inclusion of women and women empowerment. SHGs help the poor women not only in just obtaining loans but also inculcating the habits of savings, thrift, credit and investing in micro insurance and money transfer services. Members of SHGs get improved access to micro-credit management, marketing skills, and capacity building to promote women empowerment. SHGs contribute immensely to women empowerment in India as millions of women in hamlets are now getting access to economic activities through SHGs.*

**KEYWORDS:** Women Empowerment, Sustainable Development, SHGs, NABARD

### INTRODUCTION

The Self help groups (SHGs) in the recent past have emerged as a potential

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instrument for poverty alleviation by financial inclusion leading towards women empowerment. This programme gained momentum with the NABARD's linking SHGs i.e. SHGs Bank Linkage Programme. This is a revolutionary initiative connecting the SHGs group members, many of whom had never had a bank account before, to formal financial services in a sustainable and scalable manner. A large number of women in the country are gaining self-reliance with the help of SHGs. In India, SHGs represent a unique approach to financial inclusion of women and women empowerment. SHGs help the poor women not only in just obtaining loans but also inculcating the habits of savings, thrift, credit and investing in micro insurance and money transfer services. Members of SHGs get improved access to micro-credit management, marketing skills, and capacity building to promote women empowerment. SHGs contribute immensely to women empowerment in India as millions of women in hamlets are now getting access to economic activities through SHGs.

### **THE REVIEW OF LITERATURE**

The genesis of the term Self Help Group (SHG) is social banking (Thapa 1993). This concept emerged from the “Western headquarters of development circuit and has an obvious connotation of self-help (as opposed to dependence) (Sanyal 2014, 11).” Mohammad Yunus through his successful women-centric lending model has created a perception that SHGs are invariably for women. His concept of microcredit to women has found plenty of support among the American policy-makers because of the successful feminist movement of the late 1960s in which women's consciousness raising groups played a very important role (Sanyal2014).Nobel peace prize award to Grameen Bank and Muhammad Yunus further created a positive picture of microcredit. Some of the success stories of SHG groups were highlighted by the western writers, refer Half the Sky authored by Nicolas D Kristof and Sheryl WuDunn, which was retold by a popular night show hosted by Oprah Winfrey highlighted success of the SHG model. Policy makers argue that they are addressing poverty through the SHG by providing women microcredit to start entrepreneurial activity. The larger idea is to utilise social relationships for finances.

Several studies have been conducted on SHGs. The studies by academics are broadly classified on the basis of area of study, economics and anthropology. The economists examine claims of poverty alleviation due to microcredit (Bateman and



Chang 2008, Menon 2003, Morduch 1998, 1999). The anthropologists studied how microcredit affected social changes, for example gender dynamics in a borrower's household (Rahman 1999, 2001). Both quantitative and qualitative methods have been used in the study (Schuler, Hashemi and Badal 1998). Pitt, Khandeker, and Cartwright (2006) conducted a quantitative study to study microcredit and women empowerment. Kabeer (1998) studied gender and livelihood through qualitative study. There are many studies conducted by many researchers and institutions to understand the influence of SHGs on the poor households in India. These studies have been conducted at national and state level. Mohindra (2003) in his study on the influence of SHG on women's health in Kerala found that the women's health improves. He argued that SHGs increase the autonomy of women and their role in decision making increases. This improves her access to food available with the household. Voluntary Operation in Community & Environment (2008) in its report on success and failure of SHGs in India reported that first generation micro enterprises are benefited by SHGs. Reddy and Reddy (2012) studied quality and sustainability of SHGs in eight states, viz. Andhra Pradesh, Assam, Bihar, Gujarat, Karnataka, Maharashtra and West Bengal. The study concludes that "there is a need for much greater efforts to enhance the quality of the SHG movement in the country." Center of Finance (no date), Jaipur conducted a study to study loan default by SHGs in Rajasthan. The study reports that RRBs and cooperatives have huge NPAs under general and SGSY categories. The report identifies absence of capacity building on group concept and book keeping as important reasons for NPAs in Rajasthan. The NABARD every year publishes a report titled "Status of Microfinance in India", which is considered to be a comprehensive document on SHGs in India. However, the emphasis of this report is to make sense of SHGs on the basis of primary data collected through field work.

### **THE SELF-HELP-GROUPS**

The Self Help Groups are a voluntary (SHGs) association of 15-20 people formed to attain a collective goal. Members of SHGs are homogenous with respect to socio-economic back ground. Self Help Groups is the brainchild of Nobel Peace Prize Winner Prof. Mohammed Yunus who started Grameen Bank of Bangladesh as early as in 1976. SHGs through all these years has emerged as a potential instrument for poverty alleviation and women empowerment through financial inclusion.

In India, the SHG movement began in the 1980s, when several non-government



organizations mobilized and organized poor communities in rural areas and offered them formal channels for social and financial support. This programme gained momentum with the participation of National Bank for Agriculture and Rural Development (NABARD) by linking a small number of such groups with banks. Called the “Self-Help Group Bank Linkage Programme”. This revolutionary initiative of NABARD’s Self Help Group- Bank linkage program which is the largest Microfinance program in the world, by 2021-22 touches 14.2 crore households through more than 119 lakh Self Help Groups with deposits of over Rs. 47,240 crore and annual loan off-take of more than Rs. 99,729 crore and loan outstanding of over Rs.1,51,051 crore. Mainly, as members of SHGs are women their participation into this program led not only to women empowerment but also contributed for economic development of the country. It also played a vital role in sustainable growth of the economic status of their families.

### **THE WOMEN EMPOWERMENT**

According to Keshab Chandra Mandal defines female empowerment in five separate categories such as Social, Educational, Economic, Political and Psychological. Social Empowerment appears to be one of the most prominent forms of empowerment shown in mainstream media.

The Women Empowerment can be simply defined as creating an environment where women are given the power to make decisions pertaining to their own lives. However, there is widespread literature available on the definition of Women Empowerment. The following are worth mentioning.

United Nations (2001) defines empowerment as the process by which women take control and ownership of their lives through expansion of their choices.

(Narayan, 2002 and Kabeer,1999) refers to Women empowerment as the process by which those who have been denied the ability to make choices acquire such ability. (ThelmaKay,2002)Women empowerment takes place at a hierarchy of different levels- individual, household, community and societal.

The Empowerment of women is a crucial factor in the eradication of poverty, as women are the key contribution to the economy. At all levels woman participation combating poverty through both remunerative and un-remunerative work at home and the workplace. The formation of SHGs contribute women to achieve five components: Women’s sense of self worth; Their right to have and to determine choices; Their right to have access to opportunities and resources; Their right to have



power to control their own lives, both within and outside the home; and Their ability to influence the direction of social change, create more than just social and economic order, nationally and internationally.

In India, A large number of women in the country are gaining self reliance with the help of self-help groups. Self-help groups represent a unique approach to financial inclusion. Self help groups, Microfinance activities help the poor. Women are not just obtaining loans but also inculcating in them habits of savings, credit and investing in micro insurance and money transfer services. Members of self help groups participate and improve access to micro credit management, marketing skills, and capacity building to promote financial inclusion, and empowerment. Kudumbashree (prosperity of the family) is an ambitious poverty alleviation and women empowerment programme started by Government of Kerala in 1999 with the aim of eradicating absolute poverty. Under this programme, women empowerment was seen as the key to bring out families of the poverty trap and micro credit activities through self help groups.

### **WOMEN EMPOWERMENT THROUGH SELF-HELP-GROUPS**

The Self-help groups (SHG) can act as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfill their dream, and the finances needed for it. An SHG comprises a small group of women who come together to make regular monetary contributions. Emerging as important micro finance systems, SHGs work as platforms that promote solidarity among women, bringing them together on issues of health, nutrition, gender parity and gender justice. SHGs have already made a significant contribution in developing entrepreneurship aptitudes among rural women by enhancing their skills and giving them a chance to engage in various entrepreneurial activities.

The SHGs provide women entrepreneurs with micro-loans to sustain their businesses, while also creating an environment for them to develop greater agency and decision- making skills.

In India, the SHG movement began in the 1980s, when several non-government organizations mobilized and organized poor communities in rural areas and offered them formal channels for social and financial support. This programme gained momentum with the National Bank for Agriculture and Rural Development linking a small number of such groups with banks. Called the Self-Help Group Bank Linkage Programme, this revolutionary initiative connected group members, many of



whom had never had a bank account before, to formal financial services in a sustainable and scalable manner. The revolutionary momentum that SHGs have created has given women an important sense of self-assurance in their journey to become atmanirbhar or self-reliant. Observing the crucial role they play, corporations and foundations globally have designed SHG-led programmes to help women achieve economic empowerment.

The National Rural Livelihood Mission organised (NRLM) implemented by the Ministry of Rural Development, Government of India launched in the year 2011 and till 2014, involved 2.35 lakh houses, had 80,000 crore bank linkages with non-performing assets (NPAs) at 9.58 percent. But by 2022, the scheme connected 8.35 crore women and there are 5.9 lakh crore bank linkages, while NPAs have reduced to 2.5 per cent. No other sector today has such low NPAs and it is further going to decrease to less than 1 percent. The Government aimed at raising the annual income of each woman in SHGs to Rs. 1 lakh by 2024 by aggressively promoting entrepreneurship and economies of scale among them. This program is also supported by the World Bank with a credit of \$ 1 Billion. These programs or schemes significantly contribute to Women Empowerment and to improve National GDP.

### **NEED FOR SELF HELP GROUPS**

- One of the chief reasons for rural poverty is the lack of access or limited access to credit and financial services.
- The Rangarajan Committee Report highlighted four major reasons for lack of financial inclusion in India. They are:
  - a. Inability to give collateral security
  - b. Weak credit absorption capacity
  - c. The insufficient reach of institutions
  - d. Weak community network
- It is being recognised that one of the most important elements of credit linkage in rural areas is the prevalence of sound community networks in Indian villages.
- SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation.
- They also play a great role in empowering women because SHGs help women from economically weaker sections build social capital.
- Financial independence through self-employment opportunities also helps improve other development factors such as literacy levels, improved healthcare





and better family planning.

#### **ADVANTAGES OF SELF HELP GROUPS**

- Financial Inclusion–SHGs incentivise banks to lend to poor and marginalised sections of society because of the assurance of returns.
- Voice to marginalised–SHGs have given a voice to the otherwise underrepresented and voiceless sections of society.
- Social Integrity–SHGs help eradicate many social ills such as dowry, alcoholism, early marriage, etc.
- Gender Equality–By empowering women SHGs help steer the nation towards true gender equality.
- Pressure Groups–SHGs act as pressure groups through which pressure can be mounted on the government to act on important issues.
- Enhancing the efficiency of government schemes – SHGs help implement and improve the efficiency of government schemes. They also help reduce corruption through social audits.
- Alternate source of livelihood/employment – SHGs help people earn their livelihood by providing vocational training, and also help improve their existing source of livelihood by offering tools, etc. They also help ease the dependency on agriculture.
- Impact on healthcare and housing – Financial inclusion due to SHGs has led to better family planning, reduced rates of child mortality, enhanced maternal health and also helped people fight diseases better by way of better nutrition, health care facilities and housing.
- Banking literacy–SHGs encourage people to save and promote banking literacy among the rural segment.

#### **FUNCTIONS OF SELF HELP GROUPS**

- They try to build the functional capacity of poor and marginalised sections of society in the domain of employment and income-generating activities.
- They offer collateral-free loans to sections of people that generally find it hard to get loans from banks.
- They also resolve conflicts via mutual discussions and collective leadership.
- They are an important source of micro finance services to the poor.
- They act as a go-through for formal banking services to reach the poor, especially in rural areas.





- They also encourage the habit of saving among the poor.

The SHGs Initiate and maintain savings within the group so that all members must regularly save at least a small amount. These savings allow them to get future credits for their group. The SHGs are lending loans to the members enabling the savings made by the SHG must be used to provide loans to members of the group. Everything related to the loan must be decided within the group. The SHGs Solve common problems as SHGs mostly consist of individuals who face similar problems. The grouping should essentially help the individual overcome these problems through discussions and interactions within the group and overcoming the problems and finding a common and united solution to the problems. The Bank Loans are possible as SHGs must work on getting a collective guarantee system so that they can avail of loans from official sources.

#### **ROLE OF SHGS IN DEVELOPMENT PROCESS**

- **Poverty Alleviation:** The formation of SHGs has helped the members save a part of their income. It has increased its assets, income, and generated employment opportunities. There has been a significant shift in the use of loans for personal use to them being used for income generation. The cumulative savings of the members had made them financially stable. This has helped them come out of the vicious circle of poverty and unemployment.
- **Financial Inclusion:** According to the NSSO survey(59th round), more than half of the farmer households in rural India do not have access to formal credit. Overall around 70% of all the households don't have any access to institutional credit. Microfinance helps the SHGs access formal institutions like the banks both for saving and securing loans. The members of the SHGs are thus able to minimise their dependence on money lenders. Thus, SHGs can help achieve the goal of financial inclusion in rural India.
- **Human Resource Development:** The financial stability of the members encourages them to spend more on the education of their children. The member households have reported better school attendance and a decrease in school dropout rates. The financial stability has led to lower child mortality, improved maternal health, good nutrition, housing, and health – especially among women and children.
- **Women Empowerment:** The contribution of women to household income has increased. It gave them better control over the decisions that affect their lives. It has led to an increased involvement of women in decision making. It has

increased their awareness about various welfare schemes and organisations and access to such organisations. The Expenditure on girl education in member households has also increased.

**The various types of Self-help promoting agencies in India are:**

- Government
- Non-Governmental Agencies
- Poverty Management Programmes
- State & Commercial Banks
- Micro Finance Institutions
- SHG Federations
- SHG Leaders
- Entrepreneurs as a Part of their CSR program.

**The Role of National Rural Livelihood Mission that was succeeded by Deendayal Antyodaya Yojana:** The Deendayal Antyodaya Yojana- National Rural Livelihoods Mission was launched in 2011. The Women SHGs as per DAY-NRLM consist of 10- 20 persons with the exception of groups in difficult areas, groups with disabled persons and groups formed in remote tribal areas (where a SHG can be formed with 5 members).

**THE KEY FEATURES OF DEENDAYAL ANTYODAYA YOJANA- NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)**

- **Universal Social Mobilization:** To begin with, DAY-NRLM would ensure that at least one member from each identified rural poor household, preferably a woman, is brought under the SHG network in a time bound manner. Subsequently, both women and men would be organised for addressing livelihood issues i.e. farmers organisations, milk producers' cooperatives, weavers associations, etc. All these institutions are inclusive and no poor would be left out of them. DAY-NRLM would ensure adequate coverage of vulnerable sections of the society such that 50% of the beneficiaries are SC/STs, 15% are minorities and 3% are persons with disability, while keeping in view the ultimate target of 100% coverage of all households under the automatically included criteria and households with at least one deprivation criterion as per Socio-Economic and Caste Census (SECC).
- **Participatory Identification of poor (PIP):**- DAY-NRLM would undertake a community based process for covering the target beneficiaries i.e. participation of



the poor in the process of identifying the target group. Participatory process based on sound methodology and tools (social mapping and well-being categorization, deprivation indicators) and also locally understood and accepted criteria ensures local consensus that inadvertently reduces the inclusion and exclusion errors and enables formation of the groups on the basis of mutual affinity.

The households identified with atleast one deprivation criteria as per Socio-Economic and Caste Census (SECC) along with households identified through the P.I.P process would be accepted as DAY-NRLM target group and would be eligible for all the benefits under the programme. The list finalised after the P.I.P process would be vetted by the Gram Sabha and approved by the Gram Panchayat. Till the P.I.P process is undertaken by the State in a particular district/block, the rural households with at least one deprivation criteria as per SECC list would be targeted under DAY-NRLM. As already provided in the Framework for implementation of DAYNRLM, upto 30% of the total membership of the SHGs may be from among the population marginally above the poverty line, subject to the approval of other members of the group. This 30% also includes the poor households whose name does not figure in the SECC list but are as poor as those included in the SECC list.

- Promotion of Institutions of the poor: Strong institutions of the poor such as SHGs and their village level and higher-level federations are necessary to provide space, voice and resources for the poor and for reducing their dependence on external agencies. They empower them and also act as instruments of knowledge and technology dissemination, and hubs of production, collectivization and commerce. DAY-NRLM, therefore, would focus on setting up these institutions at various levels. In addition, DAY-NRLM would promote specialised institutions like Livelihoods collectives, producers' cooperative/companies for livelihoods promotion through deriving economies of scale, backward and forward linkages, and access to information, credit, technology, markets etc. The Livelihoods collectives would enable the poor to optimise their limited resources.
- Strengthening all existing SHGs and federations of the poor. There are existing institutions of the poor women formed by Government efforts and efforts of NGOs. DAY- NRLM would strengthen all existing institutions of the poor in a partnership mode. The self-help promoting institutions both in the Government and in the NGO sector would promote social accountability practices to introduce



greater transparency. This would be in addition to the mechanisms that would be evolved by SRLMs and state governments. The learning from one another underpins the key processes of learning in DAY-NRLM.

- **Emphasis on Training, Capacity Building and Skill Building:** DAY-NRLM would ensure that the poor are provided with the requisite skills for managing their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc. A multi-pronged approach is envisaged for continuous capacity building of the targeted families, SHGs, their federations, government functionaries, bankers, NGOs and other key stakeholders. Particular focus would be on developing and engaging community professionals and community resource persons for capacity building of SHGs and their federations and other collectives. DAY- NRLM would make extensive use of Information, Communication & Technology(ICT) to make knowledge dissemination and capacity building more effective.
- **Revolving Fund and Community Investment Support Fund (C.I.F):** A Revolving Fund would be provided to eligible SHGs as an incentive to inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs in the long- run and immediate consumption needs in the short-run. The C.I.F would be a corpus and used for meeting the members' credit needs directly and as catalytic capital for leveraging repeat bank finance. The C.I.F would be routed to the SHGs through the Federations. The key to coming out of poverty is continuous and easy access to finance, at reasonable rates, till they accumulate their own funds in large measure.
- **Universal Financial Inclusion:** DAY-NRLM would work towards achieving universal financial inclusion, beyond basic banking services to all the poor households, SHGs and their federations. DAY-NRLM would work on both the demand and supply side of Financial Inclusion. On the demand side, it would promote financial literacy among the poor and provide catalytic capital to the SHGs and their federations. On the supply side, it would coordinate with the financial sector and encourage use of ICT based financial technologies, business correspondents and community facilitators like 'Bank Mitras'. It would also work towards universal coverage of rural poor against loss of life, health and assets. Further, it would work on remittances, especially in areas where migration is endemic.



- **Provision of Interest Subvention:** The rural poor need credit at low rate of interest and in multiple doses to make their ventures economically viable. In order to ensure affordable credit, DAY-NRLM has a provision for subvention on interest rates.
- **Funding Pattern:** DAY-NRLM is a Centrally Sponsored Scheme and the financing of the programme would be shared between the Centre and the States in the ratio of 60:40 (90:10 in case of North Eastern States including Sikkim; completely from the Centre in case of UTs). The Central allocation earmarked for the states would broadly be distributed in relation to the incidence of poverty in the states.
- **Phased Implementation:** Social capital of the poor consists of the institutions of the poor, their leaders, community professionals and more importantly community resource persons (poor women whose lives have been transformed through the support of their institutions). Building up social capital takes some time in the initial years, but it multiplies rapidly after some time. If the social capital of the poor does not play the lead role in DAY-NRLM, then it would not be a people's programme. Further, it is important to ensure that the quality and effectiveness of the interventions is not diluted. Therefore, a phased implementation approach is adopted in DAY- NRLM.
- **Intensive blocks.** The blocks that are taken up for implementation of DAY-NRLM, 'intensive blocks', would have access to a full complement of trained professional staff and cover a whole range of activities of universal and intense social and financial inclusion, livelihoods, partnerships etc. However, in the remaining blocks or non- intensive blocks, the activities may be limited in scope and intensity.
- **Rural Self Employment Training Institutes (RSETIs).** RSETI concept is built on the model pioneered by Rural Development Self Employment Institute (RUDSETI) – a collaborative partnership between SDME Trust and Canara Bank. The model envisages transforming unemployed youth into confident self-employed entrepreneurs through a short duration experiential learning programme followed by systematic long duration hand holding support. The need-based training builds entrepreneurship qualities, improves self-confidence, reduces risk of failure and develops the trainees into change agents. Banks are fully involved in selection, training and post training follow up stages. The needs of the poor

articulated through the institutions of the poor would guide RSETIs in preparing the participants/trainees in their pursuits of self-employment and enterprises. DAY-NRLM would encourage public sector banks to set up RSETIs in all districts of the country.

The Table No 1 below shows various innovations under the SHGs and Bank Linkage Program since 2012 to 2022:

**Table No1 SHG-BLPINNOVATIONS2012-13to2021-22**

<b>Year</b>	<b>Innovations</b>
<b>2013</b>	<ul style="list-style-type: none"> <li>• NABARD discontinues MFDEF .All MF related interventions supported under FIF thereafter.</li> <li>• GoI officially launches NRLM</li> </ul>
<b>2015</b>	<ul style="list-style-type: none"> <li>• NABARD launched LEDP for end-to-end solutions for sustainable livelihoods</li> <li>• SHG-BLP Strategic Advisory Board constituted in NABARD</li> <li>• E-Shakti portal for digitization of SHG records piloted in 2districts.</li> <li>• NABFINS registered as NBFC-MFI&amp; commences operations</li> </ul>
<b>2017</b>	<ul style="list-style-type: none"> <li>• E-Shakti project extended in phases to cover 4.29 SHGs across 100 districts/ 21 States &amp; 2 UTs</li> <li>• EShaktispread-11000 plus bank branches, 60000 plus villages, 46.69lakh women members</li> </ul>
<b>2019</b>	<ul style="list-style-type: none"> <li>• E-Shakti won the ADFIAP Outstanding Projects Award, 2019under Financial Inclusion Category</li> </ul>
<b>2020</b>	<ul style="list-style-type: none"> <li>• NABARD introduces Business Model Scheme for RRBs/RCBs for promotion &amp; financing of JLGs</li> <li>• 12.8 lakh SHGs across 281districts/26States&amp;2UTs digitized under EShakti</li> </ul>
<b>2021</b>	<ul style="list-style-type: none"> <li>• ‘BRICS Digital Financial Inclusion Report,India,2021’ mentions project E-Shakti as one of the interventions by India towards enabling digital financial inclusion amongst the BRICS nations</li> </ul>
<b>2022</b>	<ul style="list-style-type: none"> <li>• From 255SHGs &amp; bank credit of R29 lakh in 1992 to 67.40lakh SHGs &amp; bank credit of R1.51 lakh crore in 2022</li> <li>• From 285 JLGs &amp; bank credit of R447 lakh in 2005 to 188lakh JLGs&amp; bank credit of R3.27 lakh crore in 2022</li> </ul>

Source:NABARD

The above table no 1 shows that SHG-BLP has been very innovative and has contributed year on year in strengthening SHGs in India and there by contributing their economic growth and regional development.

The Table No 2 below depicts achievements of the SHG and Bank Linkage Program from 2019 to 2022.

**Table No2-Achievements of SHG-Bank Linkage Programme**

Sr No	Particulars	2019-20		2020-21		2021-22	
		Physical No.Lakhs	FinancialRs .Crore	Physical No.Lakhs	FinancialRs .Crore	Physical No.Lakhs	FinancialRs .Crore
1	Total number of SHGs saving linked with banks as on 31 March	102.43	26152.05	112.23	37477.61	118.93	47240.48
(i)	Out of total SHGs-exclusive Women SHGs	88.32	23320.55	97.25	32686.08	104.00	42104.77
(ii)	Out of total SHGs-under NRLM/SGSY	57.89	14312.70	64.78	19353.70	71.84	27576.94
(iii)	Out of total SHGs-under NULM/SJSRY	4.69	1523.57	5.29	1954.09	5.81	2600.19
2	Total number of SHGs credit linked during the year	31.46	77659.35	28.87	58070.68	33.98	99729.22
(i)	Out of total SHGs-exclusive Women SHGs	28.84	73297.56	25.90	54423.13	22.91	93817.21
(ii)	Out of total SHGs-under NRLM/SGSY	20.49	52183.73	15.84	29643.04	15.84	63100.77
(iii)	Out of total SHGs-under NULM/SJSRY	1.59	3406.22	1.13	2112.04	1.84	5816.10
3	Total number of SHGs having loans outstanding as on 31 March	56.77	108075.07	57.80	103289.71	67.40	151051.30
(i)	Out of total SHGs-exclusive Women SHGs	51.12	100620.71	53.11	96596.60	62.65	142288.61
(ii)	Out of total SHGs-under NRLM/SGSY	36.89	67717.07	33.78	57336.62	44.54	94231.52
(iii)	Out of total SHGs-under NULM/SJSRY	2.67	5466.87	2.23	4056.45	3.27	7608.57
4	Average loan amount outstanding/SHG as on 31 Mar (in Rs. )		190371.18		178694.37		2.24
5	Average loan amount disbursed/SHG during the year (in Rs.)		246850.92		201117.96		2.93
6	Estimated number of families covered upto 31 March	1241		1388		1419.44	
7	No. of Banks and Financial Institutions submitted MIS (in no.)	470		399		344	
8	<b>Data on Joint Liability Groups</b>						
(i)	Joint Liability Group promoted during the year	41.80		41.27		133.83	213164.88
(ii)	Loan disbursed to Joint Liability Groups (JLGs) promoted		83102.95		58311.78	54.09	112772.75
(iii)	Cumulative Joint Liability Groups promoted till 31 Mar	92.56	154853.09	133.83	213164.87	187.92	325937.63
9	<b>Support from NABARD</b>						
(i)	Capacity building for partner institutions						
	<b>Under SHG-BLP and JLGs</b>						
	Number of programmes conducted during the year (in no. only)	3592		20034		5383	





	Number of participants covered during the year (in lakh)	1.53		1.71		2.93	
	Cumulative number of participants trained upto 31 March (in lakh)	40.45		42.17		45.42	
(ii)	<b>Grant Assistance to SHPIs for promotion of SHGs under SHG-BLP</b>						
	Cumulative sanctioned upto 31 March		417.68		418.22		428.28
(iii)	Cumulative grant assistance sanctioned to anchor NGOs for promotion of SHGs under WSHG Development Scheme upto 31 March		204.38				418.22
(iv)	Cumulative grant assistance sanctioned to JLGPIs for promotion of JLGs up to 31 March		201.60		204.38		255.81
<b>10</b>	Total number of SHGs saving linked with banks as on 31 March	102.43	26152.05	112.23	37477.61	118.93	47240.48
<b>11</b>	Total number of SHGs extended loans as on 31 March	31.46	77659.35	28.87	58070.68	33.98	99729.22
<b>12</b>	Total number of SHG having loans outstanding as on 31 March	56.77	108075.07	57.8	103289.71	67.40	151051.30
<b>13</b>	Refinance support to Banks during the year		15434.00		12227.16		10197.40
<b>14</b>	Cumulative Refinance released upto 31 March		78594.65		90821.81		101019.21
<b>15</b>	Under WSHG Scheme, No. Of Programmes during year (in No.)	1152		1156		1250	

Source: NABARD

**THE ABOVE TABLE NO 2 DEPICTS THE ACHIEVEMENTS OF SHG-BANK LINKAGE PROGRAMME FROM MARCH 31, 2019-20 TO MARCH 31, 2021-2022.**

- The Total number of Self Help Groups saving linked with banks as on 31 March 2020 was Rs. 26152.05 Crores, which has increased to Rs. 37477.61 crores by 2021 and further increased to Rs. 47240.48 Crores by 31st March, 2022.
- The Total number of SHGs credit linked during the year 2019-20 was Rs. 77659.35 crores but had a little decrease in 2020-21 due to pandemic to Rs. 58070.68 crores, but further gained momentum and increased to Rs. 99729.22 crores lakhs during the year 2021-22.
- The Total number of SHGs having loans outstanding as on 31 March 2019-20 was Rs. 108075.07 crores and by 31st March 2020-21 decreased to Rs. 103289.71 crores, but by 2021-22, it reached to 151051.30 crores.
- The Average loan amount outstanding/SHG as on 31 March 2020 was Rs. 190371.18 crores, by 31st March 2021, it had decreased to Rs. 178694.37 crores but, by 31st March 2022 it had again increased to Rs. 2.24 crores.
- The Average loan amount disbursed/SHG during the year 2020 was Rs.



246850.92 crores, during 2021 was Rs.201117.96 crores and during 2022 it had increased to Rs. 2.93 Crores.

- The Estimated number of families covered under SHG programme up to 31 March-2020 was 1241 lakhs, 2021 was 1388 lakhs and upto 2022 it Reached 1419.44 lakhs.
- The Cumulative Grant Assistance sanctioned to SHPIs for promotion of SHGs under SHG-BLP up to 31st March 2020 was 417.68 crores, up to 31st March 2021 was 418.22 crores and further increased to 428.28 crores by 31st March 2022.
- The Refinance support to Banks during the year 2020 was Rs. 15434.00 crores, but decreased to Rs.12227.16 crores during the 2021 and further decreased to Rs. 10197.40 crores during the year 2022.
- Under Women Self Help Group Scheme, No. Of Programmes during the year 2020 were 1152, during the year 2021 were 1156, but during the year 2022, it decreased to just 1250 programmes.

#### **THE CONTRIBUTION BY SHGs IN COMBATING COVID-19 PANDEMIC IN INDIA**

- Women Self Help Groups in India have risen to the extraordinary challenge of the COVID-19 pandemic. They are meeting shortfalls in masks, sanitisers, and protective equipment, running community kitchens, fighting misinformation, and even providing banking and financial solutions to far-flung communities.
- Making masks and other safety equipment: In over 90% of India's districts, away from the limelight of the cities, SHG women are producing face masks, running community kitchens, delivering essential food supplies, sensitising people about health and hygiene, and combating misinformation.
- India's SHG movement has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor. Presently 67 million Indian women are members of 6 million SHGs.
- More than 19 million masks have been produced by some 20,000 SHGs across 27 Indian states, in addition to over 100,000 litres of sanitiser and nearly 50,000 litres of hand wash. Since production is decentralised, these items have reached widely-dispersed populations without the need for



complex logistics and transportation.

- Running Community Kitchens: With huge numbers of informal workers losing their livelihoods during the lockdown and food supply chains getting disrupted in some areas, SHGs have set up over 10,000 community kitchens across the country to feed stranded workers, the poor, and the vulnerable.
- In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members and several years of catering experience behind them, was the government's natural choice to run a number of these kitchens. Given the massive nature of the challenge, these groups have dramatically ramped up their efforts and are now running 1,300 kitchens across the state, while also delivering food to those in quarantine and the bedridden.
- In Jharkhand, where poverty is high, SHGs—being the closest to the ground—are helping district administrations identify pockets of hunger and starvation so efforts can be made to ameliorate them
- Fighting Misinformation: Importantly, the SHGs are helping curb rumours and misinformation. “The women are systematically using their vast network of WhatsApp groups to ward off chaos and confusion, providing critical support to the government in this hour of need.
- Spreading Awareness: Women's groups are also disseminating Covid related messages among hard-to-reach populations. In Kerala, Kudumbashree is spearheading the government's Break the Chain campaign by raising awareness about hand hygiene and social distancing through mobile phones, posters, and weekly meetings. In Bihar, one of India's poorest states, Jeevika—the state's SHG platform – is spreading the word about hand washing, quarantine, and self- isolation through leaflets, songs, videos, and phone messages.
- Providing banking and pension services: Since access to finance is critical for people to sustain themselves during the lockdown, SHGs women who also work as banking correspondents have emerged as a vital resource. Deemed as an essential service, these bank sakhis have continued to provide doorstep banking services to far-flung communities, in addition to distributing pensions and enabling the neediest to access credits into their accounts through direct benefit transfers (DBT). The Banks have given these women special



orientation and provided them with financial incentives to enable them to continue to work during the lockdown.

### CONCLUSION

The role of NABARD in supporting SHGs in India is well known. SHGs have been a great instrument of women empowerment in India along with poverty alleviation and gender equality as it leads to social empowerment of women along with financial empowerment. Women Self Help Groups in India have risen to the extraordinary challenge of the COVID-19 pandemic. They are meeting shortfalls in masks, sanitisers, and protective equipment, running community kitchens, fighting misinformation, and even providing banking and financial solutions to far-flung communities. India's SHG movement has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor. Today, 67 million Indian women are members of 6 million SHGs. Also, during the recent Covid 19 pandemic across the country, women's SHGs have risen to this extraordinary challenge with immense courage and dedication. Their quick response to food insecurity and shortages in goods and services shows how this decentralised structure can be a vital resource in a time of crisis. The strength of India's rural women will continue to be essential in building back economic momentum after the most critical period is over.

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## AN ANALYSIS ON NON-VIOLENT CRIME: A LEGAL PERSPECTIVE

**KHUSHBU KOTHARI<sup>3</sup>**

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### **ABSTRACT**

*White-collar crimes are a wide range of non-violent actions that are usually done for financial gain by people or organizations in positions of trust or authority. These offenses frequently entail lying, coercion, or the misuse of authority in the context of commerce, banking, politics, or other professional contexts. Fraud, embezzlement, insider trading, bribery, money laundering, and cybercrime are a few examples. White-collar criminals are frequently well-educated, well-liked members of society, which makes it difficult to identify and prosecute them. Moreover, the consequences of these offenses may be extensive, impacting people, companies, and even whole economies. Therefore, comprehending and successfully addressing white-collar crimes necessitates a multipronged strategy incorporating law, regulation, enforcement, and public awareness.*

**KEYWORDS:** White-collar Crime Actions, Historical Background, Indian Perspectives and Legislations.

### **INTRODUCTION**

Non-violent crime which is “white collar crimes” that was coined in 1939 during a speech by Edwin Sutherland to the American sociological society he defined the term as ‘crime committed by a person of respectability and high social status in course of his occupation.’ Normally a white-collar crime is done by high society people who does a crime having a greedy mind to deceit and motivated by more financial gain. The most common crimes are tax evasion, money laundering, fraud, bribery, embezzlement and different types of scams like Ponzi scams, corporate frauds and much more which we can’t even imagine about. A small difference between blue collar crime, green collar crime and white-collar crime to understand in much better way about the white-collar crime. Reasons by which the white-collar crimes are encouraged could be greed, lack of awareness among people, lack of strict rules and laws, lack

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of accountability, competition, rivalry etc. due to these reasons the high society people commit crimes by deceit and manipulating people to gain for their benefits and aim to earn more money. The white-collar crimes happen on different professions and different ways for their benefits for example if we take in medical profession making false certificate by doctors or illegal abortions and much more and if we look into legal profession fabricating false evidences, engaging into professional witness etc. much more crimes are done through different professions and types of white-collar crimes that will be briefly discussed below<sup>1</sup>.

### **HISTORICAL REVIEW ON WHITE COLLAR CRIME**

As we go on the history of white-collar crimes at first it wasn't well known to the people about these crimes, it was much concentrated on crimes that happen on streets by lower class people which is also known as blue collar crimes like theft, dacoity, murder and much more those times people weren't aware about the crimes committed by higher class people that aims on monetary benefits. This where Edwin Sutherland a 20-century socialist and a professor who received PhD in sociology in 1913 from the University of Chicago. He spend most of his career in teachings of criminal behaviors and later he started his research on white collar crimes and was the first person to publish an article on white collar crimes a formal definition on white collar crime "a crime committed by a person of high social status and respectability in the course of his occupation" which means that a non- violent crime committed by well educated people or people of higher status to gain more money in whatever profession they are, in his studies he has given typical profile on people who commit white collar crimes:

- Well respected and trusted individuals at elite society
- People of powerful positions in various sectors like politics, business, administration etc.
- People who are Well-off financially or well-educated various access to important networks.
- Exploitation of position.
- They manipulate the status and connections to deter the police investigations.
- Due to higher social status, they can afford top defense attorneys and behave in a manner at court that creates sympathy among public.

So, this how Sutherland explained about the white-collar crimes and how they frame themselves to public.

### **PSYCHOLOGY OF WHITE-COLLAR CRIME**

According to Ayers and Frank (1987), white collar criminals receive very different treatment from regular offenders in the legal system. There are multiple causes for this. First



off, police enforcement does not consider white collar criminals to be violent or conventional criminals because they nearly never carry weapons. Because of this, it is challenging for the general public or law enforcement to approach them in the same manner as an ordinary criminal. Furthermore, there's a greater chance that white collar criminals will have access to vast resources and powerful people in the community. Because they frequently have connections to powerful people in the community and the resources to hire elite defense teams, law enforcement and the general public tend to see them as respectable individuals who might have made a mistake in a business transaction, made a bad investment, or simply were unaware of the legal requirements for certain activities unique to their line of work.

### **SHOCKING MISCONCEPTIONS ON WHITE-COLLAR CRIMES**

Usually, white-collar crimes are illegal act that is committed for financial gains. Some myths that widely talks about white collar crimes are

- White collar crime is characterized as non-violent act but its actually criminals have sense of entitlement and control
- Here criminals depend on poorly underlying's
- Mostly the criminals are framed as upstanding citizens but 40% of them have criminal records.
- Most of the criminals are poorly paid criminals followed by the mastermind people who are rich.

As we look more into white collar crimes there are different types crime and the crimes that could occur on various professions so first, we must consider the structure of scheme-victim-harm relationship this explains that what kind of schemes are being framed out that is directed to harm the various categories of victims. The general categories of victims are:

- (1) individuals
- (2) businesses and non-government institutions
- (3) government as buyer, giver, protector- gatekeeper.

Through this we will investigate some of the different types of white-collar crimes:

**Fraud:** Having an intention to deceive people for financial gains. For example, bank fraud, insurance fraud and mortgage fraud.

**Embezzlement:** When someone entrusted with handling money or property illegally takes it for personal use. This usually occurs in corporate settings.

**Money laundering:** Illegally obtain money through series of transactions and make it appear as legitimate.



**Insider trading:** Illegal buying or selling of stocks based on non-public, material information about company. This violates the securities laws.

**Bribery:** This refers to offering, giving, receiving, or soliciting something of value to the officials or person in a position of power.

**Identity theft:** Here someone steals others personal information and commit fraud or other crimes.

**Counterfeiting:** Producing fake or unauthorized copies of currency, documents, or products to deceive and gain profits.

**Ponzi schemes:** These schemes actually promise high returns to investors but paying these returns using investments of subsequent investors rather than legitimate profits. Ponzi scheme was actually introduced by famous case:

Charles Ponzi, Carlo Pietro Giovanni Guglielmo Tebaldo Ponzi an poor Italian immigrant who came to America to make money so started a scheme where he promised the some investors for high returns on their money by trading international reply coupons for profits, but instead he used those for paying the returns to the earlier once by taking money from new investors. This went till on until he was caught with \$7 million at 1920s where he had to spent 14 years of imprisonment. This is how Ponzi scheme was known after his name.

**Pyramid schemes:** This is similar to Ponzi schemes, here the fraudsters make money based on recruiting an ever-increasing number of investors. Like the initial promoters recruiting investors and investors recruit more investors, as the level increases the investors also increase so this is known as Pyramid scheme. There is a famous case of Bernie Madoff, who was a American investment manager admitted guilty for largest Ponzi scan where his scam cost the investors a worth of \$65 billion and wiped out many of the participants life savings. So, on June 29, 2009, he was sentenced to 150 years and restitution of \$170 billion.

**Corporate Espionage:** Illegally obtaining confidential information from other companies for their financial gain. For example, theft of trade secrets, intellectual property, or proprietary information

As we have gone through some of the types of white-collar crimes lets look into the various professions where the white-collar crimes are being practiced.

**Legal professions:** Here the legal professions get involved at illegal practices like preparation of false and fabricated claims, evidence, professional witnesses, close liaison with police etc. Which violates the ethical norms of legal profession.





**Engineering:** Here the engineers involve in dealings with contractors and suppliers, passing of sub-standard works and materials and maintenance of bogus records of work-charged labour. Constructions of roads or buildings or dams that's can endanger the public and cause losses.

**Educational institutions:** Some private institutions approved without AICTE, All India Medical Council or universities run medical, engineering or other professional courses are illegal these institutions are million-dollar business. Here they exploit the students and their parents. some institutions manage to secure huge sums by government grants or producing fictitious or fake details. Due to which institutions are unable to attract good teaching faculty which has no job security. Some victimized teachers do not complain about the exploitations due to fear of loss of jobs. So, this has severely affected the standard of education.

**Medical profession:** The oxford dictionary defines a quack as “a person who pretends to have medical skill or knowledge.” The quack is known to be a doctor or a medical professional. Here the medical professionals involve for producing fake certificates, illegal abortions, selling sample drugs, absence of the duty, misleading about absolute cure which is one of the most frequent malpractices at medical profession. These illegal activities encourage them just for financial gains.

**White-collar crime- society:** Major of the white collar-crime crimes are among the individuals no matter they are high class or middle class or lower class, they have to through taxations. People find ways to get rid of taxations so no matter what profession they are they try to find the tricks to evading taxes. Certain acts could lead to punishable as a crime known as tax evasion, due to which it could cause negative impact on governmental revenue and growth of country.

**White-collar crime – universal:** White-collar crimes process is that they have mastermind people and involve innocent people to commit a crime in planned manner such as frauds, scams, Violation of foreign exchange regulations for huge profits and much more. Certain crimes like peddling of drugs or counterfeiting offences could impact an individuals and national security and governance.

**White-Collar Crimes – India:** As we dived into the topic white-collar crimes, which is nothing the crime committed for the financial gains or raising of monetary value. As this time passes the crimes for the white-collar crimes are being far wider than before. With the understanding all about the other crimes that could literally harm a person in physical manner, the white-collar crime doesn't harm physically but would cause huge losses for an individual or all over the world. As per the modern era a white-collar crime that doesn't affect physically are now affecting the people to injury themselves also. for example, if we take cybercrimes that





leads to cyber threats like phishing, ransom ware and much more that leads to physical harm. Another example could be banking frauds that would lead to suicide cases also. So, related to these crimes in India have enforced many legislations to stop the maximum no of cases. So, let's go through the laws relating to the white-collar crimes. As we study about the analysis of white-collar crime, it is common in Indian trade and businesses all over the world for the profits and black marketing. The Indian government has passed legislations that a breach would lead to white-collar criminality.

- Prevention of corruption act, 1988: offences like bribery, extortion and abuse of official position.
- Indian penal code, 1860:Provisions related could be cheating(section 415-420), criminal breach of trust(section 405-409), forgery (section 463-477A), and counterfeiting (section 489A-489E).
- Companies act, 2013:Provisions related to financial reporting, corporate governance, and prevention of fraud.
- Securities and exchange board of India (SEBI)act, 1992:Offences related to insider trading, market manipulation, and fraudulent practices in securities.
- Income tax act, 1961: Provisions related to tax evasions, money laundering, and financial fraud.
- Foreign exchange management act (FEMA), 1999: Illegal activities as money laundering, unauthorized foreign exchange dealings, and cross-border financial fraud.
- Prevention of money laundering act (PMLA), 2002: The name of act itself defines the provisions for prohibition of money laundering.
- Banking regulation act, 1949:Provisions related to banking frauds, embezzlement, and regulatory oversight of banking provisions.
- Information technology (IT) act, 2000:Provision aspects on cybercrimes, data protection, electronic commerce, digital signatures.
- Insolvency and bankruptcy code, 2016: This act provides a framework on resolution of insolvency and bankruptcy cases in India to prevent financial distress and fraudulent practices related to insolvency proceedings.
- Securities contracts (regulations) act, 1956: Provisions to prevent fraudulent and unfair trade practices in securities transactions.
- Competition act, 2002:This act is to promote fair competition in the market. So, it contains provisions related to anti-competitive agreements, abuse of dominant position and unfair trade practices.



- Goods and services tax (GST) act, 2017: It includes provisions related to tax evasion, fraudulent input credit claims, and other tax related offences.

These are some of the most important laws related to white-collar crime and further more are:

- Central Excise and Salt Act, 1944
- Companies Act, 1956.
- Drugs and Customs Act, 1940
- Emblems and Names (Prevention of improper use) Act, 1950
- Essential Commodities Act, 1955
- Foreign Corrupt practice Act, Foreign exchange regulation, forward contracts (regulation act, 1952)
- Immoral Traffic (prevention) Act, 1956
- Income Tax Act 1961
- Narcotic Drugs & Psychotropic Substance Act, 1985
- Prevention of Corruption Act, 1988
- Prevention of Food Adulteration Act, 1954
- The Anti-corruption Laws (Amendment) Act, 1961
- the Anti-corruption Laws (Amendment) Act, 1967
- The Central Vigilance Commission Act, 2003
- The Custom Act, 1962
- The Import and Exports Control Act 1947
- The Foreign Exchange Management Act, 1991
- Companies Act, 1956
- Essential Commodities Act 1955
- the Industrial (development and regulation) Act, 1951

#### **OVERVIEW ON WHITE-COLLAR CRIME INVESTIGATION TECHNIQUES IN INDIA**

The number of white-collar crime investigations in India has significantly increased. As more and more people participate in anti-corruption marches, businesses are frequently the target of investigations. Any unwanted action is discouraged by internal inquiries.

As a result of the #Me Too movement, businesses are now motivated to look into sexual harassment charges more quickly.

- For instance, the Reserve Bank of India, the Securities and Exchange Board of India, and the Central Bureau of inquiry were consulted by ICICI Bank to carry out an internal inquiry following Chanda Kochhar's fraud charges. To look into the matter, an



unbiased panel headed by former Supreme Court Judge Justice B.N. Srikrishna was established.

- On behalf of Flipkart and Walmart, the bank chose to commission an independent investigation into allegations of major misconduct against Binny Bansal, the co-founder and global chief executive of Flipkart.

#### **TECHNIQUES FOR INVESTIGATING WHITE-COLLAR CRIME**

- An informant is a valuable member of the team who can give firsthand information on white-collar crimes that are or have been committed at a company. They also keep the investigating officers informed about anything that has happened, is happening, or will happen there. An investigation is not possible unless and until the offense is reported to the police. Thus, the role of informants becomes essential.
- There are undercover participants. Because they help track down material that isn't prima facie evidence, covert agents are essential. They also support the release of information about those who go undercover and then commit serious crimes. Police are unable to locate these people, therefore they designate undercover agents who gather all the evidence against the accused without alerting them.
- In order to decide a case, laboratory analysis of physical evidence must be included. When deciding how to proceed with a case, medical evidence is essential. When utilized properly, medical testing can be very useful in identifying the accused in cases of horrific crimes like rape.
- Police officers are often seen conducting technology surveillance, such tracking phone data, with CCTVs and performing physical surveillance with dogs. Even the smallest piece of evidence against the suspect might be found with the help of surveillance.
- Police can obtain information from defendants through interrogation that they would not have otherwise been able to obtain.
- Even though wiretapping is lawful, it helps prove guilt by enabling call logs to be produced in court. Phone records may be sufficient evidence in some cases to convict someone of a crime.

The Indian Penal Code of 1860 is often considered to be the most extensive body of criminal law in the nation. While it addresses some of the offenses related to white collar crimes, it does not specifically cover white collar crimes. corruption, forgeries, counterfeiting, bribery, and other such practices. A Range of Laws Are Used in India to Define White Collar Crimes. So, let's look into some of the famous case analysis which caused a huge impact on economy of India.



### **THE HARSHAD MEHTA CASE**

This case illustrates how white-collar crime in India started to rise in 1988 and has continued to do so ever since. A great example of the "pump-and-dump" strategy used in white-collar crime is the case of Harshad Mehta. Known as the 'Sultan of Dalal Street,' he amassed wealth through manipulating and stealing many firms' stock prices. The outcome was an artificial infusion of cash into the stock markets, which caused the price of these shares or assets to rise sharply and quickly. The day after the fraud was revealed, the stock market fell by 0.1 million. Nothing like this has ever happened to the stock market before. The Securities and Exchange Board of India (SEBI) published guidelines to regulate comparable

### **THE NIRAV MODI CASE OR PUNJAB NATIONAL BANK FRAUD**

The defendant, Nirav Modi, is a renowned jewellery designer and dealer of diamonds. According to the allegations, Nirav Modi and his affiliated corporate entities worked with government authorities to get Guarantees or Letters of Undertaking (LOU) from other foreign or international banks/financial institutions to help fund the buyer's credit. After the necessary investigation into the matter, it was found that two bank employees had improperly and without following the correct procedure issued LOUs to the aforesaid firms. After that, these Lous were sent to the SWIFT messaging system, which was utilized to give the previously listed companies credit. PNB had already informed the stock exchange of the fraud and had experienced one of the biggest scams, worth \$1.8 billion.

### **THE STAMP PAPER SCANDAL 2003**

The approximate value of Abdul Karim Telgi's scam was ₹300 billion (US\$3.8 billion). He employed 300 goons to sell phony stamps to major institutions like stock companies, banks, and insurance providers. Telgi was even associated with a few government employees and police personnel. Shahida Telgi and Abdul Karim Telgi were wed, and their daughter Sana was born. Although they have both largely avoided the spotlight, Shahida Telgi asked the court in 2017 to grant her husband's plea to have all nine of his properties seized. The stamp paper scandal involves a number of politicians and government personnel. Telgi acknowledged that he had even allegedly bought off Sharad Pawar, the agriculture minister at the time. He also mentioned Roshan Baig, a former minister from Karnataka, and Chhagan Bhujbal, a former deputy chief minister of Maharashtra. He acknowledged paying prominent Karnataka and Maharashtra politicians and law enforcement personnel INR 20 billion. Abdul Karim Telgi had an incredible net worth of INR 17,000 crore in 2003. According to reports, he has 36 properties totaling more than INR 100 crore spread across the nation. After, being imprisoned in 2001, Telgi passed away in 2017.



## THE CONSEQUENCES OF WHITE-COLLAR CRIME

These crimes have far-reaching effects on economies and society, influencing public trust and economic stability in addition to monetary losses.

**Economic Downturn:** White-collar crimes like corporate embezzlement and fraud can set off economic downturns that result in lower consumer confidence, fewer jobs being created, and less investments being made. These downturns exacerbate economic volatility by affecting companies of all sizes, from start-ups to large multinationals.

**Erosion of Consumer Trust:** Deceptive practices damage consumers' faith in companies and financial organizations. Consumers who lose trust in these organizations' honesty spend less, which impedes economic expansion and recovery initiatives.

**Legal Expenses and Reputational Damage:** Companies embroiled in white-collar crime cases must pay astronomical legal expenses and fines, which eat up funds that could be used toward expansion and innovation. Furthermore, the long-term harm to one's reputation may discourage prospective clients and investors, which would impede the growth of the company.

**Effect on Small Businesses:** White-collar criminals target small businesses more than others because they frequently lack strong security measures. Events such as identity theft and internet fraud have the potential to destroy these businesses, resulting in closures and employment losses in the surrounding towns.

**Economic disparities:** By diverting funds from public services, white-collar crimes make economic disparities worse. The funds allotted for social welfare, healthcare, and education are reduced when businesses engage in dishonest business practices or evade taxes. Vulnerable communities are disproportionately affected by this, which restricts their access to necessary services and assistance.

**Worldwide Economic Impact:** Due to the proliferation of digital transactions and globally integrated financial markets, white-collar crimes may have repercussions on a global scale. A significant financial fraud in one nation has the power to rattle global markets and cause economic instability.

## IDENTIFICATION AND MITIGATION OF WHITE-COLLAR CRIME

While it's important to understand what white-collar crime is, it's just as important to implement preventative measures that identify possible dangers and stop these complex crimes from undermining companies' reputations. These are a few strategies for identifying and stopping white collar crime.

**Data Analytics and AI:** The identification of fraudulent activity depends critically on the application of artificial intelligence (AI) and advanced data analytics technology. Massive



databases can be combed through by AI algorithms, which can then instantly spot abnormalities and flag questionable transactions so that quick action may be taken. Tookitaki's Anti-Money Laundering (AML) suite and Anti-Financial Crime (AFC) Ecosystem solutions greatly aid in the effective fight against white collar crime.

**Whistleblower Programs:** Implementing strong whistleblower programs within firms encourages employees and stakeholders to report suspicious or unethical behavior. An atmosphere of safety for reporting is ensured by whistleblower anonymity, which also serves as a useful instrument for exposing internal white-collar offenses.

**Employee Education and Training:** An essential first step is to teach staff members about the subtleties of white-collar crimes and typical fraud techniques. Staff members who receive regular training are better equipped to identify possible risks and serve as the first line of defense in stopping internal transgressions.

**Internal Controls and Audits:** Strict internal control implementation combined with frequent audits guarantees open financial procedures. These steps not only discourage potential white-collar thieves from entering the company, but they also give important information about vulnerable regions.

**Regulatory Compliance:** It's critical to keep abreast of new regulatory initiatives and compliance requirements. In addition to reducing legal risks, compliance fosters an atmosphere of accountability and discourages dishonest behavior on the inside as well as the outside.

## CONCLUSION

White collar crimes are distinguished by two startling characteristics: first, despite the offenders' propensity for control or entitlement, they are nonviolent; second, higher-ranking professionals perpetrate them. Although the mastermind behind the conduct of such a crime could be an affluent person having a better social rank in his line of work, these crimes are also carried out by lowly paid underlings. Peer pressure and corporate culture play major roles in the commission of white-collar crimes. The rate of crime is rising more quickly as our civilization moves toward modernity and new technical advancements are made in the world. There has been a significant increase in white collar crime. These crimes are being committed everywhere, from educational institutions to the medical field. Online fraud charges are also rising at a startling rate. Due to these crimes in general and corruption in particular, India, a developing country, has struggled to steer its economy toward prosperity. The investigating authorities must receive training so they can learn how to track down these offenders; otherwise, it would be a challenging, time-consuming, and complicated task. The work of the investigating officials should be closely examined to guarantee transparency because white



collar crimes are typically committed by individuals with greater social status in their line of work. Laws enacted by the government must be sufficiently severe to discourage the conduct of such crimes. Additionally, the system must be set up such that, in addition to having laws that penalize offenders severely, the greatest number of cases may be resolved quickly. People will quickly lose all trust in the system if this isn't done, as those who should be taking into action are the ones who are committing these crimes.

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## IMPACT OF SOCIAL MEDIA INFLUENCING ON VOTERS

SUSAN.P<sup>5</sup>

### ABSTRACT

*The influencing of social media on voter behavior has become a topic of significant interest and concern in contemporary democratic societies. The research paper delves into the profound influence of social media on voter behavior, exploring its implications on democratic processes. Through an extensive review of literature, case studies and empirical evidence. This paper examine the mechanism through which social media platforms shape voter perceptions, attitudes and decision making. The abstract examines the various ways in which social media impacts voters and electoral outcomes. Firstly, social media serves as a powerful tool for political communication and mobilization. Political parties, candidates and interest groups utilize these platforms to disseminate their messages, engage with votes and organize grassroots campaign. Through targeted advertising and personalized content, they can reach specific demographic groups, micro targeting individuals based on their interests, behaviors and past voting pattern. Moreover, Social Media facilitates the spread of political misinformation and disinformation, which can significantly influence public opinion and voter behavior. False news and manipulated media can distort the political discourse, sow confusion and undermine trust in democratic institutions. Furthermore, social media platforms create echo chambers and filter bubbles, where users are exposed primarily to content that aligns with their existing beliefs and preferences. This phenomenon reinforces ideological polarization, exacerbates social divisions and reduces opportunities for constructive dialogue and deliberation. Instead of fostering informed and nuanced discussions social media often encourages the reinforcement of partisan identities and the vilification of opposing viewpoints. Additionally, the rise of influencer culture on social media introduces new dynamics into the political landscape. Individuals with large followings. ranging from celebrities and public figures to online personalities and micro influencers can sway public opinion and shape the*

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*political narrative through endorsement, advocacy and commentary.*

**KEYWORDS:** Social Media, Voters Behavior, Political Influence, Democracy, Targeted Advertising, Fake News, Regulatory Challenges.

## **INTRODUCTION**

In today's digital age, social media has emerged as a powerful tool influencing various aspects of society, including political dynamics. With millions of users actively engaging on platforms like Facebook, Twitter, Instagram, and others, social media has become a crucial battleground for political campaigns, shaping public opinion, and ultimately influencing voter behavior. Human behavior is thought to be spread through face-to-face social networks. But it is difficult to identify social influenced effects in observational studies and it is unknown whether online social networks operate in the same way. The present study is to examine the relationship between web-based communication media use, adoption and rise of the new media platforms as tools of communication and political participation.

## **BACKGROUND AND SIGNIFICANCE**

The influence of social media on voters has garnered significant attention from researchers, policymakers, and the public alike. Studies have shown that social media platforms serve as conduits for disseminating political information, facilitating political discussion and mobilizing voters. Furthermore, the personalized nature of social media algorithms and targeted advertising allows political actors to tailor their messages to specific demographics, amplifying their reach and impact.

Understanding the mechanisms through which social media influences voter behavior is essential for ensuring the integrity and fairness of democratic processes. However, while the potential of social media to engage and mobilize voters is vast, it also raises concerns regarding misinformation, echo chambers, and algorithmic manipulation.

Thus, this study aims to delve deeper into the dynamics of social media influencing voters, examining the various factors at play and their implications for democratic governance. By shedding light on the complexities of this phenomenon, we hope to contribute to informed discourse and policy development aimed at safeguarding the integrity of elections and promoting civic engagement in the digital age.

## **OBJECTIVES AND METHODOLOGY**

Investigate the role of social media platforms in shaping political attitudes and behaviors among voters. Examine the effectiveness of different types of political messaging and content on social media influencing voters' perception and decision. Analyze the impact of



social media algorithms and targeted advertising on the dissemination of political information and the formation of echo chambers. Explore the prevalence and effects of misinformation and disinformation campaigns on the social media influencing voter perceptions and trust in the electoral process. Assess the potential for social media platforms to serve as tools for voter's mobilization and civic engagement, including the effectiveness of online activism and political organizing efforts.

### **THE EVOLUTION OF SOCIAL MEDIA IN POLITICAL COMMUNICATION**

Over the past two decades, the landscape of political communication has undergone a profound transformation with the emergence and evolution of social media platforms. Initially heralded as tools for social connection and self expression. This evolution has fundamentally altered the dynamics of political communication, enabling unprecedented levels of engagement, mobilization and influence.

**Early Adoption and Expansion:** The early 2000s witnessed the rapid adoption of social media platforms, providing political actors with new channels to reach and interact with constituents. Barack Obama's groundbreaking use of social media during his 2008 presidential campaign exemplified the potential of platforms to mobilize supporters, raise funds and disseminate political messages on a mass scale. Subsequent elections around the world saw a similar trend, with the candidates and parties leveraging social media to bypass traditional gatekeepers and communicate directly with voters.

**Shift to Visual and Viral Content:** With the rise of visual-centric platforms like Instagram and snapchat, political communication evolved to prioritize visually compelling and shareable content. Memes, infographics, and short videos became powerful tools for condensing complex political messages into digestible formats and capturing the attention of audiences. This shift towards visual and viral content transformed the nature of political discourse, fostering the emergence of internet memes as a potent form of political expression and commentary.

#### **Polarization and Echo Chambers:**

While social media has democratized access to political information and participation, it has also contributed to the fragmentation of public discourse and the proliferation of echo chambers. Algorithmic filtering and personalized content recommendations have led to the reinforcement of existing beliefs and the isolation of individuals within ideologically homogeneous online communities. This phenomenon has fueled political polarization and made consensus-building increasingly challenging in an era of filter bubbles and information silos.



## **REGULATORY CHALLENGES AND ETHICAL CONCERNS**

The growing influence of social media in political communication has raised a host of regulatory challenges and ethical concerns. Issues such as the spread of misinformation, data privacy violations, and foreign interference in elections have prompted calls for greater transparency, accountability, and regulation of social media platforms. Debates continue to rage over the balance between freedom of expression and the need to safeguard the integrity of democratic processes in the digital age.

In conclusion, the evolution of social media in political communication has been a double-edged sword, offering unprecedented opportunities for engagement and empowerment while also posing significant risks and challenges. As we navigate this rapidly changing landscape, it is essential to critically assess the impact of social media on political discourse and democratic governance, ensuring that these powerful platforms are harnessed responsibly for the public good.

## **THEORETICAL FRAMEWORKS**

**Agenda Setting Theory:** Agenda setting theory posits that the media, including social media, play a significant role in shaping the public's perceptions of which issues are important and worthy of attention. In the context of social media influencing voters, this theory suggests that the topics and issues that receive the most coverage and discussion on platforms like Facebook and Twitter can influence voters' perceptions of political priorities and candidate attributes. Social media algorithms and user engagement patterns determine which content is prioritized and amplified, potentially shaping voter attitudes and behaviors by highlighting certain political issues over others.

**Selective Exposure Theory:** Selective exposure theory suggests that individuals tend to seek out information that aligns with their preexisting beliefs and preferences while avoiding content that contradicts or challenges their views. In the realm of social media influencing voters, this theory suggests that users may self-select into echo chambers and filter bubbles, surrounding themselves with like-minded individuals and consuming content that reinforces their political beliefs. As a result, social media users may be exposed to a skewed or limited range of political perspectives, which can influence their attitudes, opinions, and voting decisions.

**Two-Step Flow Theory:** The two-step flow theory proposes that information flows through opinion leaders who selectively consume, interpret, and transmit media content to their social networks. In the context of social media influencing voters, this theory suggests that influential individuals, such as political influencers, celebrities, and community leaders, play a crucial role



in shaping public opinion and voter behavior by sharing political content and endorsing candidates or causes. These opinion leaders serve as intermediaries between mass media messages and their followers, potentially amplifying the impact of political communication on social media.

**Social Identity Theory:** Social identity theory posits that individuals derive a sense of belonging and identity from their membership in social groups, which can influence their attitudes, behaviors, and decision-making processes. In the context of social media influencing voters, this theory suggests that users may be more receptive to political messages and content that aligns with their social identities, such as their political party affiliation, ideology, or demographic characteristics. Social media platforms facilitate the formation and reinforcement of social identities through features like group pages, hashtags, and targeted advertising, which can influence voter perceptions and preferences.

**Network Effects Theory:** Network effects theory asserts that the value of a network increases as more users join and participate in it, leading to exponential growth and adoption. In the context of social media influencing voters, this theory suggests that the size, diversity, and connectivity of users' social networks can influence the spread and impact of political messages and content. Users who are embedded in densely connected networks with high levels of political engagement may be more susceptible to peer influence and social pressure, which can shape their political attitudes and behaviors.

In conclusion, these theoretical frameworks offer valuable insights into the complex mechanisms through which social media influences voters. By drawing on concepts from communication theory, social psychology, and network science, researchers can develop more nuanced understandings of the role of social media in shaping political attitudes, behaviors, and outcomes. By applying these theoretical perspectives to empirical research and real-world contexts, scholars can contribute to a deeper understanding of the opportunities and challenges posed by social media in the realm of democratic governance.

#### **SOCIAL MEDIA AND VOTER BEHAVIOR**

**Influence on political awareness and engagement:** Social media has profoundly impacted voter behavior, political awareness, and engagement by providing new channels for communication, information dissemination, and mobilization. Here are some key ways in which social media influences these aspects:

**Information Access and Dissemination:** Social media platforms serve as primary sources of news and political information for many users. Through features like newsfeeds and trending topics, users can easily access a wide range of political content, including news articles,



opinion pieces, and analysis. Additionally, users can share and repost content, amplifying its reach and influence within their social networks. This ease of access and dissemination has democratized the flow of political information, empowering individuals to stay informed and engaged with current events.

**Personalized Content and Targeted Messaging:** Social media algorithms analyze user data and preferences to personalize content and target advertising based on individual interests and demographics. Political actors leverage this capability to tailor their messages and campaigns to specific audiences, maximizing their impact and resonance. By delivering relevant and timely content directly to users' feeds, social media platforms enable political campaigns to engage voters on a more personalized and targeted level, increasing the likelihood of influencing their attitudes and behaviors.

**Mobilization and Activism:** Social media platforms provide powerful tools for political mobilization and activism, allowing individuals to connect with like-minded peers, organize events, and coordinate collective action. Hashtags, online petitions, and viral campaigns enable individuals to rally support for causes and candidates, amplifying their voices and exerting pressure on policymakers. Social media also facilitates rapid dissemination of information during political crises or events, enabling real-time responses and grassroots mobilization.

**Political Discourse and Debate:** Social media platforms serve as virtual public forums for political discourse and debate, enabling individuals to engage in discussions, share diverse perspectives, and challenge prevailing narratives. While this open exchange of ideas can foster greater political awareness and civic engagement, it also exposes users to misinformation, echo chambers, and polarizing rhetoric. Moreover, the anonymity and distance afforded by social media can lead to uncivil behavior and online harassment, potentially undermining productive dialogue and deliberation.

**Voter Turnout and Participation:** Social media campaigns and initiatives can have a tangible impact on voter turnout and participation by mobilizing previously disengaged or marginalized populations. By leveraging social networks and peer influence, political campaigns can encourage individuals to register to vote, volunteer for campaigns, and turn out on election day. Moreover, social media platforms often partner with election authorities to promote voter registration and provide information on polling locations and procedures, further facilitating civic engagement and participation.

#### **IMPACT ON VOTERS PREFERENCE AND DECISION MAKING**

Social media has a significant impact on voter behavior, influencing preferences and decision-making processes in several ways:



**Exposure to Political Information:** Social media platforms serve as primary sources of political information for many voters. Users are exposed to a wide range of political content, including news articles, opinion pieces, candidate profiles, and campaign advertisements. This exposure can shape voter preferences by providing insights into candidates' platforms, policies, and character traits.

**Filter Bubble and Echo Chambers:** Social media algorithms personalize users' feeds based on their past behaviors and preferences, potentially creating filter bubbles where individuals are exposed only to content that aligns with their existing beliefs. This can reinforce confirmation bias and entrench partisan divides, influencing voter preferences by limiting exposure to diverse perspectives and alternative viewpoints.

**Peer Influence and Social Norms:** Social media facilitates social interactions and peer-to-peer communication, allowing users to share political content, engage in discussions, and express their opinions publicly. Peer influence and social norms play a significant role in shaping voter preferences and decision-making processes, as individuals may be swayed by the opinions and endorsements of their social networks, including friends, family members, and online influencers.

**Viral Content and Emotional Appeals:** Visual and viral content, such as memes, videos, and emotionally charged narratives, often garner significant attention and engagement on social media platforms. These types of content can evoke strong emotional responses and resonate with voters on a personal level, influencing their preferences and decision-making processes through emotional appeals rather than rational deliberation.

**Microtargeting and Persuasive Messaging:** Political campaigns and interest groups utilize microtargeting techniques to tailor their messages and advertisements to specific demographic segments and interest groups. By delivering personalized and persuasive messages to targeted audiences, campaigns can influence voter preferences and decision-making processes by appealing to individual interests, concerns, and values.

**Information Verification and Misinformation:** The spread of misinformation and disinformation on social media platforms can undermine voter confidence in political institutions and influence their perceptions of candidates and issues. Voters may struggle to discern credible information from false or misleading content, impacting their preferences and decision-making processes as they navigate an increasingly complex media landscape.

Overall, the impact of social media on voter behavior is multifaceted, encompassing exposure to political information, social interactions, emotional appeals, persuasive messaging, and the spread of misinformation. By understanding these dynamics, political campaigns,



policymakers, and researchers can develop strategies to engage voters effectively, promote informed decision-making, and safeguard the integrity of democratic processes in the digital age.

**Statutory Regulations:** Misguided social media usage has had a serious and damaging impact on innocent audiences, undermines democratic practices, affects markets, industry, and health, and can even involve tax fraud, raising critical questions about ethics. Various bodies administering the processes of Elections have recommended a need for self-regulation as an eyewash and advocate establishing statutory bodies to check media content in both print and electronic media, with powers to take strong actions. Elections have been the mainstay of modern representative democracy since the 17th century.

Our discussion is restricted to part XV of the Constitution of India, which deals with Articles 324 to 329, outlining requirements related to cherished elections. With the inclusion of such provisions in the Indian Constitution, election regulation has been strengthened by establishing such bodies. Article 324 is not only about appointing members who constitute the commission but also about conducting, supervising, and controlling free, fair, and peaceful elections for the Lok Sabha, Rajya Sabha, President, and Vice-President.

The Election Commission (EC) of India is the sole entity authorized to supervise, direct, and control elections. In *R.M. Seshadri v. G. Vasantha Pai*, it has been held that "The policy of election law seems to be that for the establishment of the purity of elections, investigation into all allegations of malpractices, including corrupt practices at elections, should be thoroughly investigated."

To conduct free and fair elections is the primary goal of the Election Commission of India. However, malpractices often surge during elections, making it burdensome. At such times, the role of the election commission is crucial to curb this menace. Article 19(2) provides for grounds for imposing reasonable restrictions on the freedom of speech and expression. These include the interests of the sovereignty and integrity of India, security of the State, friendly relations with foreign States, public order, decency or morality, or in relation to contempt of court, defamation, or incitement to an offence.

The Election Commission has proposed amendments to the Representation of People Act, 1951, to make publishing and abetting the publishing of 'paid news' an electoral offence. A series of guidelines were incorporated further in 2008, including the establishment of a Media Certification and Monitoring Committee (MCMC) in each district during elections to keep a check on electoral fraud during campaigns.





In the statutes governing elections in the Indian subcontinent, certain formalities have been laid out that are intrinsic to the registration of candidates who participate in elections as representatives of the people. The ECI issued instructions regarding the use of Social Media in Election campaigning on October 25th, 2013. These instructions include:

- Candidates are required to provide information about their social media accounts at the time of filing nominations.
- Pre-certification of Political advertisements on social media.
- Expenditure on campaigning through the internet, including social media websites.
- Application of Model Code of Conduct (MCC) to content on the internet, including social media.

Considering the regulatory need for social media content and in the interest of transparency and a level playing field in elections, the ECI has updated its guidelines and instructions in its Handbook for Media for conducting free & fair elections. It has duly authorized CEOs of states to establish a complaint redressal mechanism related to the misuse of social media, with powers to take expedited actions wherever necessary.

Imposing restrictions severely upon the Representatives of a Democracy would mar the key objective of the principles of representative democracy. To avoid contingencies and create a balance, the NBSA has issued guidelines to ensure that broadcast of news and current affairs programmes and all other content on news channels are objective, accurate, and duly verified.

The ECI proposed recommendations for Amendment to Section 126 of the RP Act 1951, suggesting changes to expand the definition of "election matter" to include internet, radio, television, and other media.

#### **LOOPHOLES IN SOCIAL MEDIA CAMPAIGN**

Loopholes in social media campaigns have become apparent in recent years, despite their importance in disseminating political slogans and proposed schemes of political parties. While social media has undoubtedly made an impact, its actual influence may have been exaggerated. The phenomenon of 'fake news' has seen a significant increase, especially during elections, where political parties and leaders spread deliberate misinformation to mislead voters. This misinformation tends to target individuals less familiar with social media platforms, making them susceptible to manipulation.

#### **Several issues contribute to the loopholes in social media campaigns:**

**Virality:** Misinformation spreads rapidly through social media, making it challenging to contain once it becomes viral.





**Filter bubbles:** Social media algorithms often personalize content, leading users to be exposed only to opinions and information that align with their existing beliefs, thus closing them off from contrasting opinions.

**Incentive to be offensive or extreme:** Extreme or offensive content tends to garner more clicks and engagement on social media platforms, incentivizing users to prioritize sensationalism over accuracy or moderation.

**Micro-targeting of voters:** Political campaigns can micro-target specific demographics with tailored messages, bypassing spending controls and potentially influencing voter behavior.

**Existence of Upper-Class dominance:** The upper-caste dominance in social media spaces excludes marginalized communities and perpetuates inequalities in access to information and political discourse.

**Paid News in Parliament:** The practice of paid news distorts parliamentary democracy by giving undue advantage to candidates and parties with financial resources to afford paid advertising packages, undermining the principles of fairness and equality in elections.

**Defamation:** Social media platforms can be used to spread defamatory content and false allegations, damaging the reputation of individuals and groups without proper regulation or accountability.

**Transparency:** The lack of transparency in social media content, coupled with the ease of creating fake accounts and spreading misinformation, poses a threat to public discourse and democratic processes.

Addressing these loopholes requires a multi-faceted approach, including stricter regulations, improved digital literacy, and enhanced transparency measures by social media platforms. Without adequate safeguards, the integrity of elections and democratic practices may continue to be undermined by the unchecked proliferation of misinformation and manipulation on social media.

#### **EXAMPLE**

The 2014 and 2019 elections in India offer contrasting examples of the role of social media in shaping political agendas and influencing public opinion.

In 2014, social media played a crucial role in transforming Narendra Modi's image from a regional politician to a national leader with a focus on development. Professional advertising campaigns utilized social media to popularize Modi's image as a strong and development-focused leader who could replicate the success of the "Gujarat model" across the country. With India's social media population growing to about 110 million, pre-election reports suggested



that social media could influence the outcome of elections in a significant number of constituencies, highlighting its potential to shape Indian politics.

However, the 2019 elections saw a deterioration in the image of social media, with repercussions leading to disharmony in the political mindset of the public. Amidst rising unemployment, economic challenges, and social tensions, social media became a platform for vicious campaigns aimed at vilifying victims of atrocities and promoting divisive narratives. The ruling party's campaign was criticized for invoking nationalist sentiments and making divisive remarks, contributing to a culture of intolerance and abuse on social media platforms.

These contrasting examples highlight the dual nature of social media in politics. While it offers opportunities for politicians to connect with voters and disseminate political messages, it also poses risks when used to spread misinformation, incite hatred, and polarize society. The misuse of social media for personal political aspirations underscores the importance of understanding its drawbacks and implementing measures to prevent its toxic influence on public discourse and political views.

## **CONCLUSION**

The influence of social media on voters is undeniable, with its pervasive reach and ability to shape public opinion and political discourse. However, while social media offers unprecedented opportunities for political engagement and information dissemination, it also presents significant challenges and risks.

The proliferation of misinformation, echo chambers, and divisive content on social media platforms has raised concerns about the integrity of democratic processes and the quality of public discourse. The manipulation of social media for political gain, including the spread of fake news, targeted advertising, and online harassment, threatens to undermine trust in elections and erode democratic norms.

Addressing these challenges requires a concerted effort from policymakers, technology companies, civil society organizations, and users themselves. Regulatory measures, transparency initiatives, digital literacy programs, and collaborative efforts are essential to mitigate the negative impacts of social media on voter influence and ensure the integrity of democratic processes.

Ultimately, while social media can be a powerful tool for political engagement and civic participation, its responsible use and effective regulation are imperative to uphold the principles of democracy, protect the rights of citizens, and promote informed decision-making in the digital age. By working together to address these challenges, we can harness the



potential of social media to strengthen democracy and create a more inclusive and equitable society

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## UNDERSTANDING AND PREVENTING ADOLESCENT SUICIDE: A CRITICAL ANALYSIS OF RISK FACTORS, PROTECTIVE FACTORS, AND INTERVENTION STRATEGIES

ANTONY VISHAL L<sup>6</sup>

### ABSTRACT

*Adolescent suicide is a pressing public health concern, with devastating consequences for individuals, families, and communities. This paper critically examines the multifaceted nature of adolescent suicide, focusing on risk factors such as mental health disorders, adverse childhood experiences, and social isolation, as well as protective factors like access to mental health services, supportive relationships, and coping skills. Additionally, the paper explores evidence-based intervention strategies at individual, family, school, and community levels, highlighting the importance of early identification, comprehensive assessment, and targeted support. By synthesizing current research and best practices, this paper aims to inform policymakers, practitioners, and stakeholders about effective approaches to address and prevent adolescent suicide. Preventing adolescent suicide requires a multifaceted approach that addresses the underlying risk factors and promotes protective factors. Early intervention through mental health screenings, counselling services, and suicide prevention programs in schools can help identify at-risk adolescent and provide them with the support they need. Additionally, raising awareness about mental health issues, reducing the stigma surrounding seeking help, and promoting positive coping strategies can empower young people to prioritize their well-being and seek support when needed. As the world experiences rapid growth of adolescent suicide, we have to look into the problems and we have to save adolescent peoples.*

**KEYWORDS:** Public Mental Health, Suicide, Adolescent, Risk Factors, Prevention, Awareness

### INTRODUCTION

Suicide among adolescents, defined as individuals below the age of 18 years, is a complex and multifaceted issue that warrants attention. This abstract aim to explore the factors contributing to adolescent suicide and potential interventions to mitigate this concerning trend. Now a days suicide become more common in the society because of many mental health

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problems from the society and that pressure can't be handled by the below the age of 18 years people and that leads to the suicide at last. We are going to see the basic about the suicide and how we can give them the basic knowledge to handle the problems by themselves.

In this article, we will delve into the intricacies of mental health, risk factors, prevention, and awareness. To understand better, many things can increase the risk of suicide in teenagers. One major risk factor is experiencing a mental health issue like depression, anxiety, or trauma before the age of 18. In this, most of the adolescent people who die by suicide have struggled with all these problems in their day-to-day life and that leads to suicide. As children grow and become more independent, it can be more challenging for the parents to know what they are thinking and feeling. The adolescent people only have to speak openly to the parent if they have any problems so they will be guided then in the correct ways.

At last, we will be seeing how to prevent adolescent suicide and what all the motivation we can give to the adolescent people so that the rate of the death will be reduced in the upcoming years.

#### **ADOLESCENT SUICIDE**

Suicide among adolescents is a complex and tragic event with great social and environmental factors contributing to its occurrence. Adolescence is a period of significant psychological, emotional, and social development, and factors such as pressure, academic stress, family dynamics, social media influence, and access to means can all play a role in increasing the risk of suicide among young people in their day-to-day life. One of the most significant social factors contributing to adolescent suicide is pressure and social isolation. Adolescents often face huge pressure to conform to social norms, fit in with groups, and maintain a certain image, which can lead to feelings of lack, rejection, and isolation if they perceive themselves as not meeting these expectations. Social rejection or bullying, whether in person or online, can impair these feelings and contribute to a sense of hopelessness and despair, increasing the risk of suicidal ideation and behavior.

Academic stress is another significant social factor that can contribute to adolescent suicide. The pressure to excel academically, particularly in competitive environments or cultures that prioritize academic achievement, can lead to excessive stress, anxiety, and feelings of failure or insufficiency among adolescents. High academic expectations from parents, teachers, or society, coupled with fear of disappointing others or risking future opportunities, can create overwhelming pressure for young people, hypothetically leading to suicidal thoughts or actions as a perceived solution to escape their distress.



Family dynamics and relationships also play a serious role in adolescent suicide risk. Family conflict, dysfunction, abuse, desertion, or parental substance abuse or mental illness can create a toxic home environment that contributes to feelings of instability, insecurity, and despair among adolescents. Lack of parental support, communication, or supervision can leave adolescents feeling disconnected, unsupported, or unloved, exacerbating their vulnerability to suicidal behaviour.

Social media and technology have emerged as influential environmental factors contributing to adolescent suicide risk. While social media can provide opportunities for connection, support, and self-expression, it also exposes young people to cyber bullying, unrealistic standards of beauty or success, and harmful content that glorifies or idealizes suicide. Excessive social media use, comparison, or exposure to triggering content can negatively impact adolescents' mental health, exacerbate feelings of loneliness, inadequacy, or despair, and increase their risk of suicidal behaviour.

Access to means is another environmental factor that significantly influences adolescent suicide risk. Easy access to lethal means, such as firearms, medications, or other methods, increases the likelihood of impulsive or planned suicide attempts among adolescents. Lack of safe storage practices or parental supervision can further impair this risk, highlighting the importance of implementing measures to restrict access to lethal means and promote responsible storage practices in households with adolescents.

### **MENTAL HEALTH CHALLENGES**

Mental health disorders, particularly depression, anxiety, and substance abuse, were prevalent among adolescents in the early 2000s and remain significant risk factors for suicide. Undiagnosed or untreated mental illness can lead to overwhelming emotional pain and a sense of hopelessness that may drive adolescents to contemplate or attempt suicide. Suicide among adolescents is a deeply concerning issue that highlights the complex interplay of mental health challenges, social pressures, and environmental factors. Adolescence is a critical period of development marked by significant physical, emotional, and psychological changes, making young people particularly vulnerable to mental health difficulties. Many adolescents experience mental health disorders such as depression, anxiety, bipolar disorder, and substance abuse, which can increase the risk of suicidal thoughts and behaviours. Untreated or incompetently managed mental illness can exacerbate feelings of hopelessness and despair.

**Social Pressures:** Adolescents often face intense social pressures, including academic expectations, peer relationships, bullying, and societal norms around body image and identity. These pressures can contribute to feelings of inadequacy, isolation, and low self-esteem, which



may increase the risk of suicidal ideation. Suffering and Adverse Childhood Experiences (ACEs) Exposure to trauma, abuse, neglect, or other adverse childhood experiences can have long-lasting effects on mental health and increase the risk of suicidal behaviour. Adolescents who have experienced trauma may struggle with feelings of shame, guilt, and worthlessness. Tagma and Barriers to Help-Seeking: Stigma surrounding mental illness and suicide can prevent adolescents from seeking help or revealing their struggles to others. Fear of judgment, discrimination, or misunderstanding may lead young people to suffer in silence, further exacerbating their distress.

**Access to Lethal Means:** Easy access to lethal means, such as firearms or prescription medications, increases the likelihood of impulsive suicide attempts among adolescents. Restricting access to these means can help prevent suicides and save lives.

**Promoting Mental Health Literacy:** Educating adolescents, parents, teachers, and healthcare providers about the signs and symptoms of mental illness, how to recognize when someone is in distress, and where to seek help can facilitate early intervention and support.

**Increasing Access to Mental Health Services:** Improving access to affordable, youth-friendly mental health services, including counselling, therapy, and crisis intervention, can ensure that adolescents receive the support and treatment they need when they need it.

**Creating Safe and Supportive Environments:** Fostering supportive school, family, and community environments where adolescents feel valued, accepted, and connected can promote resilience and reduce the risk of suicide. This includes implementing bullying prevention programs, promoting positive youth development, and fostering open communication about mental health.

**Addressing Social Determinants of Health:** Tackling underlying social determinants of health, such as poverty, discrimination, homelessness, and family dysfunction, can help reduce the risk of suicide among adolescents. This requires corresponding efforts across sectors to address systemic inequalities and promote social justice. Providing training for teachers, school counsellors, healthcare providers, and other community members on suicide prevention, risk assessment, and intervention techniques can help identify and support adolescents at risk of suicide. By addressing the underlying factors contributing to suicide among adolescents and implementing evidence-based prevention strategies, we can work towards creating a world where all young people have the opportunity to thrive and reach their full potential.

Despite growing awareness of the importance of mental health, significant challenges persist in accessing timely and appropriate care for adolescents at risk of suicide. Stigma surrounding mental illness often prevents individuals from seeking help or disclosing their





struggles, leading to underreporting and untreated mental health conditions. Limited access to mental health services, particularly in rural or underserved communities, further impedes early intervention and support for at-risk youth. Additionally, disparities in mental health care, including inequitable access to culturally competent services and insurance coverage, exacerbate existing weaknesses among demoted populations. Furthermore, the fragmentation of mental health services and inadequate coordination between healthcare providers, schools, and community organizations can result in gaps in care and disjointed treatment approaches. The shortage of mental health professionals, particularly child and adolescent psychiatrists and psychologists, contributes to long wait times and limited availability of specialized services. Moreover, the reliance on crisis-oriented interventions rather than preventive strategies perpetuates a reactive rather than proactive approach to addressing mental health needs among adolescents.

#### **SOCIAL AND ENVIRONMENTAL FACTORS**

Social factors encompass a wide range of influences related to an individual's interactions with others, social relationships, and societal norms. Adolescents may face various social stressors, such as peer pressure, bullying, social isolation, and conflict within family or peer relationships, which can contribute to feelings of distress and hopelessness. Social support, on the other hand, has been consistently identified as a protective factor against suicide, buffering against the negative impact of stressors and fostering flexibility. Research suggests that adolescents who perceive high levels of social support from family, friends, and other social networks are less likely to engage in suicidal behaviours.

Environmental factors, including access to lethal means, socioeconomic status, and community resources, also influence adolescent suicide risk. Access to firearms, medications, or other lethal means increases the likelihood of completing suicide attempts, particularly among impulsive adolescents. Socioeconomic disparities, including poverty, unemployment, and lack of access to healthcare, exacerbate the risk of suicide among marginalized and vulnerable populations. Conversely, supportive community environments with access to mental health services, crisis intervention resources, and suicide prevention programs can serve as protective factors against suicide. Preventing adolescent suicide requires a comprehensive and multifaceted approach that addresses social and environmental factors at multiple levels. At the individual level, promoting mental health literacy, teaching coping skills, and fostering emotional resilience can empower adolescents to navigate social stressors and seek help when needed. Family-based interventions that strengthen parent-child relationships, improve communication, and provide support to families in crisis are critical for addressing family-





related risk factors. At the community level, school-based interventions, such as suicide prevention education, mental health screenings, and peer support programs, can promote positive social environments and early identification of at-risk adolescents. Collaborative efforts between schools, healthcare providers, and community organizations are essential for implementing comprehensive suicide prevention strategies and ensuring access to mental health services for adolescents in need. At the policy level, implementing legislation and regulations to restrict access to lethal means, such as firearms and medications, can reduce the lethality of suicide attempts and save lives. Investing in mental health infrastructure, including increasing access to mental health services in schools and communities, is critical for addressing socioeconomic disparities and reducing barriers to care for vulnerable populations.

Cultural and societal factors also play a significant role in shaping attitudes and perceptions related to suicide. Stigma surrounding mental illness and help-seeking behaviours may discourage adolescents from seeking support and accessing mental health services. Cultural norms that emphasize stoicism, self-reliance, and shame may further contribute to feelings of isolation and reluctance to seek help. Addressing cultural stigma and promoting culturally competent mental health services are essential steps in reducing barriers to care and increasing access to support for at-risk adolescents.

School and peer environments are additional social contexts that significantly impact adolescent mental health and suicide risk. Academic stress, bullying, social exclusion, and peer victimization are common stressors experienced by adolescents in school settings, which can contribute to feelings of depression and despair. The prevalence of social media and cyber bullying has further exacerbated these challenges, amplifying the negative impact of peer relationships on adolescent well-being. School-based interventions aimed at promoting positive peer relationships, fostering a sense of belonging, and providing mental health support can help mitigate the risk of suicide among adolescents.

**Social Alienation and Stigma:** Adolescents who identify as LGBTQ+ or belong to marginalized communities may face social alienation, discrimination, and stigma, which can contribute to feelings of isolation, rejection, and despair. The lack of acceptance and support from family, peers, and society at large can exacerbate the risk of suicide among these vulnerable populations.

#### **PARENTAL AND FAMILY SUPPORT**

Suicide among adolescents is a complex and multifaceted issue that requires attention and support from various stakeholders, including parents and families. Adolescence is a critical period of development characterized by rapid physical, emotional, and psychological changes,



and adolescents may face unique stressors and challenges that can contribute to feelings of hopelessness, despair, and suicidal ideation. Parental and family support plays a crucial role in promoting adolescent mental health and preventing suicide. Research has consistently shown that strong family relationships, open communication, and parental involvement are protective factors against suicidal behaviour among adolescents.

**Emotional Support** Providing a nurturing and supportive home environment where adolescents feel loved, valued, and accepted unconditionally can bolster their resilience and self-esteem. Parents can offer emotional support by listening actively, validating their child's feelings, and offering empathy and understanding during times of distress.

**Open Communication** Encouraging open and honest communication between parents and adolescents can create a safe space for discussing difficult topics, including mental health, stress, and suicidal thoughts. Parents should strive to maintain open lines of communication, be approachable and non-judgmental, and actively listen to their child's concerns without dismissing or minimizing them.

**Positive Parenting Practices** Utilizing positive parenting practices, such as setting clear and consistent boundaries, providing guidance and discipline in a supportive manner, and fostering autonomy and independence, can promote healthy parent-child relationships and reduce the risk of suicidal behaviour.

**Monitoring and Supervision** Parents should be actively involved in their child's life, monitoring their activities, social interactions, and online behaviour to identify warning signs of distress or suicidal ideation. Being aware of changes in behaviour, mood, and academic performance can help parents intervene early and connect their child with appropriate support services if needed.

**Access to Mental Health Resources** Parents should be proactive in seeking mental health support for their child if they notice signs of distress or suicidal behaviour. This may include consulting with a mental health professional, such as a therapist or counsellor, who can provide assessment, intervention, and ongoing support for adolescent mental health concerns.

**Crisis Intervention and Safety Planning** In cases where an adolescent is experiencing acute suicidal ideation or crisis, parents should take immediate action to ensure their safety. This may involve removing access to means of self-harm, seeking emergency medical care or psychiatric intervention, and developing a safety plan in collaboration with mental health professionals.

**Stigma Reduction and Education** Parents can play a vital role in reducing stigma surrounding mental health and suicide by promoting open dialogue, challenging



misconceptions, and advocating for greater awareness and understanding of mental health issues within their family, community, and society.

### **POLICY RECOMMENDATIONS**

Addressing suicide among adolescents requires a comprehensive approach that encompasses prevention, intervention, and support strategies at multiple levels. Here are some policy recommendations

**Early Intervention Programs** Implement school-based mental health programs that focus on early detection, intervention, and support for adolescents at risk of suicide. These programs should include mental health education, counselling services, and suicide prevention training for teachers and school staff.

**Access to Mental Health Services** Increase access to affordable and culturally competent mental health services for adolescents, including counselling, therapy, and psychiatric care. This can be achieved through the expansion of mental health clinics, telehealth services, and community-based outreach programs.

**Training for Healthcare Providers** Provide training for healthcare providers, including paediatricians, primary care physicians, and emergency room staff, on the identification, assessment, and management of adolescent suicide risk. This training should emphasize the importance of early intervention and collaborative care approaches.

**Reducing Stigma** Launch public awareness campaigns to reduce the stigma surrounding mental illness and suicide, especially among adolescents. These campaigns should promote open dialogue, destigmatize seeking help for mental health concerns, and encourage supportive and nonjudgmental attitudes towards those struggling with suicidal ideation.

**Safe Messaging Guidelines** Develop and implement guidelines for responsible reporting and portrayal of suicide in the media and on social media platforms. These guidelines should emphasize the importance of avoiding sensationalism, providing resources for help-seeking behaviour, and promoting messages of hope and resilience.

**Restricting Access to Lethal Means** Implement policies to restrict access to lethal means of suicide, such as firearms, medications, and other potentially harmful substances. This can include legislation for safe storage practices, background checks for firearm purchases, and limitations on access to prescription medications.

**School-Based Support Systems** Establish comprehensive support systems within schools, including peer support groups, crisis intervention teams, and access to mental health professionals. These support systems should be readily available to students experiencing emotional distress or suicidal ideation and provide timely and effective interventions.



Parent and Caregiver Education Provide education and resources for parents, caregivers, and family members on how to recognize the warning signs of suicide, communicate effectively with adolescents about mental health concerns, and access appropriate support services.

Data Collection and Surveillance Improve data collection and surveillance systems to track trends in adolescent suicide rates, identify high-risk populations, and evaluate the effectiveness of prevention strategies. This data can inform targeted interventions and resource allocation efforts.

Collaborative Partnerships Foster collaboration and partnerships between government agencies, healthcare providers, schools, community organizations, and advocacy groups to coordinate efforts and maximize impact in preventing adolescent suicide.

### **COUNSELLING SERVICES**

Suicide among adolescents is a concerning issue that demands attention and proactive measures to address. Adolescence is a period of significant emotional, social, and psychological development, and factors such as academic pressure, social isolation, family conflict, bullying, mental health disorders, and substance abuse can contribute to feelings of despair and hopelessness.

**The Role of Counselling Services:** Counselling services play a crucial role in addressing adolescent suicide by providing emotional support, crisis intervention, and therapeutic interventions tailored to the unique needs of young individuals. Qualified counsellors and mental health professionals offer a safe and confidential space for adolescents to express their thoughts and feelings, explore coping strategies, and develop resilience against suicidal ideation. Counselling services encompass a range of modalities, including individual therapy, group counselling, family therapy, and peer support programs, allowing for personalized interventions that address the multifaceted factors contributing to suicidal behaviour.

**Early Intervention:** Timely identification and intervention are critical in preventing suicide among adolescents. Counselling services should be readily available in schools, community centres, and healthcare settings to provide support to at-risk individuals before a crisis occurs.

**Comprehensive Assessment:** Counsellors should conduct thorough assessments to understand the individual's unique circumstances, risk factors, and protective factors. This includes evaluating mental health status, assessing for suicidal ideation or behaviour, and identifying underlying stressors or triggers.

**Evidence-Based Interventions:** Counselling services should be evidence-based and tailored to the needs of adolescents. Cognitive-behavioural therapy (CBT), dialectical behaviour



therapy (DBT), and interpersonal therapy (IPT) are among the effective therapeutic approaches for addressing suicidal thoughts and behaviours in adolescents.

**Collaborative Approach:** Effective counselling requires collaboration among various stakeholders, including counsellors, mental health professionals, educators, parents, and healthcare providers. Coordination of care ensures a holistic approach to addressing the complex needs of adolescents at risk of suicide.

**Crisis Intervention:** Counselling services should have protocols in place for responding to crises and emergencies. This includes establishing clear pathways for accessing immediate support, such as crisis hotlines, emergency rooms, or mobile crisis teams.

**Cultural Competence:** Counsellors should be culturally competent and sensitive to the diverse backgrounds and identities of adolescents seeking support. Culturally responsive counselling practices help build trust and rapport with clients and enhance the effectiveness of interventions.

**Follow-Up and Support:** Counselling services should offer ongoing follow-up and support to adolescents, even after the initial crisis has passed. Follow-up sessions help reinforce coping skills, monitor progress, and provide ongoing guidance and encouragement.

**Community Outreach and Education:** Counselling services should engage in community outreach and education efforts to raise awareness about adolescent suicide prevention, reduce stigma surrounding mental health issues, and promote help-seeking behaviours.

In summary, counselling services play a vital role in preventing suicide among adolescents by providing timely, evidence-based interventions, fostering resilience, and promoting positive mental health outcomes. By investing in accessible and effective counselling services, we can support the well-being of adolescents and help create a safer and more supportive environment for young people to thrive.

**Challenges in Accessing Counselling Services:** Despite the critical role of counselling services in suicide prevention, numerous barriers hinder adolescents' access to mental health support. Stigma surrounding mental illness, reluctance to seek help, and limited awareness of available services often prevent young individuals from seeking timely intervention. Additionally, structural barriers such as inadequate funding for mental health programs, long wait times for appointments, and a shortage of trained counsellors further exacerbate the challenges in accessing counselling services. Moreover, marginalized populations, including LGBTQ+ youth, racial and ethnic minorities, and those from low-income backgrounds, face additional barriers to accessing culturally competent and inclusive counselling support.



## LANDMARK JUDGMENT

One landmark judgment related to suicide among adolescents is the case of "P. Rathinam v. Union of India" (1994). In this case, the Supreme Court of India took a significant step towards decriminalizing suicide by striking down Section 309 of the Indian Penal Code (IPC), which criminalized attempted suicide. The court held that Section 309 violated the right to life and personal liberty guaranteed under Article 21 of the Indian Constitution.

The judgment recognized that individuals who attempt suicide are often in a vulnerable state and need support and medical intervention rather than punishment. Criminalizing suicide only adds to the distress of individuals already struggling with mental health issues. By striking down Section 309, the court aimed to reduce the stigma associated with suicide and encourage individuals to seek help without fear of legal consequences.

This landmark judgment paved the way for a more compassionate approach towards suicide prevention and mental health care in India. It highlighted the importance of addressing the underlying factors contributing to suicidal behaviour among adolescents, such as mental illness, social pressures, and lack of support systems. Additionally, it emphasized the need for effective suicide prevention strategies, including access to mental health services, crisis intervention, and community support programs.

Overall, the "P. Rathinam v. Union of India" judgment marked a significant milestone in India's legal and social response to suicide among adolescents, promoting a more humane and supportive approach towards individuals struggling with mental health issues.

## CONCLUSION

Suicide among adolescent is a multifaceted issue influenced by a combination of mental health, social and environmental facts, lack of support and unknowledgeable of counselling service, academic stress, social media influence and access to means all contribute to the heightened risk of suicidal ideation and behaviour among young people. Addressing these factors requires a comprehensive approach that includes promoting awareness. It is our collective responsibility to prioritize the well-being of young people and ensure that they have the support and resources they need to thrive. By promoting positive social environments, fostering resilience, and increasing access to mental health services, we can work together to prevent adolescent suicide and promote the well-being of young people and by addressing the underlying social and environmental determinants of adolescent suicide, we can work towards creating a safer and more supportive environment for young people to thrive and flourish conclude with a quote "Suicide is not an answer, it's destruction." It means Many of us have been dealt challenges throughout our lives. Some challenges may be more complex than others.



And at times, it may seem like your world is crashing around you. Suicide may seem like the only way out. But in the end, it's not just you that you are hurting but those who love and care about you.

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## COVID-19 AND ITS IMPACT ON THE TOURISM INDUSTRY IN NAGALAND

BANDHU PRIYA DAS LALA<sup>7</sup>

### ABSTRACT

*Tourism is a significant driver of growth and development in the economy. India's travel and tourism sector has made a significant contribution to the GDP of the nation, and has always been a key contributor to the country's employment generation and a considerable source of foreign exchange earnings. The unexpected worldwide spread of the Novel Corona virus (Covid-19) has severely distressed the tourism sector. The tourism industry has been significantly impacted due to the widespread travel restrictions, quarantines, social isolation, and lockdown. The hotels and tourist places were shut for containment of the virus; as a result, millions of people lost their jobs and were obliged to sit at home with no income and earnings.*

*Nagaland as described is one of the most beautiful places in India, with alluring landscapes and resplendent mountains. It has a lot of potential for various types of tourism, viz, village tourism, eco-tourism, rural tourism, etc., however, the place is not fully explored as it should have been, considering to its enormous capability and competence. Despite numerous issues like, transportation, accessibility, lack of resources, etc., it was still outgrowing and developing itself in every way possible. But, since 2020, when the world was hit with the deadly virus, tourism in Nagaland plunged drastically. Therefore, a descriptive study has been conducted following the impact and effect of the pandemic upon the tourism industry of Nagaland and derive several measures and propositions to improvise the tourism sector of the region.*

**KEYWORDS:** Tourism, Nagaland, Covid-19, Pandemic, Hornbill Festival, Revenue, Employment

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## COVID-19 AND ITS IMPACT ON THE TOURISM INDUSTRY IN NAGALAND

**Introduction:** Covid-19 is regarded as the most challenging and toughest tragedy the world has ever witnessed. Millions of people have been succumbed to this deadly virus. As the cases increased day by day, the world went into a complete lockdown, shutting down the businesses and economy as a whole, creating havoc among the people mentally, physically and socially. The first case of covid-19 was detected on 31<sup>st</sup> December, 2019 in Wuhan city, Hubei Province of China. The fatal disease has affected and disrupted the normal subsistence of the people and the economy as a whole. Despite the accessibility of sophisticated healthcare systems, there has been tremendous increase in rate of fatalities across the world. The Covid-19 has not only had an impact on people but has also stopped trade, business, and economic activity worldwide.

The global pandemic of Covid-19 has largely affected the global tourism industry, leading to the performance destruction of the world tourism in its extreme extent. The Indian tourism, hotels, aviation, cruise operations were shattered due to the outbreak of the deadly virus leading to economic breakdown and market crash. With the world remains standstill, a great decline in traveller motion becomes noted, mainly in global wave, due to fewer air prospects available. The lodging occupancy fee becomes additionally appreciably low, as it is strongly correlated to global traveller movements. Among all other industries in tourism sector, the aviation and the hotel industry have suffered the most due to the virus, resulting in employees lays off or cutting off their pay in order to survive during the crisis. In addition to the economic impact on the tourism industry, the pandemic has had a detrimental impact on the social structures, human psychology, and global psychology as well. Governmental responses to the epidemic, such as the shutdown of national borders, quarantine, and mandatory traveller testing, have dramatically altered the way in which the industry operates. The government were frequently enforced to alter the laws and regulations pertaining to security measures and sanitary limitations due to the pandemic waves that appeared every few months. This furthered the pandemic's detrimental economic effects on the tourism industry.

### LITERATURE REVIEW

- Santus Kumar Deb, et.al, (2020), in their treatise emphasised that COVID-19 has generated a negative effect on the travel and tourism industry of Bangladesh. Due to the pandemic, both domestic and foreign travellers cancelled their reservations.
- Marianna Sigala, (2020), through this paper intends to motivate and encourage scholars of tourism to view and use the COVID-19 as a transformational opportunity for

reforming their mind-sets in designing and conducting research, as well as to encourage institutions of tourism to re-evaluate their standards and metrics for motivating and evaluating the goal, role, and impact of tourism research.

- Gagan Deep Sharma, et.al. (2020), suggested that the tourism sector may end up evolving in a far more sustainable way after the pandemic with the assistance and encouragement of the resilient strategy from governments, market participants, technological developers, and the workforce employed in the business.
- Bhim Bahadur Kunwar, (2021), in his paper estimated the adverse impact of covid-19 in the pilgrimage tourism of Lumbini, Nepal, causing a societal effect, cancellation of spiritual activities, high unemployment rates, changes in travel patterns, uncertainty, and mental distress.
- Aima Debbarma, et.al, (2021), in their editorial scrutinized that the global spread of the COVID-19 pandemic is largely attributed to the prime aspects of globalisation i.e., travel and tourism.
- Jun-Ik Sohn, et.al, (2021)opined that by creating small-scale intact destinations based on the idea of developmental engineering, measures must be designed to disperse tourists.
- Chubakumzuk Jamir, (2021),in his dissertation, scrutinizes the transmission dynamics of the corona virus disease in the districts of Nagaland, utilizing an array of factors such as population density, per capita income, human development index, returnees from other states, human mobility, poverty line index, etc.

### **OBJECTIVES**

- To study the impact of Covid-19 on the Tourism industry in Nagaland.
- To suggest measures to restore and boost the tourism industry of Nagaland.

### **TOURISM IN NAGALAND**

Nagaland is blessed with rich flora and fauna with over 650 indigenous species of medicinal and aromatic plants covering an area of nearly 75.31% of the total geographical area of the state. It is frequently referred to as the "Switzerland of the East," as it has the best that nature could offer. This land is a fantastic place for awe-inspiring experiences owing to its exquisitely picturesque landscapes, vibrantly coloured sunrises and sunsets, rich and luxuriant flora, etc. Being recognised as world bio-diversity spot, it has a vivid potential for rural tourism, with its abundant serene natural magnificence, and splendours beauty of the hills surrounded the state.



The state has a lot to offer the tourists in terms of natural beauty, hills and valleys, rivers and lakes, forests and wildlife, sanctuaries, heritage, ethnic culture, music and dance, handicrafts and art forms, and agriculture. However, the main attraction of the tourist is the trek to the serene and scenic Dzukou Valley, also known as the ‘valley of flowers’, perched at an altitude of 2,438 meter above the sea level, surrounded by natural caves, rocks and hills, throughout the range which fascinates adventure enthusiasts and nature devotees due to its spectacular landscapes and diverse flora.

It is a magnificent state adorned with innumerable hills, mesmerising landscapes and enthralling rivers, is a perfect treat for travellers travelling to the state. The state distinguishes out among the other, owing to its mouth-watering cuisine, vivid festivals, and dramatic-looking headgear worn by the natives during traditional dance forms. Numerous Naga tribes provide their own unique cuisines to the state, adding to its diversity. Nagaland is endowed with the purest kind of natural beauty. It is a vibrant place with unmatched traditions and impeccable culture. The state is shrouded in mystery, which is heightened by the state's remoteness from the rest of the world and its residents. The place is the ideal pit stop for leisure, sightseeing, and adventure activities owing to its alchemy of beautiful scenery and a pleasant temperature. Nagaland is definitely one of the most colourful states in India due to its stunning natural beauty, vibrant culture, picturesque environment, diverse flora and fauna, and peaceful atmosphere.

Amongst all the tourism cities in Nagaland, the most eminent ones are Kohima and Dimapur, while some of which are not even touched by urbanization and sophistication. Dimapur is the gateway to enter into Nagaland as it is well connected by airways, railway and roadways. The capital city of Nagaland, Kohima is dispersed across the hills, ridges, and valleys and is regarded as one of the best hill stations in India. The town is well-known for hosting battles between Britain and Japan during World War II. Mokokchung is yet another prominent laid-back hill town of Nagaland, which is best known for the nearby villages of Chuchuyimlang, famous for ethnic handicraft and handloom; and Ungma, which happens to be the first village where the Ao tribe established their inhabitant when they first arrived in Nagaland from Chungliyimti. Nagaland also provides some mesmerising destinations for trekking and camping like the Dzukou Valley, Japfu Peak, Mount Tiyi, Patkai Hills, the virgin forests of Satoi Range, etc. Species like Blyth's Tragopan and Dark-Rumped Swift, which are rare and endangered in Nagaland, can be found in PulieBadze Wildlife Sanctuary.

Here are some of the famous and major tourist attractions of the state which are briefed as under:



- Doyang Hydro Project, Wokha
- Kisama Heritage Village, Kohima
- Longwa Village, Mon
- Dzuleke, Kohima
- Zünheboto Sümi Baptist Church
- Zünheboto
- Tuophema Tourist village
- Intanki Wildlife Sanctuary, Kohima
- Shilloi Lake, Phek
- Triple falls, Dimapur
- Khezhakeno Village and Chida Resort

The tourism industry serves as a growth and development accelerator for any given region. For a booming tourism business in Nagaland, a consumer-oriented smart marketing approach and bundling of products that comprise hospitality services, tours and travels services, and guided sight-seeing excursions tuned to tourist specifications are essential. According to statistics, the tourist business has a higher economic multiplier effect than other industries when it comes to creating jobs and income, along with enormous amount of investment. Nagaland was a late adopter of tourism. About forty years ago, in 1981, the Department of Tourism was established as a full-fledged Directorate of Tourism. The state's tourism development initiatives have been overseen by the Department of Tourism since 1981. The department, however, was unable to succeed on its own because of numerous issues and limitations, including a lack of adequate infrastructure and travel restrictions to the state, an insurgency, and an unstable socio-political environment in the state for more than 20 years that negatively impacted any efforts of the department and resulted to relatively low tourism in the state.

However, the Government of Nagaland is making continuous efforts to boost the tourism of the state, and one such initiative is the celebration of the Hornbill Festival, which was first started in the year 2000 by the Government of Nagaland, and initiates the carnival in the first week of December every year. It is organized by the State Tourism and Art & Culture Departments with the motive to celebrate Nagaland's rich culture showcase its extravagance and customs and display a medley of cultural exhibitions under one ridge, and encourage inter-tribal interaction and promote cultural heritage and traditions of Nagaland. During the last few years, tourism industry has shown a steady growth in terms of tourist (domestic & foreign) arrival in the state, with continuous effort of the government to revive and improvise the policies and measures of tourism, and help the tourists for a hassle-free voyage in the state.

### **IMPACT OF COVID – 19 ON TOURISM INDUSTRY OF NAGALAND**

The Covid-19 pandemic addressed an extraordinary interruption, causing wellbeing crisis to the worldwide economy as production and consumption are downscaled immensely. As numerous nations embraced severe quarantine approaches to battle the pandemic, their financial exercises have been driven on a back foot. Transports being restricted and surprisingly confined among nations, have dialled back the worldwide monetary exercises. The developing nations like India are not unsusceptible to such external blow and therefore, it observed a trajectory declination in monetary development of the country as well. The worst hit sectors of the pandemic such as travel and tourism, aviation, agriculture, gems and jewellery, construction, textile, aviation which contributed towards the economy and employment generation at large, has incurred losses in huge numbers during the pandemic. It has hugely impacted the small-scale business and retail stores across the nation, as the day-to-day motion was disrupted.

While the entire world suffered cause of the pandemic but it proved to be a boon for the environment. It witnessed clear skies, reduced carbon emissions, cleaner and breathable air, which was not possible before the lockdown. It had a positive impact on the environment, making, providing a revival time for the environment. The air quality and water quality has improved, making the water cleaner and drinkable.

The fast spread of the deadly virus has placed the world in peril and changed the worldwide viewpoint startlingly. Among all the industries, the travel and tourism industry and the hospitality sector has suffered the most, because of travel restriction and lockdown, as bookings for flights, hotels, and other significant tourism events were cancelled or postponed, travelling was not permissible and the hotels, restaurants and cafes were closed due to the pandemic. The disease has led to several devastating effects worldwide and the tourism industry stood to be one of the hardest hits owing to travel restraints imposed to curtail further spread of the virus, and which ultimately impacted on several industries associated with the tourism and hospitality sector.

Nagaland is known for its immense scenic beauty, lush green mountains, magnificent valleys, glorious rivers, grandeur culture and heritage of the state and much more, and therefore, this provides the gateway to rural tourism, village tourism, cultural tourism, etc. The tourists from all over the world find peace in these mountains and valleys, dance to the melodies songs and completely indulge themselves in the cultural heritage of the state. The museums and cultural heritage sites not only benefit the economy of the state by attracting



tourists, but they also promote the rich indigenous culture and traditions of the several Naga tribes. Revenue generation is only one aspect of tourism, beneficiaries to the community, growth and development of the indigenous people, progression and advancement of the infrastructure are also emphasized through tourism.

Nagaland's tourism industry is severely impacted by the corona virus outbreak, due to travel restrictions to restrain the further spread of the virus. It significantly affected the state as a whole, as the trade and business of the state paused, dripping the economy at an all-time low. The pandemic has created such a ruckus that, all tourist attractions, lodges and guest houses, restaurants, and hotels have been in a deserted appearance for many months. It has caused huge financial hardship for the owners and employees of hotels, home stays, restaurants, tourist vehicles, etc. whose only earnings was from the travel and tourism business.

The Hornbill Festival of Nagaland, which happens to be the biggest festival of the state, pulls the maximum number of tourists for the region, providing employment opportunities to the people and revenue to the state. Tourism is one of the major sources of income for the people of the Khonoma village, where hornbill festival takes place every year. The pandemic hit hard to the local home stay owners, small entrepreneurs, local taxi drivers, tour guides, and many others whose major income derived from the tourists who come to attend the festival and also other times of the year to visit the 'Green village' of the state, were massively impacted as the tourism of the state halted due to the lockdown and travel restrictions. Slowly and steadily the tourism of Nagaland was emerging taking alongside the small vendors and entrepreneurs of the state, but the pandemic not only impacted their lives and earning but also has a great impact on the economy, which contribute a handsome amount to the total revenue of the state. Nagaland's tourism is not as developed as like the other states of north-eastern region, it's in the developing stage, but with the pandemic catastrophe, the tourism had adverse impact on its growth and development, and will take some time to return to its pace.

**TABLE 1.1 TOURIST ARRIVALS IN NAGALAND**

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Domestic Tourists</b>	21004	25216	28945	52350	58507	64,616	58,178	63,362	101588	125949	5285	23968	97431
<b>Foreign Tourists</b>	1495	1941	2173	2305	2585	2765	3260	4765	5010	5568	68	325	2923

**Source:** Statistical Handbook of Nagaland



The Above table show the trend of tourists (Domestic & foreign) arrival in Nagaland from the year 2010 till 2022. In the year 2010, there were only 22,499 tourists as compared to 131517 tourists in 2019, which shows a steady growth in the number of tourist arrival. Since 2010, an increasing trend was seen in the tourist arrival till 2015, as in 2016 a slight plunge in the number was detailed. Nevertheless, the tourists’ arrival in Nagaland increased since then, till 2019, as 2020 marked the year of global pandemic with lockdown and travel restrictions throughout the world. The tourist arrival fell tremendously in 2020, affirming the lowest tourist arrival ever since 2010. Both the domestic and foreign tourists’ arrival fell enormously as compared to 2019. But as the travel restrictions were relaxed in 2021, the foreign as well as foreign tourists stated to visit the state, and subsequently, from 2021 the tourists, both domestic and foreign shows an upward trend, which eventually leads to the growth and development of tourism sector of the region.

**TABLE 1.2 Tourist arrivals during Hornbill Festival in Nagaland**

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2022	2023
<b>Domestic Tourists</b>	4969	6829	19440	15881	17044	19969	14962	38700	37397	55584	48413	37089
<b>Foreign Tourists</b>	284	610	808	1457	1360	1144	1646	2401	2702	3015	1026	2018

**Source:** Tourist Inflow Statistics in Respect of Department of Tourism,

**GOVERNMENT OF NAGALAND, NAGALAND TOURISM**

Hornbill festival marks the amalgamation of festivals of all the tribes of Nagaland. The above table show the statistics of tourists’ arrival during the hornbill festival in Nagaland. Since, its initiation the growth in the tourist arrival was not satisfactory, despite of government’s effortless trials and measures to attract tourists for the festival. It was in the year 2017, where a huge jump of tourists was noticed from 16,608 in 2016 to 41,101 in 2017, also setting as the benchmark of hornbill festival of Nagaland. Subsequently, after 2017 the tourists poured in to quite an extent till 2019 with 58,599 domestic and foreign tourists attending the festival. Due to the global pandemic hastened by the outburst of SARS Covid-19 virus in the year 2020, the Government of Nagaland decided on not celebrating the hornbill festival, so as to prevent further spread of the virus. As the lockdown was relaxed and travel restrictions were loosened in 2021, the Government decided to celebrate the 10 days Hornbill festival, with a grand and majestic ceremony amid much fanfare. but, after 5 days, the festival was called off in condemnation to the killings of the civilians in Mon District. However, in 2022 the festival was celebrated, and tourists, artists from all over the world marked the festival with their presence.





The celebrations continued in the following year too in 2023 with the same spirit and grandeur, as there were nearly twice as many foreign visitors in 2023 as there were in 2022. However, there was a diminution in the number of domestic visitors, which decreased from 48,413 in 2022 to 37,080 in 2023.

### **RECOMMENDATIONS**

The study suggests that in order to combat the pandemic crisis in the state, there should be efficient planning and effective strategies by the central and state government to revive the present circumstance and boost the tourism and hospitality industry of Nagaland and the economy as a whole. Rural tourism and eco-tourism should be promoted and advertised more aggressively, as Nagaland has a great scope for rural tourism and eco-tourism. Furthermore, strategic and planned efforts should be undertaken to restore and build the infrastructure of the state, so as to attract more tourists in the region. Proper tourism policy development initiatives should be undertaken by the government, which will develop the tourism structure of the state as well as improve the livelihood of the local people of the region. The present study is confined to secondary data only, which are collected from various government websites and research papers, and thus, provides scope for numerous researches to be carried out in near future with additional data and information.

### **CONCLUSION**

The tourism industry is one of the promising industries for supporting the economy in Nagaland. The Indian government has been implementing many initiatives and programmes to improve the infrastructure, lodging, and electricity supply in order to speed economic development, and local residents' consciousness. The tourism industry in Nagaland can realise its full potential and become economically independent by carrying out sound policy & planning in the framework of development projects that are related to tourism. In particular, Northeast Indian institutional governance, green economy governance, culture, service, markets, hotels, and various central institutional governance may be used as levers to influence the region's growth trajectory. This necessitates a strict censorship of the laws relating to the region.

The pandemic crises have a long-lasting negative impact on the economy and tourism sector. The estimated negative impacts significantly above anything that has been seen in other previous pandemic situations. Effective contingency plans are required for policymakers and practitioners to quickly respond to pandemic crises in the future. To reduce the expenses of COVID-19, the global tourism industry will need cooperation rather than competition. In order





to combat the current pandemic crisis and future pandemic crises, policymakers and practitioners in the tourist sector must create a new crisis-readiness system. They also need to educate themselves on the effects of the pandemic crisis on the tourism industry and economy.

The policymakers and stakeholders should focus on the effective and efficient strategic and operational planning of the existing policies as well. Short terms as well as long term measures are required for the economy to re-flourish, along with socio economic development and vigorous sustainable business models for economic growth and balancing its trade and commerce. Planning is required for the economy's rebalancing and re-energizing after this catastrophe, with a comprehensive socioeconomic developmental strategy that takes a sector-by-sector approach and fosters entrepreneurship. Governments and financial institutions should judiciously review the situation on a regular basis to make sure that the commitment to build the economy is accomplished in an effective way.

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**UNVEILING INDIA'S BOLD LEAP IN CRIMINAL LAW REFORMATION:  
A COMPARATIVE ANALYSIS OF IPC, CRPC & INDIAN EVIDENCE ACT WITH  
NEW CRIMINAL BILLS 2023**

NITHI SHARON S<sup>8</sup>

SREEKUTTY S<sup>9</sup>

**ABSTRACT**

*This research studies the radical change in Indian Criminal law. The three Bills was introduced by the Union government in the Lok Sabha in August 2023. The three criminal bills amended as IPC 1860 – **Bharatiya Nyaya Sanhita 2023**, CrPC 1973– **Bharatiya Nagarik Suraksha Sanhita 2023** and Indian Evidence Act 1872 – **Bharatiya Sakshya Adhinyam 2023** transforming India's legal landscape, summarizing the journey from colonial-era statutes to contemporary legal frameworks. The study precisely examines the historical context, motivations, and challenges of these legislative overhauls. The comparative analysis involves an examination of existing legal frameworks with new criminal bills 2023 namely BNS, BNSS & BSA. This comparative approach offers a significant understanding of the revolutionizing legal landscape and its potentials. In essence, this research abstract unveils the core of India's bold move in criminal law reformation through meticulous comparison, shedding light on the intricacies of established legal statutes and its amendments. The study's findings provide valuable perspectives for those navigating the evolving legal landscape and anticipating the impact of proposed changes on the criminal justice system. Furthermore, this study examines why the TITLE of three criminal bills is being enforced in Sanskrit language. Proposal for future research is made based on this analysis. Overall, this study proclaims a comprehensive analysis of criminal bills 2023 including provisions, new rules and new regulations with an aim to protect the citizens of the country.*

**KEYWORDS:** Criminal Law Reformation, Comparative Analysis, Provisions, In-depth Analysis of Old and New Criminal bills 2023.

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## **HISTORICAL PERSPECTIVE OF CRIMINAL LAW**

The criminal law in India has a rich history that dates to the ancient times. Earlier criminal laws in India were based on the concept of DHARMA. Which highlights the importance of ethical and moral values in the society. During the British colonial rule, the criminal law in India underwent significant changes. The British introduced a new legal system that was based on the English common law. The Indian Penal Code (IPC), which was enacted in 1860, became the foundation of the modern criminal law in India. The IPC codified various criminal offenses and prescribed punishments for them. The Code of Criminal Procedure (CrPC), which was enacted in 1973, laid down the procedure for the investigation and trial of criminal cases.

After Independence in 1947, India went through a process of legal reform, including modifications to criminal justice system. Some of the developments enhanced to criminal laws after Independence include:

- 1) INDIAN PENAL CODE 1860, which was enacted during the British rule has endured amendments to bring the changing needs of the society. Several modifications were made to address major issues such as crimes against women, child, cybercrimes and terrorism.
- 2) CODE OF CRIMINAL PROCEDURE 1973 lays down modifications over the years to make the system more effective and responsive. The amendments were made to safeguards for the accused and victims, improve investigation procedures and provide protection.
- 3) INDIAN EVIDENCE ACT 1872, amends the rules of evidence, adapt to modern investigate techniques etc.,

These three criminal laws are considered as major jurisdiction in India. These laws would reflect the evolving the nature of society, technology and ensure just and fair in the criminal justice system. **UNVEILING INDIA'S CRIMINAL LAW REFORM 2023**

Union Home Minister Amit Shah presented three bills in the Lok Sabha aimed at remodelling the nation's criminal justice system. These bills intend to substitute the Indian Penal Code, Code of Criminal Procedure, and the Indian Evidence Act. Amit Shah points up the government's objective of prioritizing "justice, not punishment" with the introduction of these new bills in the Lok Sabha.

The country's legal frameworks have been in place for a while, but new laws are crucial for a fair and adaptable justice system. On 21st December 2023 the Parliament passed The Bhartiya Nyaya Sanhita, The Bharatiya Nagarik Suraksha Sanhita and The Bharatiya Sakshya



Adhiniyam, 2023. These three criminal reforms have now replaced the Indian Penal Code 1860 Code of Criminal Procedure, 1973, and Indian Evidence Act, 1872 progressively. The passage of these laws signals a shift in India's justice system. Further it was officially enacted by the Parliament of India in the Seventy-Fourth Year of the Republic of India.

While the existing legal frameworks have served the country for an extended period, the new criminal law reforms represent a meaningful progression towards justice system improvement aimed at building a legislation that is more responsive, equitable, and better suited to meet society's evolving needs. These law reform initiatives are seen as critical upgrades to the Indian Justice System, acknowledging the historical constraints in the laws initially established during the colonial era for maintaining rule rather than influencing justice.

- **Bharatiya Nyaya Sanhita, 2023**, is a comprehensive effort to redefine and refocus the penal code.
- **Bharatiya Nagarik Suraksha Sanhita, 2023**, seeks to humanize our criminal justice system.
- **Bharatiya Sakshya Adhiniyam, 2023**, recognizes the growing role of technology in legal proceedings.

#### **TIMELINE OF NEW CRIMINAL BILLS 2023**

- On **11 August 2023**, Amit Shah, Minister of Home Affairs, introduced Bharatiya Nyaya Sanhita, Bharatiya Nagarik Suraksha Sanhita and Bharatiya Sakshya 2023 in the Lok Sabha.
- On **12 December 2023**, the Bharatiya NyayaSanhita Bill, Bharatiya Nagarik SurakshaSanhita Bill and Bharatiya SakshyaBill 2023 was withdrawn.
- On **12 December 2023**, the Bharatiya Nyaya (second) Sanhita Bill, Bharatiya Nagarik Suraksha (second) Sanhita Bill and Bharatiya Sakshya (second)Bill 2023 was introduced in Lok Sabha.
- On **20 December 2023**, the Bharatiya Nyaya (second) SanhitaBill, Bharatiya Nagarik Suraksha (second) Sanhita Bill and Bharatiya Sakshya (second) Bill 2023 was passed in Lok Sabha.
- On **21 December 2023**, the Bharatiya Nyaya (second) Sanhita Bill, Bharatiya Nagarik Suraksha (second) Sanhita Bill and Bharatiya Sakshya (second) Bill 2023 was passed in Rajya Sabha.



- On **25December 2023**, Bharatiya Nyaya (second) Sanhita Bill, Bharatiya Nagarik Suraksha (second) Sanhita Bill and Bharatiya Sakshya (second) Bill 2023 received the assent of President of India.

**COMPARATIVE ANALYSIS OF NEW CRIMINAL BILLS 2023**

- **Bharatiya Nyaya Sanhita 2023**

The Bharatiya Nyaya Sanhita BNS is the [criminal code](#) of the [Republic of India](#). When it enters force, it will replace the [Indian Penal Code](#) (IPC), which was enacted in 1860. The BNS covers all aspects of criminal law, including offences, punishments, defences, and procedures.

	<b>New bill – BNS 2023</b>	<b>Old bill - IPC 1860</b>
Provisions	<b>358</b>	<b>511</b>

Major changes in BNS compared with IPC applicable: New definition of ‘child’ was introduced.

- The new definition of ‘gender’ in BNS recognizes “transgender” in addition to genders of male and female.
- BNS provides that documents include ‘electronic and digital record’.
- UAPA’s definition of ‘terrorist act’ is adopted.
- New offence of organized crime and petty organized crime
- Enhancement of minimum punishment for ‘mob lynching’ is adopted.
- Mere possession of fake currency is no more punishable.
- Adultery and 377 – ignored recommendations: a gender-neutral provision criminalising adultery.
- The BNS removes the offence of sedition.
- Mental illness replaced by ‘unsoundness of mind’: intellectual disability.

**KEY CHANGES OF BHARATIYA NYAYA SANHITA 2023**

**Offences against the body:** The IPC criminalises acts such as murder, abetment of suicide, assault and causing grievous hurt. The BNS retains these provisions. It adds new offences such as organised crime, terrorism, and murder or grievous hurt by a group on certain grounds.

**Sexual offences against women:** The IPC criminalises acts such as rape, voyeurism, stalking and insulting the modesty of a woman. The BNS retains these provisions. It increases the



threshold for the victim to be classified as a major, in the case of gang rape, from 16 to 18 years of age. It also criminalises sexual intercourse with a woman by deceitful means or making false promises.

**Sedition:** The BNS removes the offence of sedition. It instead penalises the following: (i) exciting or attempting to excite secession, armed rebellion, or subversive activities, (ii) encouraging feelings of separatist activities, or (iii) endangering the sovereignty or unity and integrity of India. These offences may involve exchange of words or signs, electronic communication, or use of financial means.

**Terrorism:** The BNS defines terrorism as an act that intends to: (i) threaten the unity, integrity, and security of the country, (ii) intimidate the general public, or (iii) disturb public order. Punishment for attempting or committing terrorism includes: (i) death or life imprisonment and a fine of Rs 10 lakh, if it results in death of a person, or (ii) imprisonment between five years and life, and a fine of at least five lakh rupees.

**Organised crime:** Organised crime includes offences such as kidnapping, extortion, contract killing, land grabbing, financial scams, and cybercrime carried out on behalf of a crime syndicate. Attempting or committing organised crime will be punishable with: (i) death or life imprisonment and a fine of Rs 10 lakh, if it results in death of a person, or (ii) imprisonment between five years and life, and a fine of at least five lakh rupees.

**Mob lynching:** The BNS adds murder or grievous hurt by five or more people on specified grounds, as an offence. These grounds include race, caste, sex, language, or personal belief. The punishment for such murder is a minimum of seven years imprisonment to life imprisonment or death.

**Rulings of the Supreme Court:** The BNS conforms to some decisions of the Supreme Court. These include omitting adultery as an offence and adding life imprisonment as one of the penalties (in addition to the death penalty) for murder or attempt to murder by a life convict.

**Adultery:** Adultery has been omitted. However, BNS retains s.498 of the IPC (Clause 83) which penalises a man for enticing the wife of another man so that she may have intercourse with any person.

There are many other changes and amendments brought under Bharatiya Nyaya Sanhita 2023. But these are some of the major comprehensive amendments in the BNS reflect a contemporary and nuanced approach to criminal legislation, ensuring alignment with current societal needs while upholding the principles of justice and integrity.





The analysis of the Bhartiya Nyaya Sanhita Bill, 2023 reveals that the authors find it inadequate in addressing the needs of Indian citizens and causing ambiguity among implementing authorities. Criticizing its gender bias favouring females and neglecting male rights, the authors propose amendments, particularly advocating for a gender-neutral approach in provision 63, dealing with rape. They highlight a rise in male rape cases and argue for inclusivity in the law, suggesting provisions for same-sex rapes and men as victims. The authors also emphasize addressing bestiality, urging for its recognition and stricter laws. They recommend aligning the new Bill with the 2018 Supreme Court decision on provision 377 and consider non-consensual sexual acts on animals. Overall, the authors call for serious reconsideration, suggesting amendments and policy changes for a more comprehensive and just legal framework.

- **Bharatiya Nagarik Suraksha Sanhita 2023**

The Bharatiya Nagarik Suraksha Sanhita is the main legislation on [procedure](#) for administration of [substantive criminal law](#) in India

	New bill – BNSS 2023	Old bill – CrPC 1973
Provisions	531	484

**The BNSS retains most of the provisions of the CrPC. Key changes proposed include:**

- The BNSS Act 2023 requires **forensic investigation** for crimes punished with 7 years of imprisonment or more
- **Electronic mode** is permitted for all trials, inquiries and proceeding under BNSS Act
- **Zero FIR** concept was introduced and mandates the police station to register the FIR, regardless of the jurisdiction.
- BNSS Act authorizes to include **finger impressions** and **voice sample**, even from someone not arrested.
- The BNSS Act establishes deadlines, such as rape examination with 7 days giving judgement within 30 days of completion of arguments progress of investigation to be informed to victim within 90 days, plea bargaining application to be filed within 30 days from the date of framing of charges and framing of charges within 60 days from the first hearing.
- The BNSS Act extends the power of attachment of property to immovable properties as well.





The BNSS Act of 2023 marks a landmark reform in India's legal landscape, embodying a holistic approach to modernize the criminal justice system. With provisions mandating forensic investigations for serious crimes and allowing electronic modes for legal proceedings, the legislation demonstrates a commitment to evidence-based justice and technological integration. The introduction of the Zero FIR concept eliminates jurisdictional barriers, promoting timely response to criminal incidents. The authorization for collecting fingerprint and voice samples from individuals not yet arrested enhances investigative capabilities. In essence, the BNSS Act of 2023 represents a comprehensive and forward-thinking legal framework, addressing key challenges in criminal justice while prioritizing fairness, efficiency, and victim-centricity.

- **Bharatiya Sakshya Adhiniyam 2023**

The Act consists of 170 provisions as opposed to the 167 provisions in the previous Indian Evidence Act. They have been modified, five removed, and one more provision is added.

	New bill – BSA 2023	Old Bill – Indian Evidence Act 1872(IEA)
Provisions	170	167

**Key changes proposed by Bharatiya Sakshya Adhiniyam 2023:**

**Documentary evidence:**

- Under the IEA, a document includes writing, maps, and caricature.
- The BSB adds that electronic records will also be considered as documents. Documentary evidence includes primary and secondary evidence. Primary evidence includes the original document and its parts, such as electronic records and video recordings. Secondary evidence contains documents and oral accounts that can prove the contents of the original. The BSB retains this classification.

**Oral evidence:**

- Under the IEA, oral evidence includes statements made before Courts by witnesses in relation to a fact under inquiry.
- The BSB allows oral evidence to be given electronically. This would permit witnesses, accused persons, and victims to testify through electronic means.

**Admissibility of electronic or digital records as evidence:**



- Documentary evidence includes information in electronic records that have been printed or stored in optical or magnetic media produced by a computer. Such information may have been stored or processed by a combination of computers or different computers.
- The BSB provides that electronic or digital records will have the same legal effect as paper records. It expands electronic records to include information stored in semiconductor memory or any communication devices (smartphones, laptops). This will also include records on emails, server logs, smartphones, locational evidence and voice mails.

### **Secondary evidence:**

- The BSB expands secondary evidence to include: (i) oral and written admissions, and (ii) the testimony of a person who has examined the document and is skilled in the examination of documents. Under the Act, secondary evidence may be required under various conditions, such as when the original is in the possession of the person against whom the document is sought to be proved or has been destroyed. The BSB adds that secondary evidence may be required if the genuineness of the document itself is in question.

### **Joint trials:**

- A joint trial refers to the trial of more than one person for the same offence. The IEA states that in a joint trial, if a confession made by one of the accused which also affects other accused is proven, it will be treated as a confession against both.
- The BSB adds an explanation to this provision. It states that a trial of multiple persons, where an accused has absconded or has not responded to an arrest warrant, will be treated as a joint trial.

### **BILLS OVERHAULING CRIMINAL LAWS NAMED IN HINDI**

The three Bills that the Central government introduced in the Lok Sabha in the monsoon session to replace the Indian Penal Code, 1860 (IPC), the Indian Evidence Act, 1872, and the Code of Criminal Procedure, 1973 (CrPC), have led to protests throughout the country. The new Acts will have non-English names. The Madras Bar Association vehemently opposes the central government's decision to rename the Indian Penal Code (IPC), the Indian Evidence Act, and the Code of Criminal Procedure (CrPC) in Hindi, deeming it a violation of the Constitution. Following a unanimous resolution in an extraordinary general body meeting, the

association expressed objection and anguish over the move, urging the government to retain the original English names of these legal acts. The association plans to communicate its concerns to the Minister of Law, Government of India, requesting a reconsideration of the decision. The Tamil Nadu Chief Minister has also criticized the Union government for attempting to replace criminal laws, adding to the broader discontent over the proposed changes.

## CONCLUSION

In summary, the transformation of India's legal system demonstrates a dedication to justice that transcends historical constraints. A more equitable, efficient, and contemporary legal framework is on its way to becoming a reality for the nation. The success of this journey depends on how well the rule of law aligns with the values and aspirations of the diverse population. The recent changes in India's legal landscape, driven by the Bharatiya Nyaya Sanhita (BNS), Bharatiya Nagarik Suraksha Sanhita (BNSS), and Bharatiya Sakshya Bill (BSB) in 2023, mark a significant departure from colonial legacies towards contemporary imperatives. All the three criminal bills reformed stands a witness to India's commitment. These bills bring legal policing and investigative systems into the modern era with a focus on technology and forensic science. As a result, the criminal justice system will be aligned with the contemporary needs and values, emphasizing the protection of citizens' rights and ensuring justice are upheld.

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## THE IMPACT OF GLOBALIZATION ON ECONOMIC GROWTH: A CRITICAL ANALYSIS

ASHITHA B A<sup>10</sup>

### ABSTRACT

*Globalization, as a multifaceted phenomenon, has had a profound impact on economic growth worldwide. This paper critically examines the complex relationship between globalization and economic growth, considering both the positive and negative implications for developed and developing economies. By synthesizing existing literature and empirical studies, this research elucidates the mechanisms through which globalization influences economic growth. Key aspects analyzed include trade liberalization, foreign direct investment inflows, technology transfer, and cultural exchange. While globalization has often been associated with increased economic growth through expanded market access and enhanced efficiency, it also poses challenges such as income inequality, job displacement, and environmental degradation. Through a nuanced analysis of the trade-offs involved, this paper offers insights into the variegated impacts of globalization on economic growth. Case studies and empirical evidence are leveraged to illustrate the diverse experiences of countries in adapting to the forces of globalization. Policy recommendations are proposed to guide policymakers in harnessing the opportunities presented by globalization while addressing its attendant risks and inequities. By fostering a balanced approach to globalization, economies can strive towards sustainable and inclusive growth that benefits all sectors of society and promotes global prosperity.*

**KEYWORDS:** Economic Growth, Globalization, Gross Domestic Product, International Trade, Interconnectedness.

### INTRODUCTION TO GLOBALIZATION AND ECONOMIC GROWTH

Globalization, characterized by increased interconnectedness and interdependence among countries, has become a defining feature of the contemporary global economy. Over the

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past few decades, the pace and scope of globalization have accelerated, reshaping the economic landscape and influencing various aspects of societies worldwide. One of the fundamental debates surrounding globalization pertains to its impact on economic growth. Advocates argue that globalization spurs economic development by creating opportunities for trade, investment, and technological advancements, while critics warn of its potential to exacerbate inequalities, exploit resources, and disrupt local industries.

This introduction sets the stage for a comprehensive examination of the intricate relationship between globalization and economic growth. By delving into the mechanisms through which globalization affects economies, this study aims to elucidate both the opportunities and challenges that arise from increased global integration. Through a critical analysis of existing literature, empirical evidence, and case studies, this research seeks to provide a nuanced understanding of how globalization influences economic growth trajectories in both developed and developing countries.

#### **THEORETICAL FRAMEWORK OF GLOBALIZATION**

Globalization can be understood through a variety of theoretical frameworks that analyze the interconnectedness and interdependence of economies, cultures, and societies on a global scale. Some key theoretical frameworks that are often used to study globalization include, Modernization Theory which posits that globalization is a natural evolution towards modernity and economic development, driven by technological advancements and the spread of capitalism. It emphasizes the idea that traditional societies will eventually catch up to Western industrialized nations through modernization and integration into the global economy. World Systems Theory Developed by sociologist Immanuel Wallerstein, views globalization within the context of a capitalist world economy divided into core, semi-peripheral, and peripheral nations. It suggests that globalization is shaped by unequal power dynamics and exploitative relationships between different regions, with the core nations benefiting at the expense of the periphery. Cultural Imperialism Theory's perspective focuses on the domination of Western cultural values and norms in the global market, driven by the influence of powerful media corporations and multinational companies. It highlights the homogenization of cultures and the potential erosion of local traditions and identities as a result of globalization. Network Society Theory Proposed by sociologist Manuel Castells, emphasizes the role of digital communication technologies in creating a global network society. It emphasizes the interconnectedness of individuals, communities, and organizations across geographical boundaries, leading to new forms of social, political, and economic interactions. Hybridity



Theory challenges the notion of cultural imperialism by highlighting the ways in which globalization can also give rise to hybrid cultural forms that blend local and global influences. It emphasizes the agency of individuals and communities in actively shaping and adapting to global processes while maintaining their distinct cultural identities.

### **TECHNOLOGY TRANSFER AND INNOVATION IN GLOBALIZED ECONOMY**

Technology transfer involves the movement of technological know-how, skills, and expertise from one organization or country to another. It can take place through various channels such as licensing, joint ventures, strategic partnerships, mergers and acquisitions, and collaborations. Technology transfer enables countries and companies to access new knowledge and capabilities that can enhance their productivity and competitiveness whereas Innovation refers to the process of creating new or significantly improved products, services, processes, or business models. In the globalized economy, innovation is a key driver of economic growth and prosperity. Companies and nations that invest in research and development (R&D) and foster a culture of innovation are better positioned to adapt to changing market dynamics and gain a competitive edge.

### **BENEFITS OF TECHNOLOGY TRANSFER AND INNOVATION**

**Economic Growth:** Technology transfer and innovation can stimulate economic growth by increasing productivity, creating new industries, and generating employment opportunities.

**Competitiveness:** Companies that embrace technology transfer and innovation are more likely to stay ahead of the competition by offering cutting-edge products and services.

**Sustainable Development:** Technology transfer and innovation can address global challenges such as climate change, resource scarcity, and social inequality by offering sustainable solutions.

**Global Collaboration:** In a connected world, international collaboration is essential for promoting technology transfer and innovation. Governments and businesses need to work together to create conducive environments for cross-border knowledge exchange, talent mobility, and R&D cooperation.

**Policy Support:** Governments play a crucial role in fostering technology transfer and innovation through supportive policies, investment in R&D, incentives for entrepreneurship, and protection of intellectual property rights. Policy frameworks that encourage open innovation and technology diffusion can enhance the global competitiveness of nations.



## **GLOBALIZATION TRENDS AND PATTERNS**

Globalization trends and patterns refer to the evolving dynamics and characteristics of global interconnectedness across various domains, such as economics, culture, technology, and politics. Some key trends and patterns in globalization include Economic Globalization has increased integration of national economies through trade, investment, and financial flows is a dominant trend in globalization. This includes the rise of multinational corporations, global supply chains, and the expansion of free trade agreements that facilitate the movement of goods, services, and capital across borders. Technological Connectivity Advances in information and communication technologies have significantly accelerated globalization by enabling instant communication, data sharing, and collaboration across the globe. The proliferation of the internet, social media, and digital platforms has interconnected individuals, businesses, and governments in unprecedented ways. Cultural Exchange in Globalization has led to the spread of cultural products, ideas, and values across borders, resulting in increased cultural exchange and hybridization. This trend is reflected in the global popularity of music, film, fashion, cuisine, and other cultural expressions that transcend national boundaries. Migration and Mobility has facilitated the movement of people across borders for work, education, tourism, and other purposes. Migration patterns have become more diverse and complex, with increased flows of skilled labor, refugees, and temporary workers shaping demographic shifts in different regions. Environmental Inter dependence has interconnected environmental issues on a planetary scale, leading to transnational challenges such as climate change, biodiversity loss, and pollution that require coordinated global responses and Political Interdependency has given rise to interdependent political relationships among nations, as seen in the formation of international organizations, alliances, and agreements aimed at addressing global issues such as security, human rights, and development. However, it has also fuelled geopolitical tensions and competition for resources and power. Hence, new foreign companies helps to eliminate unemployment, advanced technologies improves efficiency and integration of various cultures such as food and fashion leads to setting up of various fashion and food industries which helps in having a healthy competition with domestic industry to improve efficiency. all the above mentioned factors which is the reason of globalization directly increases the GDP of a country leading to economic growth, progress and advancements.





## IMPACT OF GLOBALIZATION ON TRADE AND INVESTMENT

Globalization has had a significant impact on trade and investment by transforming the ways in which goods, services, and capital flow across borders. Some of the key impacts of globalization in trade and investment are:

**Increased Trade Flows:** Globalization has led to a dramatic increase in international trade by reducing barriers such as tariffs, quotas, and trade restrictions. This has enabled businesses to access larger markets, source inputs from different countries, and benefit from economies of scale through specialization and comparative advantage.

**Global Value Chains:** Globalization has facilitated the fragmentation of production processes across different countries, leading to the emergence of global value chains. Companies now coordinate their activities across borders to take advantage of cost efficiencies, access diverse skills and resources, and respond to changing market demands.

**Foreign Direct Investment (FDI):** Globalization has spurred a surge in foreign direct investment as companies seek to establish or expand their presence in foreign markets. FDI flows enable companies to access new technologies, markets, and resources, while also promoting economic development and job creation in host countries.

**Technology Transfer:** Globalization has accelerated the transfer of technology and knowledge through trade and investment, leading to innovation diffusion and productivity gains in both developed and developing economies. Foreign direct investment plays a key role in transferring technology, skills, and best practices to local industries.

**Market Access and Competition:** Globalization has expanded market opportunities for businesses by opening up new export markets and increasing competition from foreign firms. This has incentivized companies to improve quality, innovate, and adapt to global standards to remain competitive in the global marketplace.

**Economic Growth and Development:** Overall, globalization has been associated with higher economic growth rates and improved living standards in many countries due to increased trade and investment flows. However, the benefits of globalization have not been evenly distributed, leading to disparities in income, employment, and development outcomes among nations.

**Trade Disputes and Protectionism:** Globalization has also sparked tensions over trade imbalances, intellectual property rights, and labor standards, leading to trade disputes and



protectionist measures by some countries. The rise of nationalist sentiments and anti-globalization rhetoric in recent years has threatened the stability of the global trading system.

## CHALLENGES AND OPPORTUNITIES OF GLOBALISATION FOR ECONOMIC GROWTH

### *CHALLENGES*

**Increased Competition:** Globalization exposes businesses to intensified competition from foreign companies, which can put pressure on domestic industries that are not competitive on a global scale.

**Income Inequality:** While globalization can lead to overall economic growth, it may also exacerbate income inequality within and between countries, resulting in social tensions and disparities in wealth distribution.

**Job Displacement:** Globalization can lead to job displacement as companies outsource production to lower-cost countries or adopt automation technologies, causing disruptions in the labor market and potentially leading to unemployment in certain sectors.

**Vulnerability to External Shocks:** Economies that are heavily integrated into the global economy are more susceptible to external shocks such as financial crises, trade disputes, or geopolitical conflicts, which can impact economic stability and growth.

**Environmental Concerns:** Globalization can contribute to environmental degradation through increased resource extraction, pollution, and carbon emissions associated with international trade and transport activities.

### *OPPORTUNITIES*

**Access to Markets:** Globalization provides countries with access to new markets, allowing businesses to expand their customer base and increase exports, thereby stimulating economic growth and creating employment opportunities.

**Technology Transfer:** Globalization facilitates the transfer of technology, knowledge, and best practices across borders, enabling countries to benefit from technological advancements and drive innovation for economic development.

**Efficiency Gains:** Integration into the global economy can lead to efficiency gains through specialization, economies of scale, and increased competition, resulting in lower prices for consumers and improved productivity for businesses.



**Foreign Direct Investment (FDI):** Globalization attracts foreign direct investment, which can bring in capital, technology, and expertise to domestic economies, fostering industrial development, infrastructure improvement, and job creation.

**Cultural Exchange:** Globalization promotes cultural exchange and diversity, offering opportunities for collaboration, learning, and creativity that can enhance social development, cross-cultural understanding, and artistic innovation.

To maximize the opportunities of globalization for economic growth while mitigating its challenges, governments and businesses need to implement appropriate policies and strategies. This may include investing in education and skills development, fostering innovation and entrepreneurship, strengthening trade relations, promoting sustainable practices, and ensuring social safety nets to address issues of inequality and job displacement. By leveraging the benefits of globalization while addressing its challenges, countries can create a more inclusive and sustainable path to economic growth in a globalized world.

### *CASE STUDIES*

Landmark case studies on globalization and economic growth that have had a significant impact on the global economy:

**The "Asian Tigers" (South Korea, Taiwan, Hong Kong, and Singapore):** These East Asian economies experienced rapid economic growth and industrialization from the 1960s onwards, driven by export-led strategies and close integration with the global economy. Their success has been attributed to factors such as strong government intervention, investment in education and infrastructure, and openness to trade and foreign investment.

**The European Union:** The European Union represents one of the most significant examples of regional economic integration and globalization. The creation of a single market and the adoption of the euro currency have facilitated trade, investment, and economic growth among EU member states. The EU's experience highlights the benefits of economic cooperation and integration for promoting growth and stability.

**The North American Free Trade Agreement (NAFTA):** NAFTA, signed in 1994 between the United States, Canada, and Mexico, is a landmark trade agreement that has promoted economic integration and growth in the region. By eliminating barriers to trade and investment, NAFTA has boosted economic activity and competitiveness among its member countries, while also raising concerns about job displacement and income inequality.



## CHINA'S ECONOMIC GROWTH THROUGH GLOBALIZATION

The rise of China as a global economic powerhouse: China's transformation from a closed economy to a major player in the global economy is a standout case study in globalization and economic growth. The country's export-oriented growth model, investment in infrastructure and manufacturing, as well as its integration into global supply chains, have propelled it to become the world's second-largest economy. However, China's economic ascent has also raised questions about trade imbalances, intellectual property rights, and geopolitical tensions. China's rapid economic development over the past few decades is a notable example of how globalization can drive economic growth. Through policies such as opening up its economy to foreign investment, embracing export-led growth strategies, and investing in infrastructure and education, China has leveraged globalization to become one of the world's largest economies.

**Trade and Investment:** China's integration into the global economy through trade and foreign direct investment (FDI) has played a crucial role in its economic transformation. The country has become a major manufacturing hub for global supply chains, exporting goods to markets around the world.

**Technology Transfer:** Globalization has enabled China to benefit from technology transfer and knowledge exchange with foreign companies, helping to upgrade its industrial capabilities and innovation capacity. This has contributed to the growth of domestic industries such as electronics, automotive, and renewable energy.

**Infrastructure Development:** China's participation in global trade has spurred significant investments in infrastructure projects such as ports, roads, and telecommunications networks, facilitating domestic and international connectivity and supporting economic growth.

**Challenges:** As China continues to embrace globalization, it also faces challenges such as income inequality, environmental degradation, and trade tensions with other countries. Balancing economic growth with social and environmental sustainability remains a key policy challenge for China's development strategy.

## BANGLADESH'S GARMENT INDUSTRY AND GLOBAL VALUE CHAINS

Bangladesh's garment industry provides a compelling case study of how participation in global value chains (GVCs) can promote economic development. The country has emerged as a major exporter of ready-made garments, benefiting from its integration into global textile and apparel manufacturing networks.



**Export-Led Growth:** Bangladesh's garment exports have surged in recent years, driven by demand from international markets such as Europe and the United States. The industry has created millions of jobs, particularly for women, and contributed significantly to the country's economic growth.

**Labor-intensive Manufacturing:** The labor-intensive nature of garment production has allowed Bangladesh to capitalize on its competitive advantage in terms of low-cost labor, attracting foreign investment from multinational apparel companies seeking to reduce production costs.

**Social Impact:** The growth of the garment industry has had positive social impacts, including increased employment opportunities for women, improved living standards for workers, and poverty reduction in rural areas where many garment factories are located.

**Sustainability Challenges:** Despite its economic benefits, the garment industry in Bangladesh faces challenges related to workplace safety, labor rights, environmental sustainability, and supply chain transparency. Efforts are being made to address these issues through industry-led initiatives and government regulations.

#### ***CASE STUDY: IRELAND***

Ireland experienced a significant transformation in its economy over the past few decades, transitioning from a predominantly agrarian and protectionist economy to a dynamic, export-driven economy. The country's economic growth has been closely tied to its integration into the global economy and its strategic positioning as a hub for foreign direct investment (FDI) in sectors such as technology, pharmaceuticals, and financial services.

**Foreign Direct Investment (FDI):** Ireland actively pursued a pro-business environment to attract FDI, offering tax incentives, a skilled workforce, and access to the European Union market. Multinational corporations, such as Google, Apple, and Pfizer, established operations in Ireland, creating jobs, driving innovation, and boosting exports.

**Export-led Growth:** Ireland's economy became increasingly export-oriented, with exports accounting for a significant portion of its GDP. The country focused on diversifying its export base beyond traditional sectors like agriculture and textiles, expanding into high-growth industries such as software development, biotechnology, and financial services.

**EU Membership:** Ireland's accession to the European Union in 1973 provided access to a larger market and opportunities for trade and investment. EU membership facilitated economic



growth through increased market integration, harmonization of regulations, and access to EU funds for infrastructure development.

**Knowledge Economy:** Ireland invested in education and research, fostering a skilled workforce and innovation ecosystem that attracted high-tech industries. The country's emphasis on higher education, research, and development contributed to the growth of knowledge-intensive sectors and technology clusters.

**Economic Challenges:** Despite its economic success, Ireland also faced challenges associated with globalization, such as income inequality, housing affordability issues, and vulnerability to external shocks. The global financial crisis of 2008 hit Ireland particularly hard, leading to a severe recession and a banking crisis.

Overall, Ireland's experience underscores the transformative effects of globalization on economic growth, highlighting the importance of strategic policies, investments in human capital, and adaptation to external shocks in navigating the opportunities and challenges of a globalized economy.

#### **POLICY IMPLICATIONS FOR HARNESSING THE BENEFITS OF GLOBALIZATION**

Harnessing the benefits of globalization requires careful consideration of various policy implications.

**Trade Policy:** Ensure that trade policies are conducive to promoting global integration and reducing barriers to international trade. This can be achieved through negotiating free trade agreements, reducing tariff and non-tariff barriers, and promoting fair competition.

**Investment:** Create a favourable investment climate by implementing policies that attract foreign direct investment (FDI) and promote domestic investment. This includes providing incentives for investors, improving infrastructure, and enhancing the ease of doing business.

**Labor Market Policies:** Implement labor market policies that support workers in adapting to the changing global economy. This includes investing in education and training programs to enhance skills, providing social safety nets for displaced workers, and promoting workforce mobility.

**Innovation and Technology:** Promote innovation and technology transfer to drive economic growth and competitiveness. This can be done by investing in research and development, supporting entrepreneurship, and fostering collaboration between industries, academia, and government.



**Environmental Considerations:** Implement policies that promote sustainable development and address environmental concerns related to globalization. This includes setting regulations to reduce carbon emissions, promoting renewable energy sources, and encouraging corporate social responsibility.

**Social Inclusion:** Ensure that the benefits of globalization are shared equitably across society. This includes implementing policies to reduce income inequality, promote gender equality, and address social disparities to ensure that no one is left behind.

By considering these policy implications, governments can harness the benefits of globalization while mitigating its negative effects, creating a more inclusive and sustainable global economy.

### **EFFECT OF GLOBALIZATION IN DEVELOPING AND DEVELOPED COUNTRIES**

Globalization has had a significant impact on both developing and developed countries in various aspects:

#### **Economic effects:**

**Developing countries:** Globalization has provided opportunities for economic growth through increased trade, foreign investment, and access to global markets. However, it has also exposed these countries to economic vulnerabilities such as market fluctuations, debt crises, and dependence on foreign capital.

**Developed countries:** Globalization has led to economic benefits such as access to new markets, increased efficiency through specialization, and lower consumer prices due to international competition. But it has also resulted in challenges like job displacement in certain industries, income inequality, and deindustrialization in some regions.

#### **Social effects:**

**Developing countries:** Globalization has contributed to social changes in developing countries, such as urbanization, cultural exchange, and improved access to information and technology. However, it has also raised concerns about the exploitation of labor, displacement of local communities, and social inequalities.

**Developed countries:** Globalization has influenced social dynamics in developed countries by promoting multiculturalism, diversity, and cross-cultural exchanges. However, it has also generated resistance to immigration, globalization's impact on local traditions, and social tensions related to income inequality.





### **Environmental effects:**

**Developing countries:** Globalization has introduced environmental challenges in developing countries, such as deforestation, pollution, and resource exploitation driven by global demand for raw materials. Efforts to attract foreign investment and industrialization may also lead to environmental degradation.

**Developed countries:** Globalization has increased awareness of environmental issues and promoted sustainable practices in developed countries. However, global supply chains and consumption patterns can contribute to environmental degradation through carbon emissions, waste generation, and resource depletion.

### **CONCLUSION**

The relationship between globalization and economic growth is dynamic and evolving, shaped by a complex interplay of factors such as political will, institutional capacity, technological advancements, and global market trends. As such, it is essential for policymakers to remain agile and adaptive in their approach to managing the opportunities and challenges presented by globalization to ensure sustainable and inclusive economic growth for all.

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## GLOBAL LEGAL FRAMEWORKS: FOSTERING ECONOMIC DEVELOPMENT THROUGH INTERNATIONAL LAW INITIATIVES

NITHYA PRIYA. R<sup>11</sup>

### ABSTRACT

*In the globalized world of the 21st century, the intersection of international law and economic development stands as a critical domain. This research paper delves into the intricate dynamics between global legal frameworks and their role in fostering economic development across nations. By examining various international law initiatives, this study explores how legal structures shape and influence economic growth, trade relations, and investment flows on a global scale. Through comprehensive analysis, this paper sheds light on the multifaceted ways in which international law facilitates and constrains economic development. It investigates the mechanisms through which legal frameworks establish standards, resolve disputes, and mitigate risks in the international business environment. It explores the evolving nature of international economic law and its adaptation to contemporary challenges, such as globalization, technological advancements, and geopolitical shifts. This research elucidates the effectiveness of international legal instruments in promoting inclusive and sustainable economic development. Furthermore, it highlights the complexities and tensions inherent in balancing economic interests with social justice imperatives and environmental concerns within the framework of international law. Ultimately, this paper contributes to a nuanced understanding of the pivotal role played by global legal frameworks in shaping the contours of economic development and advancing the collective aspirations of nations in the modern era.*

**KEYWORDS:** International law, Economic Development, Globalization, Legal frameworks, Trade relations, Sustainable Development, Social Justice, Environmental concerns.

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## **INTRODUCTION TO INTERNATIONAL LAW INITIATIVES FOR ECONOMIC DEVELOPMENT**

This paper explores the role of global legal frameworks in fostering economic development through international law initiatives. It examines how international legal structures establish standards, resolve disputes, and facilitate cooperation among nations to promote sustainable economic growth. Through analysis of key international law initiatives, including trade agreements, investment treaties, and regulatory frameworks, the paper highlights their impact on cross-border trade, investment flows, and economic integration. It assesses the effectiveness of these legal instruments in addressing emerging challenges such as globalization, technological innovation, and environmental sustainability. Moreover, the paper investigates the role of international law in promoting inclusive development and addressing disparities among nations. It examines the evolving norms and principles of international economic law and their implications for enhancing economic opportunities, reducing poverty, and promoting social justice on a global scale. Through in-depth insights, the paper identifies opportunities and challenges in leveraging global legal frameworks to advance economic development agendas. It also explores the role of legal institutions, governments, and non-state actors in shaping the evolution and implementation of international economic law. Ultimately, this paper contributes to a deeper understanding of the complex interplay between law, economics, and development in the contemporary global context. It underscores the importance of effective legal mechanisms and multilateral cooperation in harnessing the potential of international law to foster sustainable and inclusive economic development worldwide.

### **HISTORICAL BASIS FOR INTERNATIONAL ECONOMIC LAW**

The evolution of Modern International Economic Law can be delineated into three distinct epochs of development. Initially, during the pre-World War II colonial era, there was a notable surge in globalization efforts. Subsequently, the post-World War II period witnessed widespread decolonization efforts, paving the way for the emergence of global capitalism in the post-1990 era. Each of these historical phases witnessed the formulation of significant cases and treaty laws as nations navigated their economic landscapes. The eventual rise of trading blocs and multinational corporations further heightened interaction and complexity within the field of the League of Nations and the establishment of the Permanent Court of International Justice, the interwar era was characterized by a sequence of international economic and legal disputes primarily on colonial matters.

The period following the war was marked by industrialization and the concurrent rise of demands for independence in colonial territories, intensifying competition among nations for



vital natural resources, be they economic or strategic. During this interwar epoch, protectionist policies surged as nations concentrated on expanding their economies and recuperating from the aftermath of a catastrophic global conflict. A pivotal aspect of the post-war era was the process of decolonization undertaken by the established colonial powers. As these newly emerging nations asserted their sovereignty, they encountered economic conflicts with both former colonial powers and the companies granted economic privileges by those powers. In this context, international economic law started to evolve into its contemporary form, transitioning from a Eurocentric focus to a more globally applicable framework.

Utilizing their growing influence within the United Nations, these recently independent nations exerted greater control over natural resources, human rights, and economic endeavors within their territories. The existing international economic legal framework, initially crafted to bolster a capitalist global economy, underwent adaptation to accommodate a world where numerous new nations incorporated socialist elements into their economic structures. Moreover, against the backdrop of a "Cold War" spanning over four decades, marked by competition between the United States and the USSR for global influence, the dynamics of international relations were further complicated. Following the collapse of the USSR in 1990 and the resurgence of capitalism as the predominant global economic paradigm, international economic law transformed to accommodate heightened corporate engagement and economic interactions within legal systems worldwide.

### **THE ROLE OF INTERNATIONAL TRADE AGREEMENTS IN ECONOMIC DEVELOPMENT**

Since Adam Smith publicized "The Wealth of Nations" in 1776, most economists have endorsed the idea that free trade between nations enhances overall economic welfare. Free trade, defined as the absence of tariffs, quotas, or other government-imposed obstacles to international trade, enables countries to specialize in goods they can produce most efficiently, leading to higher real incomes for all involved. Despite the benefits of free trade, removing trade barriers on specific goods can adversely affect shareholders and employees of domestic industries, prompting some groups to lobby for protection against imports. Therefore, trade barriers persist despite their significant economic costs. With the collapse of the USSR in 1990 and the resurgence of capitalism, international economic law began adapting to increased corporate and economic interaction across borders. The process of decolonization in the post-war era empowered newly independent countries to assert sovereignty over their resources, leading to conflicts with former colonial powers and companies holding economic concessions.



Consequently, international economic law transitioned from a Eurocentric focus to a more globally applicable framework.

Countries have pursued various approaches to trade reform, including unilateral, multilateral, and bilateral strategies. Unilateral tariff reductions, exemplified by Britain in the 19th century and more recently by Chile and China, allow immediate access to the benefits of free trade. Multilateral and bilateral approaches, on the other hand, involve coordinated efforts among countries to dismantle trade barriers, reinforcing economic gains and reducing political opposition to free trade. The General Agreement on Tariffs and Trade (GATT), established after World War II, facilitated multilateral trade negotiations and significantly reduced tariff barriers, fostering the expansion of world trade, and improving per capita incomes globally. The evolution of the GATT into the World Trade Organization (WTO) has furthered the cause of liberalizing world trade and overseeing agreements on tariffs, services, intellectual property rights, and investment. The WTO resolves disputes between member countries and promotes the extension of most nations (MFN) status, ensuring non-discrimination in international trade. While bilateral and regional trade agreements have gained prominence, particularly in the face of slow multilateral negotiations, critics argue that they may undermine the global, non-discriminatory approach advocated by the WTO.

Debates surrounding trade agreements often involve considerations of labor and environmental standards, reflecting concerns about the impact of globalization on workers and the environment. However, empirical evidence suggests that unrestricted trade generally leads to technological transfer, rising wages, and improved environmental standards in developing countries. Despite controversies surrounding trade agreements, the pursuit of freer trade remains a proven method for enhancing economic performance and raising overall incomes worldwide. Economists have exerted significant influence on trade policy, advocating for free trade and the elimination of trade barriers. However, while the goal of trade agreements is to promote trade liberalization, the specific provisions of these agreements are heavily influenced by both domestic and international political dynamics. The global landscape has undergone substantial changes since David Ricardo introduced the law of comparative advantage. In recent decades, economists have adjusted their theories to accommodate factors such as trade in production inputs like capital and labor, the prevalence of supply chains that dominate global trade, and the success of countries employing neo-mercantilist policies in achieving rapid economic growth.



## **INVESTMENT TREATIES AND FOREIGN DIRECT INVESTMENT (FDI) PROMOTION**

Over the past three decades, there has been a remarkable expansion in international investments and trade, coupled with the integration and openness of global markets. This has spurred intense competition among countries, especially developing ones, to attract Foreign Direct Investment (FDI) to stimulate domestic investment rates and hasten economic development. FDI flows are typically preferred over other forms of external finance due to their non-debt-creating nature, lower volatility, and facilitation of knowledge, skills, and technology transfer.

Recognizing the pivotal role of FDI in fostering economic progress, countries implement various unilateral and bilateral measures to create a favourable environment for investment. Among the bilateral measures, Double Taxation Avoidance Agreements and Bilateral Investment Treaties (BITs) stand out. BITs are agreements that establish the terms and conditions for FDI in a particular country. According to UNCTAD, BITs are agreements between two nations aimed at reciprocally encouraging, promoting, and protecting investment in each other's territories by companies based in either country. As of January 31, 2015, approximately 3,000 BITs had been negotiated globally, with 2,225 currently in force. The scope and coverage of BITs continue to expand, encompassing intra-regional and inter-regional dimensions, which are expected to enhance investment flows among economies.

Most BITs include provisions covering various aspects of investment, such as establishment clauses, legal regulations, tax standards, dispute resolution mechanisms, administrative details, and other related protocols. They also advocate for equal treatment of domestic and foreign investors, fostering an environment of certainty for foreign investors and thus perceived as conducive to investment. However, it is essential to acknowledge that the formation of such treaties entails significant costs and resources for governments. Therefore, it becomes imperative to assess the potential benefits of BITs for investment and whether these measures effectively translate into increased FDI inflows.

## **THE ECONOMIC EFFECTS OF TRADE LIBERALIZATION**

The primary objective behind reducing trade barriers is to enhance the level of trade, with the expectation of bolstering economic well-being. Economists commonly gauge economic well-being by assessing the proportion of total output of goods and services, often referred to as gross domestic product (GDP), per person on average. While GDP serves as a prominent measure of economic well-being, it grapples with significant conceptual challenges,



as noted by Joseph Stiglitz. Stiglitz emphasizes that GDP fails to encapsulate certain factors crucial to people's lives and happiness, such as security, leisure, income distribution, and environmental cleanliness—factors essential for sustainable growth. Furthermore, GDP fails to differentiate between what Stiglitz terms "good growth" and "bad growth." For instance, if a company disposes of waste into a river as a by-product of its manufacturing process, both the manufacturing activity and the subsequent cleanup operation contribute to the measurement of GDP.

In the aftermath of multilateral trade negotiations under the auspices of the GATT/WTO, tariffs undergo reduction during a transitional period but are not eliminated. In contrast, bilateral or regional free trade agreements (FTAs) involving the United States generally lead to the complete elimination of nearly all tariffs on trade among participating nations, typically over a transition period spanning five to ten years. Despite the overarching goal of moving toward free trade by reducing barriers, there are scenarios where tariff reduction could inadvertently increase the effective rate of protection for domestic industry, as elucidated by Jacob Viner. For instance, removing duties on imported wool while leaving duties unchanged on woollen cloth might escalate protection for the cloth industry without impacting wool-raising.

This phenomenon arises in some instances due to multilateral trade negotiations. For example, a country may reduce tariffs more extensively on non-import-sensitive products—those not produced domestically—compared to import-sensitive products. In an FTA scenario, where the outcome is zero tariffs, such effects do not persist once the agreement is fully implemented. However, during the transitional phase, they may hold relevance for certain products. Beyond these exceptions, reducing tariffs or other trade barriers typically augments trade in the concerned product—an objective underlying trade agreement. The benefits accruing to an economy from increased exports due to improved market access are evident and incontrovertible. Should a trade partner of the United States lower barriers because of a trade agreement, U.S. exports are likely to surge, thereby amplifying U.S. production and GDP. Furthermore, suppliers to firms experiencing augmented sales through exports are also poised to witness increased sales, thereby further bolstering GDP.

#### **INTERNATIONAL TAXATION POLICIES AND ECONOMIC DEVELOPMENT**

International taxation policies play a crucial role in shaping economic development across nations. These policies govern the taxation of cross-border transactions, profits, and investments, influencing the flow of capital and resources globally. Well-designed international



taxation frameworks seek to strike a balance between promoting economic growth and ensuring equitable distribution of tax burdens among countries. Effective policies can stimulate investment, foster innovation, and encourage international trade by providing a predictable and transparent tax environment. Moreover, they can help prevent tax evasion and avoidance, which can erode government revenues and undermine public trust in the tax system. However, poorly designed, or overly complex tax regimes may create barriers to trade and investment, dampening economic activity and hindering development efforts. Developing countries often face challenges in implementing and enforcing international tax policies due to limited administrative capacity and resources. Therefore, international cooperation and coordination among nations are essential to address tax-related issues and create a conducive environment for sustainable economic development worldwide. By fostering collaboration and sharing best practices, countries can work together to enhance the effectiveness and fairness of international taxation policies, thereby contributing to inclusive growth and prosperity on a global scale.

Developing nations encounter formidable obstacles when endeavouring to establish effective tax systems. Firstly, a significant portion of their workforce is engaged in agriculture or operates within small, informal enterprises. Typically compensated irregularly and often in cash, these workers present challenges for income tax collection due to the lack of a stable, quantifiable income base. Moreover, the absence of well-documented transactions, common in large retail establishments, diminishes the efficacy of income and consumer taxes, limiting government revenue potential.

Secondly, constructing an efficient tax administration proves challenging without a well-educated and trained workforce, adequate financial resources to offer competitive salaries to tax officials, and infrastructure for modernization. Consequently, governments often resort to tax systems that exploit available options rather than instituting rational and modern tax frameworks.

Thirdly, the informal nature of many developing economies, coupled with resource constraints, hinders the generation of reliable statistical data by tax offices. This data deficiency obstructs policymakers' ability to evaluate the potential repercussions of significant tax system alterations, often resulting in a preference for marginal changes over structural reforms, perpetuating inefficient tax structures.

Fourthly, income inequality persists within developing nations, complicating efforts to raise substantial tax revenues. While optimal taxation theory suggests heavier taxation of the wealthy, the economic and political influence wielded by affluent taxpayers often obstructs





fiscal reforms aimed at increasing their tax burdens. This dynamic explains the underutilization of personal income and property taxes and the absence of satisfactory progressivity within tax systems.

In conclusion, tax policy in developing countries is frequently shaped by pragmatic considerations rather than the pursuit of ideal solutions. Consequently, economic theory, including optimal taxation literature, has limited influence on tax system design in these contexts. Addressing the tax policy challenges confronting developing nations necessitates practical insights derived from extensive experience, such as that gained through the IMF's provision of tax policy advice. These challenges must be approached from both macroeconomic and microeconomic perspectives, encompassing considerations of revenue levels, tax composition, and the design of specific tax measures.

#### **REGULATORY HARMONIZATION AND ECONOMIC INTEGRATION EFFORTS**

Regulatory harmonization and economic integration efforts aim to streamline rules and standards across borders to facilitate trade and investment. By aligning regulations, countries can reduce barriers to commerce, enhance market efficiency, and foster economic growth. Harmonization promotes consistency in product quality, safety standards, and financial regulations, fostering consumer confidence and investor trust. Moreover, it encourages competition, innovation, and economies of scale, driving productivity gains and cost efficiencies. Through collaborative initiatives, nations can create a more seamless and interconnected business environment, unlocking opportunities for businesses to expand internationally and enhancing overall economic integration within regions and across the globe. In the globalizing economy, national policymakers are often forced to accept the challenge of financial integration. Faced with the potentially destabilizing effects of international financial markets, they must strengthen financial regulation, importing international best practices and aligning domestic with foreign regulation, to avoid destabilizing phenomena of regulatory arbitrage. Regulatory harmonization and economic integration efforts under the United Nations Commission on International Trade Law (UNCITRAL) aim to foster coherence and efficiency in international trade and investment. UNCITRAL works to develop legal frameworks and standards that facilitate cross-border transactions and mitigate legal barriers. Through conventions, model laws, and guidelines, UNCITRAL promotes the harmonization of commercial laws, including contract, arbitration, and electronic commerce regulations. By aligning legal principles and procedures across jurisdictions, UNCITRAL enhances predictability, reduces transaction costs, and encourages investment flows. Moreover,





UNCITRAL's initiatives promote fair and transparent dispute resolution mechanisms, bolstering confidence in international trade and contributing to global economic integration and development.

The United Nations Commission on International Trade Law (UNCITRAL) employs various approaches to promote regulatory harmonization and economic integration:

**Model Laws and Conventions:** UNCITRAL develops model laws and conventions in key areas such as international trade, commercial transactions, arbitration, electronic commerce, insolvency, and procurement. These instruments serve as guides for national legislators when drafting or revising their domestic laws, thereby fostering harmonization across different legal systems.

**Legal Guides and Recommendations:** UNCITRAL issues legal guides and recommendations to provide practical guidance on specific legal issues encountered in international trade and investment. These guides assist policymakers, lawyers, and business entities in understanding and navigating complex legal frameworks, contributing to harmonized practices.

**Promotion of International Cooperation:** UNCITRAL encourages collaboration and cooperation among member states, international organizations, and stakeholders in the development and implementation of harmonized legal standards. Through conferences, seminars, and workshops, UNCITRAL facilitates dialogue and knowledge-sharing on best practices and emerging legal issues.

**Technical Assistance and Capacity Building:** UNCITRAL provides technical assistance and capacity-building programs to developing countries and economies in transition. These initiatives help strengthen legal institutions, enhance legal expertise, and promote the effective implementation of UNCITRAL standards and principles at the national level.

**Facilitation of Dispute Resolution Mechanisms:** UNCITRAL supports the use of alternative dispute resolution mechanisms, including arbitration and mediation, to resolve international commercial disputes efficiently and effectively. By promoting uniformity and predictability in dispute resolution procedures, UNCITRAL contributes to the development of a harmonized legal framework for cross-border transactions.

Overall, UNCITRAL plays a crucial role in promoting regulatory harmonization and economic integration by developing internationally accepted legal norms and facilitating cooperation among stakeholders to address the challenges of global commerce effectively.



## **CROSS-BORDER INFRASTRUCTURE DEVELOPMENT AND LEGAL FACILITATION**

Cross-border infrastructure development and legal facilitation are essential components for promoting international trade. Infrastructure projects such as roads, railways, ports, and energy networks play a vital role in facilitating the movement of goods and services across borders. By investing in cross-border infrastructure, countries can reduce transportation costs, improve logistics efficiency, and enhance connectivity, thereby stimulating trade flows and economic growth. Legal facilitation is equally crucial in supporting international trade. Harmonized legal frameworks, including trade agreements, customs procedures, and regulatory standards, create a predictable and transparent environment for businesses to engage in cross-border transactions. Streamlined legal processes reduce transaction costs, mitigate risks, and provide businesses with greater certainty when operating in foreign markets. Effective collaboration among countries, international organizations, and private sector stakeholders is essential for successful cross-border infrastructure development and legal facilitation. Cooperative initiatives can help overcome regulatory barriers, address financing challenges, and ensure the sustainable management of shared infrastructure resources. Ultimately, cross-border infrastructure development and legal facilitation contribute to the creation of integrated and efficient trade networks that foster economic development, promote regional cooperation, and enhance global competitiveness.

## **THE NEED FOR FURTHER LIBERALIZATION OF INTERNATIONAL TRADE**

The necessity for further trade liberalization is evident. While protectionist measures have decreased substantially in the last thirty years, they remain prevalent, particularly in sectors where developing countries possess a comparative advantage, such as agriculture and labour-intensive manufacturing and services. In industrialized nations, agricultural protectionism persists through high tariffs, including tariff peaks, escalation, and restrictive quotas. Agriculture receives significantly higher tariff protection compared to manufacturing. Moreover, agricultural subsidies in these countries, amounting to a substantial portion of Africa's GDP, undermine developing countries' agricultural sectors by depressing global prices and obstructing market access. In manufacturing, industrialized nations generally maintain low protection levels, but labour-intensive products from developing countries face high tariffs, notably in textiles and clothing. The United States, for instance, imposes tariff peaks on numerous products, primarily textiles and clothing, hindering exports from the poorest nations. Developing countries themselves maintain high tariffs, particularly on industrial imports, hindering diversification efforts. Non-traditional trade barriers like antidumping measures and



stringent technical standards are increasingly significant. Developing countries face disproportionate challenges from antidumping measures and technical regulations, imposing costs that often exceed consumer benefits. Preferential access schemes for poorer nations have proven ineffective due to complex regulations and limited benefits, particularly for products crucial to the poorest countries. Further trade liberalization efforts, particularly in textiles, clothing, and agriculture, are essential to unlock trade's potential for economic growth and development. Efforts to remove trade barriers must involve both industrialized and developing nations. Accelerated liberalization in textiles, clothing, and agriculture, alongside the elimination of tariff peaks, is crucial. Developing countries should also reduce their trade barriers to strengthen their economies and promote mutual prosperity. Granting duty- and quota-free access to world markets for the poorest nations would facilitate development and poverty reduction. Recent initiatives by the EU and other countries to open markets are encouraging steps, but permanent access to all goods, accompanied by transparent rules of origin, is necessary. This would empower the poorest countries to undertake domestic reforms confidently and utilize aid effectively.

Recent research indicates that trade liberalization leads to adjustments not only across industries but also within them. The heightened competition from foreign firms exerts pressure on profits, compelling less efficient firms to downsize and creating opportunities for more efficient firms to expand. The influx of new firms brings improved technologies and a wider range of product options. Importantly, trade enables consumers to choose from a greater variety of goods, fostering intra-industry trade where countries may export certain products while importing others, a concept not fully captured by traditional factor endowment theories.

The efficiency gains from trade extend beyond simply increasing the quantity of products to enhancing product diversity. For instance, the United States now imports a greater variety of goods, such as different types of cars, compared to the 1970s, with the number of countries supplying each product doubling. Additionally, access to a broader range of intermediate and capital inputs, such as industrial optical lenses, rather than just cars, can lead to more efficient investment spending and stimulate innovation, thereby fostering sustained economic growth. Traditional economic models assessing the impact of trade reforms often overlook the effects of technology transfer and pro-competitive forces, such as the expansion of product varieties, due to the challenges in modelling these influences. However, studies incorporating these factors suggest that the benefits of trade reforms, including reductions in tariffs and other barriers, are significantly greater than what conventional models suggest.



## **DISPUTE RESOLUTION MECHANISMS IN INTERNATIONAL ECONOMIC LAW**

Dispute resolution mechanisms in international economic law encompass various procedures and institutions designed to manage and resolve conflicts arising from economic activities among nations, multinational corporations, and other stakeholders. These mechanisms serve to uphold the rule of law, ensure fairness, and promote stability in the global economic system. Key aspects of dispute resolution in international economic law include:

**Arbitration:** Arbitration is a widely used method for resolving disputes in international economic law. It involves the submission of a dispute to an impartial arbitrator or panel of arbitrators who render a binding decision based on the evidence and arguments presented by the parties involved.

**Adjudication:** Adjudication refers to the process of resolving disputes through legal proceedings before international courts or tribunals. Institutions such as the International Court of Justice (ICJ) and the World Trade Organization's Dispute Settlement Body (DSB) play crucial roles in adjudicating disputes related to economic matters.

**Bilateral and Multilateral Treaties:** Many international economic agreements include provisions for dispute resolution mechanisms. These mechanisms may involve negotiation, consultation, mediation, or other forms of non-binding dispute settlement procedures before resorting to formal adjudication or arbitration.

**Investor-State Dispute Settlement (ISDS):** ISDS mechanisms are commonly found in bilateral and multilateral investment treaties. They allow foreign investors to bring claims directly against host states for alleged violations of investment protections, such as expropriation or breach of fair and equitable treatment.

**Regional Dispute Resolution Forums:** Regional organizations and agreements often establish dispute resolution mechanisms tailored to address economic disputes among member states. Examples include the European Court of Justice (ECJ) within the European Union and the African Court of Justice and Human Rights.

**Compliance and Enforcement:** Effective dispute resolution mechanisms also require mechanisms for ensuring compliance with decisions and enforcement of awards. International economic law relies on mechanisms such as trade sanctions, diplomatic pressure, and the enforcement of arbitral awards through national courts to compel compliance.



Overall, dispute resolution mechanisms in international economic law play a critical role in maintaining stability, fostering cooperation, and resolving conflicts that arise in the context of economic relations between states and other actors in the global economy.

## CONCLUSION

The international criminal frameworks outlined in this paper serve as critical pillars for fostering monetary improvement via worldwide regulation projects. As nations navigate the complexities of an interconnected global, the role of felony frameworks cannot be overstated in promoting cooperation, facilitating exchange, and making sure equitable boom across borders. Through a complete exam of diverse worldwide criminal instruments and tasks, this paper has highlighted the multifaceted ways wherein worldwide criminal frameworks make contributions to monetary development. One of the important thing insights gleaned from this evaluation is the significance of regulatory harmonization in promoting international exchange and funding. Legal gadgets consisting of the ones evolved by using the United Nations Commission on International Trade Law (UNCITRAL) offer steerage and standards for pass-border transactions, lowering barriers and improving predictability in business dealings. By aligning regulatory frameworks and promoting consistency in prison norms, UNCITRAL and comparable initiatives foster an environment conducive to financial integration and boom. Moreover, the position of worldwide agencies and agreements in shaping international prison frameworks cannot be overlooked. Institutions along with the World Trade Organization (WTO) play a central role in enforcing alternate rules, resolving disputes, and selling a level gambling field for all member states. By presenting a discussion board for negotiation and cooperation, global businesses contribute to the improvement of transparent and equitable criminal frameworks that underpin sustainable monetary development. Furthermore, the paper emphasizes the dynamic nature of worldwide felony frameworks and the want for a persistent version of evolving monetary realities. As technological improvements, shifts in worldwide supply chains, and emerging challenges reshape the economic landscape, felony frameworks must remain agile and attentive to changing occasions. Initiatives targeted at digital alternatives, intellectual property rights, and environmental sustainability constitute regions where international regulation can play a pivotal role in addressing cutting-edge challenges and unlocking new possibilities for monetary improvement.

In the end, the pursuit of economic development through international law initiatives is a multifaceted undertaking that calls for collaboration, innovation, and a steadfast commitment to shared ideas and values. By leveraging global felony frameworks, international locations can



harness the overall potential of worldwide cooperation, promote sustainable development, and create an extra rich and equitable international for gift and destiny generations. As we appear ahead, it is far imperative that policymakers, prison practitioners, and stakeholders alike retain to prioritize efforts geared toward strengthening global legal frameworks and advancing the collective pursuit of monetary prosperity via worldwide regulation.

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## A COMPARATIVE ANALYSIS ON THE PERFORMANCE OF KISAN CREDIT SCHEME IN NAGALAND AND ASSAM

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### ABSTRACT

*The Kisan Credit Scheme, launched in 1998, helps farmers obtain financing for agricultural inputs, post-harvest costs, and credit investments. It operates through commercial banks, small financing banks, and cooperatives with low interest rates. This study examines the progress of the Kisan Credit Card program in Nagaland and Assam from 2018-2022, comparing the number and amount sanctioned in the two states. The data was analyzed and a conclusion was reached. Nagaland faces challenges in agriculture due to steep terrain, lack of flat arable land, traditional farming methods, climate, poor infrastructure, and financial literacy. Farmers struggle with Kisan Credit Cards, climate variability, and natural disasters. Inadequate government support, administrative hurdles, and socioeconomic factors also impact agricultural output. Building farmer capacity through training and extension services is crucial.*

**KEYWORDS:** Kissan Credit Scheme, Agricultural Finance, Agricultural Inputs, Agricultural Productivity, Credit, NABARD, Nagaland, Assam.

## A COMPARATIVE ANALYSIS ON THE PERFORMANCE OF KISAN CREDIT SCHEME IN NAGALAND AND ASSAM

**Introduction:** In order to ensure a consistent approach across banking institutions, the Kisan Credit Card (KCC) scheme, inaugurated in 1998, sought to issue farmers with Kisan Credit Cards based on their landholdings. With the help of this programme, farmers could easily obtain crucial agricultural supplies like seeds, fertiliser, and pesticides as well as access money for their production needs. The programme was subsequently expanded in 2004 to include farmers' finance needs for both investment and non-farm businesses.

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Under the direction of a working group headed by Shri T. M. Bhasin, CMD of Indian Bank, the KCC programme underwent a crucial reform in 2012. The main goal was to promote the issuing of Electronic Kisan Credit Cards and streamline the scheme. This project gave banks thorough instructions to help the KCC plan be implemented successfully, improving its use and effectiveness.

Nagaland, a landlocked state in north-eastern India, shares its borders with the Sagaing Region of Myanmar (Burma) to the east, Arunachal Pradesh to the north, Assam to the west, Manipur to the south, and Manipur. The twin cities of Chümoukedima and Dimapur are the state's most populous urban areas, while Kohima is the state's capital. Nagaland is one of India's comparatively smallest states, covering an area of 16,579 square kilometres and housing 1,980,602 people, according to the 2011 Census of India.

The north-eastern Indian state of Assam, which includes the valleys of the Brahmaputra and Barak Rivers, extends south of the eastern Himalayas. The land area of Assam is 78,438 square kilometres. Geographically, the state is bordered to the north by Bhutan and Arunachal Pradesh, to the east by Nagaland and Manipur, to the south by Meghalaya, Tripura, and Mizoram, and to the west by West Bengal. The Siliguri Corridor, a narrow 22-kilometer-wide land corridor that provides access to the rest of India, connects the state to West Bengal. Assamese and Boro are the two official languages of Assam, and Bengali is the official language of the three districts of the Barak Valley.

#### **SIGNIFICANCE/ IMPORTANCE OF THE STUDY**

- It can serve as a valuable tool for policymakers to assess the effectiveness of Kisan Credit Schemes in these two distinct regions, helping them refine and tailor policies to address specific needs.
- The study can shed light on whether these credit schemes are promoting financial inclusion among farmers ,which is crucial for rural development.
- Understanding the impact of credit on farmers in Nagaland and Assam can provide insight into how it influences agriculture productivity ,helping to identify best practices and areas for improvement .
- By comparing the experiences of farmers in Nagaland and Assam ,the study can reveal regional disparities and challenges ,allowing for more targeted interventions
- The studied results can be shared with the farmers , agriculture organizations and other stakeholders ,providing them with valuable information to improve farming practices and financial management .

- The studies importance lies in its potential to inform policy , enhance agriculture productivity ,promote financial inclusion ,improve rural livelihood ,address regional disparities ,guide investment decision , and empower farmers in Nagaland and Assam

#### **OBJECTIVES OF THE STUDY**

1. To compare the status of KCC between Nagaland & Assam
2. To find out the impact of literacy rate in the utilization and effectiveness of KCC in Nagaland and Assam
3. To suggest improvement in the finance provided.

**Methodology:** In conducting a data analysis for our research project, we relied exclusively on secondary sources from various sources to gather and synthesize information. Our research primarily involved collecting existing data and analyzing it to draw meaningful insights. This approach allowed us to leverage previously published studies, reports, websites, journals, articles and databases, ensuring a comprehensive and up-to-date understanding of the subject matter. We meticulously curated the secondary sources, assessing their credibility and relevance to our research objectives. Through a systematic review of these sources, we were able to identify key trends, patterns, and relationships within the data, which formed the basis for our research findings and conclusions. By harnessing the power of secondary sources, our analysis provided valuable insights, contributing to a well-informed and evidence-based understanding of the research topic.

#### **LIMITATIONS OF THE STUDY**

1. The present research study has covered Kisan Credit Card (KCC) use in terms of cards issued and amount sanctioned only.
2. The current study's scope has been restricted to commercial, cooperative, and rural regional banks in India that issue Kisan Credit Cards (KCC).
3. Only secondary data were collected from Reserve Bank of India (RBI) database due to time constraints.
4. Restricted budgets and access to resources compared to established research institutions effects the depth and scope of the data collection and analysis
5. Lack of experience

#### **REVIEW OF LITERATURE**

The literature review for the Kisan Credit Card study was compiled from a variety of journals, books, periodicals, and government papers. According to a NABARD study on the kisan credit card (Samantara, 2010), Goa, Himachal Pradesh, Jammu & Kashmir, and the North-Eastern States of India were among the states that were slow to adopt the KCC scheme.



Although KCC is a reliable source of agricultural loan instruments, its disbursement in Assam was not positive. Also ineffective were the debt recoveries offered through KCC (Thakur & Barman, 2013). (Bhatt, 2012) has emphasized KCC as a tool for financial inclusion and also brought out some restrictions linked to the programme.

Mehta, et al. (2016) analyzed the role of the kisan credit card scheme in rural India. The primary objectives of the study were to assess the function of the Kisan credit card programme and offer suggestions. It was found that the Kisan credit card was a very efficient and well-liked rural lending tool for prudently financing farmers' requirements. Banks were instructed to make the procedure as straightforward as possible so that farmers in underperforming areas could also take advantage of the programme.

According to (Bhaskaran, 2012), the wider objective of providing farmers with the affordable, timely, hassle-free loans they need is only partially accomplished. The majority of people in Assam live in rural regions and depend on agriculture as a source of income, yet the KCC Scheme has not performed as expected. Consequently, no thorough research has been done in this area. Significant differences between states have been seen in the adoption and use of the Kisan credit card programme (Kumar et al. 2007, 10). According to (Patra and Sahu, 2012), the cost of agriculture as a whole has a greater impact on credit requirements under KCC than other factors like consumer loans and loans for non-farm sectors.

Gandhimathi and Sumaiya (2015) evaluated how the kisan credit card system affected the country's distribution of agricultural loans. The introduction of the KCC plan, commercial bank borrowing from the Reserve Bank of India, agricultural production, rural branches of commercial banks, and total deposits were found to be relevant in determining financial inclusion among the factors examined. Additionally, logit and regression analyses demonstrated that KCC grew financial inclusion in the agriculture sector. In Sehore (Madhya Pradesh), Sharma et al. (2013) looked into the kisan credit card system among its beneficiary farmers and its effects. The study's main objective was to look at the adoption trends of the beneficiary farmers. Godara, et al. (2014) looked into Haryana's KCC plan. The banks chosen were state cooperative banks and regional rural state banks. Examining how RRBs and state cooperative banks issued, approved, and distributed kisan credit cards was the main objective of the study. The performance was evaluated using the compound annual growth rate. The performance of regional rural banks was found to be satisfactory when compared to cooperative banks.

In order to gauge the growth rate of Kisan credit card users and look into the effects of the Kisan credit card on crop output and farmer income, Laxyapathi (2013) looked into the Kisan credit card programme in India and Karnataka.

#### **DATA INTERPRETATION AND ANALYSIS**

The following tables are created in order to analyse the information gathered from secondary sources regarding the Kissan Credit Card scheme. Data from the Censuses of 2001 and 2011 were gathered and compared in order to evaluate the population scenario in each state. The population distribution of the two states in 2001 and 2011 is presented in Table 1.

**Table 1: POPULATION CENSUS STATE-WISE**

<b>State</b>	<b>2001</b>	<b>2011</b>
<b>Assam</b>	2,66,38,407	3,12,05,576
<b>Nagaland</b>	19,88,636	19,78,502

(Source: Census 2001 & Census 2011)

Nagaland had a population of 19,88,636 in 2001, whereas, Assam had a population of 2,66,38,407 people or around 30 times as many people compared to Nagaland. Similarly, Assam had a rise in population in 2011 to 3,12,05,576 whereas Nagaland saw to more than ten thousand drop of 19,78,502.

According to the Nagaland Economic Survey 2018–19, the economy of Nagaland is primarily agrarian, with more than 60% of the people relying on agriculture and related sectors for a living. Additionally, Assam considers agriculture to be the main source of employment. 74.58% of the labour force worked in agriculture according to the 2001 census, but only 72.58% of the population did so according to the 2011 census.

#### **RELATIONSHIP BETWEEN AGRICULTURAL PRODUCTIVITY AND LITERACY RATE**

Numerous researches on the relationship between education and agricultural productivity have been undertaken, and they have shown that there is a connection between the two. This research shows the significance of education for farmers because it increases agricultural output and broadens farmers' perspectives. Non-formal education gives the farmers training so they can master the farming chores, which helps them operate effectively and appropriately. The World Bank's study found that farmers with basic education were 8.7%

more productive than those without education, highlighting the importance of farmer literacy in raising farm revenue, financial growth, decision-making, and contributing to economic development.

**Table 2: Literacy rate**

State	2001	2011
Assam	62.3%	73.18%
Nagaland	66.6%	79.6%

(Source: Census 2001 & Census 2011)

Assam and Nagaland's literacy rates from the 2001 and 2011 census are shown in comparison in Table 2. Assam had a 62.3% literacy rate in 2001, while Nagaland had a 66.6% literacy rate. Assam's literacy rate was 73.18% according to the 2011 census, but Nagaland's literacy rate was 79.63%, significantly higher than Assam's.

#### SCENARIO OF OPERATIVE KCC IN INDIA

The scheme intends to offer farmers quick and simple access to short-term credits during the growing season. It enables farmers to quickly obtain affordable credit and provides speedy credit delivery. With a single window and flexible, straightforward procedures, the KCC plan offers sufficient and prompt credit support from the banking system. Farmers can access financing at a subsidized rate of 4% per year thanks to the government of India's 2% interest subsidy and 3% Prompt Repayment Incentive programme. In 2004 and again in 2012 to allow for the issuance of Electronic Kisan loans Cards, the programme was further expanded to address farmers' needs for investment loans in ancillary and non-farm enterprises. Keeping this in mind the following table was compiled to study the total number of operative Kisan Credit Cards in India from 2018 to 2022.

**Table 3 : Total number of Operative KCC in India**

(Number of cards issued in '000)

Year	2018	2019	2020	2021	2022
Total	69,210	66,323	65,279	73,769	71,349

(Source: RBI annual publication)

According to Table 3, there were 69,210 KCC in India in 2018. This number dropped to 66,323 in 2019 and then to 65,279 in 2020. However, the number of Kissan Credit Card holders significantly went up in 2021, and it further increased from 73,769 to 71,349 in 2022. The information in the table above makes it evident that more people are using Kissan Credit Cards throughout the nation as a result of increased farmer awareness about the credit facility available, but that figure still isn't satisfactory.

**Table 4: Total number of KCC Operative in Assam and Nagaland**

(Amount in □ Crore)

State/ Year	2018	2019	2020	2021	2022
Assam	870	839	740	737	658
Nagaland	33	31	28	28	26

(Source: RBI annual publication)

The active KCC in Assam and Nagaland from 2018 to 2022 are contrasted in Table 4. Here, we find that Assam, which has a higher population than Nagaland, has more KCC in use. The results indicate that the number of KCC holders in both states has been declining in recent years. In Assam, there were 870 thousand active KCC in 2018, but by 2022, that number had dropped to 658 thousand, a decrease of over 200 workers. Similar results are found in Nagaland, where it dropped from 33 thousand to 26 thousand between 2018 and 2022. The reasons being lengthy paper works, problem of land holding (Most of the farmers who apply for KCC loans from the bank are either tenant farmer or sharecropper or lessee), poor recovery of loans, lack of knowledge and awareness, poor location facilities, loan not available at a time, fear of being a defaulter, corona pandemic, lack of motivation from bank official etc

**Table 5: TOTAL AMOUNT OF OUTSTANDING UNDER OPERATIVE KCC**

(Amount in □ Crore)

State/ Year	2018	2019	2020	2021	2022
Assam	4854.6	4578.3	4292.56	3755.09	3896.06
Nagaland	155.8	157.5	140.96	147.02	153.44

(Source: RBI annual publication)

Table 5 shows the data of the total amount outstanding under operative KCCs in Assam and Nagaland. We can see that in Assam, in 2018, KCC's operating budget was □ 4854.6



crores, but in 2019, it was just ₹ 4578.3 crores. Since then, it has been on the decline, and in 2022, it was just ₹ 3896.06, or about 20% less than the credit given in 2018.

While this was 155.8 crore in Nagaland in 2018 and a somewhat higher 157.5 crore in 2019. However, the Covid-19 epidemic and the ensuing lockdown in 2020 caused the credit amount to drop to 140.96 crore. But in 2021 and 2022, the sum rose to 147.02 crore and 153.44 crore, respectively.

According to information provided to Parliament by Minister of Agriculture and Farmers Welfare, Jayant Sinha in 2022, the total number of Kisan Credit Cards (KCC) issued in the last three years has decreased by more than 56% but the total amount sanctioned under it has increased by almost five times. According to Sinha's response to Parliament, Assam, West Bengal, and Tripura have experienced the sharpest drops in the number of KCCs given, with drops of more than 80%. Numerous farmers' failure to keep a high credit score has affected their ability to be eligible for the card, which is one of the causes of this fall. NABARD has put up various criteria for rural banking and in recent years, there have been several changes in the financial guidelines of NABARD, that affected card issue. The requirement that farmers have land in their own names in order to avail the benefits from the Kisan Credit Card is one of the main reasons why not all farmers are able to obtain the card. The low outstanding credit is also a result of decreased crop yield in some regions. A number of experts have stressed that Non Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) are very effective in rural areas, thus there is low adoption of Kisan Credit cards in rural areas today.

### **FINDINGS**

The reasons for Nagaland and Assam's agricultural sector not showing significant improvement despite the availability of the Kisan Credit Card (KCC) scheme and other forms of financial assistance can be multifaceted. Here are some key factors that may contribute to the challenges faced by Nagaland and Assam in agricultural development:

- Agriculture is a difficult endeavor due to Nagaland's steep terrain. The productivity of agriculture may be hampered by a lack of flat, arable ground suitable for extensive cultivation. Hilly locations frequently practise terrace farming, which can be labor-intensive and produce modest yields. At the same time Assam, India's flood-prone state, is exacerbated by its large river network, the powerful Brahmaputra and Barak Rivers which erodes banks and causes devastating damage to agriculture and human lives. The state's tropical climate, monsoon rains, and climate change contribute to increased floods, causing agricultural loss and infrastructure damage.





- Nagaland's agriculture is frequently characterized by traditional, subsistence farming techniques. These methods might not be as effective or productive as contemporary mechanized agriculture. It's possible that farmers lack access to cutting-edge farming methods, tools, and technology. Similarly, Assam's small land holdings, exacerbated by government land reforms and inheritance, hinder productivity and slow adoption of modern farming methods, resulting in a lower agricultural productivity index.
- The geography and climate of Nagaland may limit the variety of crops that can be cultivated there. Agriculture may be more susceptible to hazards and changes connected to weather if it depends on a small number of main crops.
- Poor rural infrastructure, including roads, irrigation systems, and storage facilities, can impede the development of agriculture. These elements may have an impact on post-harvest storage, market accessibility, and transportation.
- Although Kisan Credit Cards are accessible, farmers in these states may have trouble using them effectively due to things like a lack of knowledge, poor financial literacy, and a dislike of taking on debt.
- In order for farmers to successfully sell their produce, they need access to markets and connections to those markets. Farmers may find it difficult to reach larger markets if there is poor infrastructure for marketing and limited connectivity.
- Natural disasters and irregular rainfall patterns are just two examples of how vulnerable Nagaland is to climate variability. Crop yields and overall agricultural productivity may be negatively impacted by these.
- The efficiency of governmental governance and policies in boosting agriculture can be very important. Growth in agriculture may be hampered by inadequate governmental backing, administrative roadblocks, and implementation difficulties.
- Socioeconomic factors, such as population pressure, land ownership and tenure concerns, and land fragmentation, can also have an impact on agricultural output.
- Building farmer capacity is crucial for enhancing agricultural practises and output. This can be done by providing training and extension services.
- Banks and regulators are extremely concerned about how frequently funds borrowed through KCC schemes are used for non-agricultural purposes, such as lending locally, real estate investment, other business ventures, the purchase of expensive cars and jewellery, the higher education of children abroad, and so on.
- Farmers may not be aware of the programme, allowing others to profit from it.



## SUGGESTIONS

Nagaland and Assam's agriculture, as well as the agriculture of any region with comparable problems, needs to be improved via a complex strategy involving numerous stakeholders. The following suggestions and actions can assist in resolving Nagaland's agricultural problems:

- Promote the effective use of Kisan Credit Cards and other financial tools to increase access to credit. Make sure farmers are aware of the financial choices accessible to them and give them assistance when they need it to acquire financing.
- To improve soil fertility and lessen dependency on chemical inputs, promote the adoption of sustainable and effective farming techniques like organic farming, integrated pest management, and crop rotation.
- Encourage crop diversification to lessen the dangers associated with monoculture. Find and support horticultural and high-value crops that are suited to the climate and geography of the area.
- To lower transportation costs, improve market access, and reduce post-harvest losses, improve rural infrastructure, including roads, irrigation systems, and post-harvest facilities.
- Offer farmers training and extension services on contemporary farming methods, environmentally friendly practices, and financial literacy. Give farmers the information they need to make wise decisions.
- Create effective market connections to link farmers with consumers, processors, and marketplaces. Create chances for local agribusiness and value chains.
- Implement climate-resilient farming techniques and offer assistance with risk reduction and catastrophe preparedness.
- Advocate for legislation that supports agriculture in difficult and hilly terrains, such as subsidies for inputs, incentives for environmentally friendly practises, and, when necessary, land changes.
- Promote cooperation and community involvement among farmers, self-help organizations, and agricultural cooperatives. More people working together can improve resource management and service accessibility.
- Promote financial inclusion by bringing banking services and electronic payment choices to outlying regions, making it simpler for farmers to obtain and use credit.
- Establish procedures for tracking and assessing the results of interventions to make sure they are having the desired effects and to make any necessary adjustments.



Sustained efforts, cooperation among numerous stakeholders, and a long-term dedication to enhancing Nagaland's agriculture will be needed to implement these solutions. Additionally, it's critical to adapt solutions to the region's unique demands and circumstances and actively involve local residents in the development process.

## CONCLUSION

Nagaland and Assam's agricultural sector faces a multitude of challenges that have hindered its growth in the agriculture sector, despite the availability of initiatives like the Kisan Credit Card (KCC) scheme and other forms of financial assistance. These challenges include geographic and topographic constraints, limited crop diversity, infrastructure issues, credit utilization problems, market access barriers, climate variability, governance and policy inefficiencies, socioeconomic factors, and misuse of funds. Moreover, issues like lack of awareness, reliance on moneylenders, and bureaucratic hurdles further exacerbate the situation. Through these research we hope to address the challenges hindering the growth of the agriculture sectors and help find solutions for those challenges and unlock the agriculture potential of Nagaland and Assam. Another aim of this research is to encourage more people to see the vast scope this field of studies has to offer and for them to dive deeper into it, perform their own research and together, with the collective determination of the people and the active involvement of all stakeholders, Nagaland, Assam and even other state have the potential to transform its agricultural landscape and improve the livelihoods of its farmers, ensuring a brighter and more sustainable future for generations to come.

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## A COMPARATIVE STUDY ON FINANCIAL PERFORMANCE OF HDFC LIFE INSURANCE AND ICICI PRUDENTIAL LIFE INSURANCE

*SURAJ DEBNATH*<sup>15</sup>

### ABSTRACT

*The present paper is basically for the comparative study and analysis of the financial performance on HDFC life insurance and ICICI prudential life insurance. The fundamental intent of this study is to compare and contrast the financial performance of two main dominant life insurance company in India during the FY 2017-2018 to 2021-2022. In the era of assassin controversy, all the insurance companies are willing to retain their shareholders by analysing the profitability, solvency and liquidity positions. In this research paper, basically a total of ratio analysis will be discussed to identify the company's long-term positions along with the help of statistical tools. Also, in this research paper only secondary data have been collected from the annual report of HDFC life insurance and ICICI prudential life insurance companies. The financial performances of life insurance corporations may be analyse and evaluate through several tools but, it have been seen that ratio analysis plays a dominant role regarding the same. In the later part, the analysis and interpretation of the data will also be provided along with the findings and conclusions.*

**KEYWORDS:** HDFC Life Insurance, ICICI Prudential Life Insurance, Financial Performance, Ratio Analysis, Statistical Tools.

### FINANCIAL PERFORMANCE- AN OVERVIEW

Financial performance typically emulate/reflects business region conclusions and eventually present the total financial stability and health of the business division during a stipulated time Period. It reveals in what way the corporation or an entity are able to maximize the shareholders wealth, efficiency and profitability by the optimal use of its resources. Generally, the overall estimation and evaluation of a company's financial performance are exclusively based on the financial ratios which are measurable and can be seen as a useful tool for the further estimation of statistical inferences.

However, financial performance is an intuitive dimensions for understanding that how an organization or firm are making an useful utilization of its financial resources or assets, that

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will in turn will give a clear picture that in what way the organization creating effective earnings from the initial form of business or establishment. This could be further utilized in order to know the overall financial strength or health of a firm over a period of time. The shareholders, borrowers, investors, employees etc. are willing to know the financial stability of the business through its overall performance. In general, with the help of the analysis of financial performance, several financial ratios and formulas can be evaluated. Even though, when the financial performance are compared with determine historical and corporation elements, furnish an observation which are associated with the corporation financial circumstances and enforcement.

Life insurance industry in India is in emerging one pretending to be the world largest. Till now, it has been seen that it is a dominant form of macro economy and has been constantly playing a very aggressive role among the other corporate computer in the field of financial market and impacting the entire stability and health of the nation economy throughout magnitude/length and breadth of the country. Along with the fundamental role of any insurance corporation is to give life coverage and maintaining the financial unfortunate risk it plays a vital role in the development of an economy of the country over it's a complex role in an economy.

Financial ratio analysis is one of the major part for the performance assessment of any corporation. In order to determine, the financial stability as well as the financial performance of a corporation and create an effective decisions of how healthy the firm's ability, operation, management and how strongly organizations ability to use in financial assets and to earn Profit/revenues in the long run.

### **HDFC LIFE INSURANCE**

HDFC life insurance Company limited (HDFC life) is an index life insurance company promoted by Housing Development Finance Corporation limited (HDFC Ltd.). It was established and formulated in the year 2000, it is a dominating long-term life insurance clarification provider in India, giving a scope for range of individual and group assurance clarification that aims to fulfil the needs and desires of customers in terms of protection, allowance, saving and investment, health, etc. Besides consistently being among the top three private life insurers on terms of profitability based on VNB margin the company has also consistently been among the top three private life insurers in terms of market share based on total new business premium.

AS of now by 2022, HDFC Company have 39 individuals and 13 groups in its bag/portfolio in addition to 7 alternative rider benefits advantage. HDFC limited is India's first



and foremost retail housing business corporation which was approved and promoted in October 1977. HDFC life insurance Company (earlier named as HDFC Standard Life insurance Company limited) is a joint venture company between HDFC limited. HDFC Standard Life was the first private sector of insurer to get registration from IRDAI and was formed as a Joint venture unit between HDFC and Standard life Aberdeen (one of the world largest Investment companies). Vibha padalkar currently serving as the managing director (MD) Niraj Shah as a chief executive officer (CEO) currently the company has 421 branches across India and supported by 16544 employees. HDFC life has an ethnic existence along its inherent division and supplementary administration touch points on considerable interruption along with partnership or firm. The calculation of administration partnership is more than 300 inclusive of financial institutions such as NBFCs, MFIs, SFMs, financial intermediary and apathetic ecological community unit encompasses by others. The Corporations has a sound base of commercial delegates.

#### **ICICI PRUDENTIAL LIFE INSURANCE**

ICICI prudential life insurance started its management operations in the FY 2001. On the basis of retail weighted received premium it have become one of the most top companies in the history of Indian life insurance sector. Rather, ICICI prudential life insurance Company limited (ICICI prudential life) is approved by ICICI Bank limited and prudential corporation holdings limited. However, ICICI is a joint stock insurance corporations enclosed by the Indian Bank, ICICI Bank, Prudential Corporations Holdings, UK Insurance Company. Although, this insurance company enables to insurance holders or policy holders to know more about the insurance plans and policies with the help of their Online Login portal and hence it provides online customers services to their policy holders accordingly. ICICI is one of the first and foremost insurance company that has been enlisted on National Stock Exchange (NSE) and Bombay Stock Exchange (BSE). The application for claim confirmation scale for the corporation in the FY 2017-2018 is 97.88%. It also has taken care of remarkable claim confirmation scale in the last past few years. In FY 2015 ICICI Life became the one and only private life insurer to attain/reach assets under the management of Rs. 1 trillion. The company have a healthy claim settlement ratio of above 90% in the last 5 years. The plans offer comprehensive life cover with low cost outline term insurance plans. Life insurance also helps in getting tax benefits on premium payments. In the vicinity of ICICI prudential life, they conduct and accomplish against the origin ideology of client centrality. They also provide a wide range of scope for long-term investment and safety of insurance in order to reconcile distinctive life stages and division necessities of the business and customer.





### STATEMENT OF THE PROBLEM

- The fundamental intent of this study is basically based on to understand and compare and contrast the financial performance of HDFC life insurance and ICICI prudential Life insurance for FY 2017-2018 to 2021-2022 which one is more preferable. As we know that, financial performance is very difficult segment of any corporation and hence it is very difficult to collect and allocate the data and relevant information.
- The current study has undergone with a problem in gathering the data from the annual reports of both the financial institution for further estimation and evaluation as there is a huge difficult to allocate and understand the report.

### REVIEW OF LITERATURE

- Patel nidhi (2020) in her study ,” A comparative study of financial performance on LIC and ICICI prudential insurance”, aims to comparison between top private and public life insurance companies in India. The study concluded that the LIC as increases sales of insurance policy compare to ICICI, but LIC is lake in gain much net profit and cash profit compare to ICICI insurance. In the gross profit margin have rate differences between both companies, ICICI have high ratio more than LIC. Other ratios LIC have stronger and good positions compare to the ICICI prudential life insurance company. The investment of LIC is quite good than ICICI because LIC invest mostly in government treasury bills to earn positive returns compare to ICICI insurance where company is invest in private companies. The study reveals that the LIC as good position in liquidity and solvency compare to ICICI.
- Srinivas Dr. K. (2010) in the article “ Pre and Post Merger financial performance of merged Banks in India “- conducted and analysis the financial performance of Bank of Baroda, Punjab National Bank, Oriental Bank of Commerce, HDFC Bank , ICICI bank and Centurions Bank of Punjab. Formerly originate that the private sector merged banks achieved as well as linked to the public sector merged banks.
- Kashappa Laxmappa and Basavaraj C S (2017), The ICICI Bank and the HDFC bank are the two premiere private sector banks, in India. The study has shown that both these banks have a good track record of performance during the study period. However, a critical analysis of the results reveals the fact that the rate of growth in the net profit During the study period is less in case of the ICICI Bank as against the robust rate achieve in case of the HDFC bank. Based on aggregate results of the select parameters considered for in the study it can be concluded that the HDFC banks financial performance is better than that of the ICICI bank during the period under study.



- Bhatia Richa (2017) in her research paper, “A comparative analysis of solvency position of Bajaj Allianz General Insurance Co. Ltd and ICICI Lombard General Insurance Co. Ltd “, reveals the non life insurance companies Bajaj Allianz and ICICI Lombard has been able to maintain average solvency ratio of 1.5% in the research Period of 10 years and show a good solvency position. The test if significance also shows that there is no significant difference in the solvency position of both the companies. Both the selected non life insurers have performed well in terms of solvency and a higher solvency ratio is definitely good for the policyholders as this gives him a a sense of comfort that the liabilities are backed more than the mandatory limit set by the IRDA.
- Gupta Chahat (2017), ‘A study of financial performance: A comparative analysis of State Bank Of India Canada bank’. It is concluded that both the selected banks I.e. and are maintaining the equitable standards and earning the profits. The position of the both the banks are satisfactory but by comparing the performance of the banks, it indicates that there are significant differences between and in terms of net profit, operating profits and net worth. But it is observed that the overall performance of bank is better than bank.

### **RESEARCH GAP**

From the literature review mentioned above, it has been seen that many of the researchers have done or completed their research on customer satisfaction, analysis and perception but not enough studies has been identified by the researcher pertaining to the financial performances of ICICI and HDFC life insurance groups.

Therefore, the present study is basically based on the same issue and will be conducted to fulfil the gap and to examine the study of comparative analysis of financial performance of HDFC life insurance and ICICI life insurance.

### **OBJECTIVE OF THE STUDY**

- To compare and contrast the financial performance of HDFC life insurance and ICICI prudential life insurance for the period of FY 2017-2018 to 2021-2022.

### **RESEARCH METHODOLOGY OF THE STUDY**

**Source of data:** As discussed earlier, the present study is totally based on secondary source of data and has been collected from

1. Annual report of HDFC life insurance
2. Annual report of ICICI prudential life insurance
3. Magazine 4.Articles 5. Relevant documents

**Period of the study:** The present study covers a duration of 5 years i.e. from the financial year FY 2017-2018 to 2021-2022.

**Tools of the study:** In the current study, basically a set of ratio analysis and statistical tools has been undertaken to evaluate and compare and contrast the financial performance.

The statistical tools that have been undertaken are:

- a. Mean,      b. Standard deviation    and c. Coefficient of variation

**Needs and significance of the study:** The ultimate aim of doing this study is to know the financial performance of both the insurance companies. This will give a clear cut review or picture of the financial trend through ratio analysis and statistical tools. This survey is conducted with an intent to make planning and forecasting or the future financial trend. The output of ratio analysis will be used as a basis for decision making purposes. With the help of ratio analysis, an investors can plan where to invest and higher not to invest.

#### DATA ANALYSIS AND INTERPRETATION

1. Current ratio = Current assets/current liabilities

**Table 1: Current ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	0.76	0.79
2018-2019	0.79	0.92
2019-2020	0.88	0.91
2020-2021	0.77	1.05
2021-2022	0.85	0.93
Mean	0.81	0.92
Standard deviation	0.084	0.083
Coefficient of variation	10.37%	9.02%

( Source: Annual report of HDFC life and ICICI life)

**Interpretation:** From the above table it can be clearly seen that the current ratio of ICICI is 1.05 times in the year 2020-2021 which was the highest out of 5 years taken for the study and has decreased to 0.93 in 2021-2022. On the hand, the current ratio of HDFC is 0.76 times in 2017-2018 and it can be clearly seen that the current ratio was showing an increasing trend but it decreases by 0.77 times in 2020-2021. Also, the mean of current ratio of ICICI is higher in comparison with the mean of HDFC life, but the values of coefficient of variations indicates that the current ratio of ICICI is more consistent in comparison to the less consistent of HDFC life for the period selected for the study. It can be easily interpreted that ICICI life is much



better and sufficient to meet its short-term obligations in comparison to HDFC life, as HDFC life have more variations which ICICI have less variations. Therefore, ICICI can be seen as a better option to meet short-term obligations as it have less variations.

2. Quick ratio = quick assets/current liabilities

**Table 2: Quick ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	0.24	0.05
2018-2019	0.24	0.18
2019-2020	0.14	0.001
2020-2021	0.16	0.15
2021-2022	0.18	0.13
Mean	0.192	0.102
Standard deviation	0.066	0.121
Coefficient of variation	34.38%	118.63%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it has been found that, the quick ratio of HDFC life is 0.24 times in 2017-2018 which was the highest out of 5 years taken for the study and has go on changing in the subsequent years. On the other hand, the quick ratio of ICICI is 0.18 times in 2018-2019 and even it can be identified that the quick ratio of ICICI has been changed over and in the subsequent years. The mean of quick ratio of HDFC life is higher than the mean of quick ratio of ICICI and the values of coefficient of variations indicates that the performance of HDFC life is more consistent while the performance of ICICI life is less consistent. It can be concluded that the performance of HDFC life is much better to meet its shorter obligations in comparison to the performance of ICICI life as HDFC life has less variations, which means more consistent and ICICI life have more variations, which means less content.

3. Proprietary Ratio = Shareholders fund / total assets

**Table 3 : Proprietary Ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	0.044	0.048
2018-2019	0.045	0.043
2019-2020	0.055	0.99
2020-2021	0.049	0.040
2021-2022	0.075	0.038
Mean	0.054	0.231

Standard deviation	0.011	0.85
Coefficient of variation	20.37%	367.97%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** The above table reveals that the proprietary ratio of ICICI life is 0.99 times in 2019-2020 which was the highest out of 5 years taken for the study and it goes on changing in the previous years and in the subsequent years too. The proprietary ratio of HDFC life is 0.075 times in 2021-2022 which was shown as an increasing trend from the earlier stage. The mean of proprietary ratio of ICICI is far better than the mean of Proprietary Ratio of HDFC life. The proprietary ratio of both the companies is comparatively higher. The values of coefficient of variation of HDFC life is more consistent as it have less variations in comparison to the less consistent of ICICI life as it have more variation. Therefore, it can be concluded that the HDFC life is making effective utilization of its equity through capitalization in order to support the functioning of a business operations. Hence, HDFC life is far better than the ICICI life on the basis of coefficient of variation.

4. Fixed Asset to proprietary fund ratio = Fixed Asset / proprietor funds

**Table 4 : Fixed Asset to proprietors fund ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	0.072	0.064
2018-2019	0.059	0.070
2019-2020	0.049	0.11
2020-2021	0.040	0.053
2021-2022	0.022	0.053
Mean	0.048	0.070
Standard deviation	0.017	0.050
Coefficient of variation	35.42%	64.29%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it has been found that, the fixed assets to proprietors fund ratio of ICICI life is 0.11 times in 2019-2020 which was the highest out of 5 years taken for the study. The fixed assets to proprietors fund ratio of HDFC life is 0.072 times in 2017-2018 and it goes on decreasing in the subsequent years. The mean of ICICI life is higher than the mean of HDFC life, but the values of coefficient of variation of HDFC life is less which is more consistent in comparison to the more variation of ICICI life which means less consistent. Also, with the help of coefficient of variation, it can be concluded that the relationship of fixed assets and proprietors fund of HDFC life is better than ICICI life.

5. Turnover of fixed assets ratio = Net sales / Fixed Asset

**Table 5 : Turnover of fixed assets ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	94.41	180.75
2018-2019	115.32	87.04
2019-2020	88.64	0.49
2020-2021	209.44	183.99
2021-2022	190.69	130.46
Mean	139.7	116.53
Standard deviation	71.77	134.55
Coefficient of variation	51.37%	115.46%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it can be seen that, the turnover of fixed assets ratio of HDFC life is 209.44 times in 2020-2021 which was the highest out of the 5 years taken for the study. The turnover of fixed assets ratio of ICICI life is 183.90 times in 2020-2021 and it have changed in several years. The mean of turnover of fixed assets ratio of HDFC life is higher in comparison to the mean of turnover of fixed assets ratio of ICICI life. It can be concluded that both the companies are comparatively higher over the several years. The values of coefficient of variation of HDFC life is more consistent as compared to the less consistent of ICICI life. It can be seen that, HDFC life is using its more fixed assets effectively in generating sales from its existing fixed assets as compared to the ICICI life. Therefore, HDFC life is better in generating sales from fixed assets when compared to ICICI life.

6. Fixed Asset Net Worth Ratio = Fixed Asset/ Shareholders fund

**Table 6 : Fixed Asset Net Worth Ratio of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	0.072	0.064
2018-2019	0.059	0.069
2019-2020	0.047	0.11
2020-2021	0.040	0.054
2021-2022	0.022	0.054
Mean	0.048	0.31
Standard deviation	0.017	0.045
Coefficient of variation	35.42%	14.52%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it has been found that the FANWR of ICICI life is 0.11 times in 2019-2020, which was the highest out of 5 years taken for the study and it have changed over the years. The FANWR of HDFC life is 0.072 times in 2017-2018 and it have shown a decreasing rate in the subsequent years. The FANWR of both the companies are comparatively higher and lower over the years. The mean of FANWR of ICICI life is much higher than the mean of FANWR of HDFC life. Also, it has been seen that the coefficient of variation of ICICI life is more consistent as it have less variations as compared to the coefficient of variation of HDFC life which is less consistent due to more variations. Therefore, it can be concluded that the ICICI life giving more knowledge to the investor, shareholders about the solvency position of a company. ICICI life is utilizing efficient portion of its fixed assets to fulfil the requirements of debt obligation. Hence, it can be further concluded that, ICICI life is far better than HDFC life in terms of FANWR on the basis of its coefficient of variation.

7. Leverage = Total asset / Total equity

**Table 7 : Leverage of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	22.43	21.04
2018-2019	22.07	23.19
2019-2020	18.20	1.00
2020-2021	20.53	25.11
2021-2022	13.26	26.49
Mean	19.30	19.37
Standard deviation	3.54	20.62
Coefficient of variation	18.34%	106.45%

(Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it can be identify that the leverage of ICICI life is 26.49 times in 2021-2022, which was the highest out of 5 years taken for the study and it have increased and decreased in the previous 4 years. While, the leverage of HDFC life is 22.43 times in 2017-201 and it have got decreases in the next subsequent years except in 2020-2021 which was 20.53 times. The mean of leverage of HDFC life is slightly better than the mean of leverage of ICICI life. The values of coefficient of variation of HDFC life is more consistent as it have less variations as compared to the ICICI life which is less consistent due to more variations. Therefore, it can be concluded that HDFC life is using more debt financing for the





purchase of an asset or financial property in comparison to ICICI. Hence, HDFC life is far better than ICICI life on the basis of coefficient of variation of leverage.

8. Return on Investment ( ROI )= Net profit/ Shareholders fund

**Table 8 : ROI of HDFC life and ICICI prudential life**

Year	HDFC life	ICICI prudential life
2017-2018	23.51	24.63
2018-2019	22.57	16.59
2019-2020	18.54	19.46
2020-2021	16.14	11.29
2021-2022	7.84	8.35
Mean	17.72	16.06
Standard deviation	5.68	6.71
Coefficient of variation	32.05%	41.78%

( Source: Annual report of HDFC life and ICICI prudential life)

**Interpretation:** From the above table, it has been seen that ROI of ICICI life is 24.63 times in 2017-2018 which was the highest out of 5 years taken for the study and it have changed over the subset years Whereas, the ROI of HDFC life is 23.51 times in 2017-2018 and it have decreased in the subsequent years. The mean of ROI of HDFC life is slightly better than the mean of ROI of ICICI life. The values of coefficient of variation reveals that HDFC life is more consistent as it have less variations in comparison to ICICI life which is less consistent as it have more variation. Therefore, it can be concluded that, HDFC life is getting more return on the investment as compared to the ICICI life. Hence, HDFC life is far better than ICICI life on the basis of ROI.

**FINDINGS FROM THE STUDY**

- With the help of above interpretation, it has been found that the coefficient of variation of current ratio of ICICI prudential life is better than HDFC life. Furthermore, from The study it has been seen that ICICI prudential life is much more sufficient to meet its short-term obligations and debt requirements than HDFC life as ICICI prudential life Is more reliable and homogeneous on the basis of current ratio (CR) and coefficient of Variation (CV).
- By going through a detailed analysis of the above interpretation, it has been found that the coefficient of variation of proprietary ratio of HDFC life is far better than the ICICI prudential life. It can be further concluded that, HDFC life is making effective utilization of its equity through capitalization in order to support the functioning of a



business operations than ICICI prudential life as HDFC life is more reliable and homogeneous on the basis of proprietary ratio (PR) and coefficient of variation (CV).

- With the help of above analysis and interpretation, it has been found that the coefficient of variation of leverage of HDFC life is far better than ICICI prudential life. Furthermore, it can be seen from the study that the leverage position of HDFC life is more suitable in terms of debt financing for acquiring an asset as HDFC life is more reliable and homogeneous on the basis of leverage (LEV) and coefficient of variation (CV).
- From the above analysis and interpretation of the data, it has been found that the coefficient of variation of fixed assets to proprietors fund ratio of HDFC life is much better than ICICI prudential life. However, it has been found from the study that, HDFC life is having much better relationship of its fixed assets and proprietors fund than ICICI prudential life as HDFC life is more reliable and homogeneous on the basis of fixed assets to proprietors fund ratio (FATPFR) and coefficient of variation (CV).
- With the help of above analysis, it has been found that the coefficient of variation of quick ratio of HDFC life is far better than the ICICI prudential life. It can be further concluded that HDFC life is much better to meet or fulfil its shorter obligations in comparison to the performance of ICICI prudential life as HDFC life is more reliable and homogeneous on the basis of quick ratio (QR) and coefficient of variation (CV).
- After the completion of this study, it has been seen that the coefficient of variation of return on Investment of HDFC life is better than ICICI prudential life. Furthermore, it has been seen from the study, that HDFC life is getting more return on the systematic and distinctive investments when compared to ICICI prudential life as HDFC life is more reliable and homogeneous on the basis of return on Investment (ROI) and coefficient of variation (CV).

## CONCLUSION

The present study has a financial objectives or intent to go through a detailed study on the financial performance of two main dominant life insurance companies in India. While studying and analyzing the financial performance of HDFC life insurance and ICICI prudential life insurance for a tenure of 5 years from 2017-2018 to 2021-2022 in accordance with the financial ratios i.e. liquidity ratios, solvency ratios and other relevant ratios which have seen an important tools for analysis the financial performance. After a detailed study it can be concluded that the current ratio of HDFC life insurance on the basis of CV is slightly lower in order to meet its short-term obligations. In terms of quick ratio, ICICI prudential life insurance



is lacking behind in order to meet the short-term debt. Even though, it has been found that ICICI prudential life insurance is comparatively lower in terms of proprietary ratio on the basis of CV. The fixed assets to proprietary fund ratio of ICICI prudential life insurance does not reveal the smooth relationship of fixed assets and proprietors fund whereas, HDFC life insurance reveals. In general, if the relationship between fixed assets and proprietors fund is not in a good position than it will adversely affect the business and insurance companies. Furthermore, on the basis of leverage ICICI prudential life insurance is using less debt financing in order to purchase an assets or financial property. As of now from the above analysis and interpretation, it has been observed that in terms of fixed assets net worth ratio ICICI prudential life insurance is much better than HDFC life insurance and HDFC life insurance is using less utilization of its fixed assets to meet the debt obligation. But ICICI prudential life insurance have a better position regarding the same. Even though, the return on Investment of ICICI prudential life insurance is not so good and therefore they will not be able to invest more in financial area because of a low rate of return on Investment but HDFC life they can enjoy a higher return and they have best investment opportunities when compared to ICICI. In recent time of assassin controversy, in order to know which insurance company is better, it have made mandatory for any insurance companies to come across and know its financial stability and potential in terms of financial performance for future initiatives. And therefore, it can be concluded that, HDFC life insurance has a better financial position from ICICI prudential life insurance and even the company is giving more platforms to the shareholders and policyholders to know more about the company's financial health which will aid them to take premiums on policy that will raise the sales and will result in the rapid development of the company.

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## INTEGRATING SKILLS TO PREPARE STUDENTS FOR 21<sup>ST</sup> CENTURY – AS PER NEP, 2020

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### ABSTRACT

*The 21<sup>st</sup> Century education is aimed at developing a deep rooted inter-connectivity between learning and the learning of the skills, since this is the particular time or the period in which education without skilling is futile. Regarding the skill-based learning, Dr. APJ Abdul Kalam said, “The purpose of education is to make good human beings with skill and expertise”. He also added, “Educationists should build the capacities of the spirit of inquiry, creativity, entrepreneurial and moral leadership among students and become their role model”. In the task of preparing the students the integration of skilled is very important. The 21<sup>st</sup> century skills are communication, creativity, critical learning and collaboration. The learners can be boosted up in the process of skilling by leading them to the learning environment. The creating of an inquiry-based classrooms environment is also an important step. The learners are to be encouraged to collaborate in the process of developing critical thinking skills. Finally, skills are related to creativity, for what the development of a creative environment is a must to integrate the skills. Keeping the mounting aspect of “EDUCATION THROUGH SKILLING” the under consideration, the NEP, 2020 is of the opinion to ensure the process of imparting the skills, as a key element of the modern education system. The NEP, 2020, has set the target of developing vocational skills at least to 50% of the total students by 2025. The policy wants to infuse it in such a way so that it can be further extended up to the higher education level, developing upon the requirement of individual students. The best way to set the skilling attitude is to guide the learners through self-motivated learning. The paper will put focus of “Learning and Skills”, the most important need of the hour.*

**KEYWORDS:** Inter-connectivity, Skilling, Spirit of Learning, Integrate, Capacity.

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## INTRODUCTION

By the term “skill based education”, we mean to refer to the type of education, which ensures that students are not just learning theoretical knowledge, but also the sets of skills, which is referred directly to the productive education. It is the direct outcome of knowledge-based learning. It is the burning need of the hours. As the effective participation in the globalised world phenomena requires the following important abilities, which are termed as skills:

- Thinking critically
- Communicate effectively
- Solving the complex problems
- Adopting a global mindset
- Getting engaged with ICT

The aforesaid abilities as well as the conditions make an individual able to face the multiple challenges of life. The primary task is to integrate the aforesaid skills into the domain of classroom learning. When the classroom learning is integrated with the broad area of “21<sup>st</sup> century skills”, then there occurs the total adoption of SDG(4) and the Educational agenda, 2020, according to which the orientation of the skills in the areas of sustainable development human rights, Gender equality, Global citizenship etc. are to be ensured by the Government of different countries.

The renewed commitment for the skills development has been reiterated in the BROOKING’S REPORT, “Education System Alignment for 21<sup>st</sup> Century skills: Focus on Assessment: It has opened up a new Vista in this direction.

This new shift towards the path of skill development will enhance the journey of India to the path of “ATMA NIRBHAR BHARAT:

A team, headed by the researchers of the American Harvard University and the ICFAI, university is of the view that, “If today’s student want to achieve their Goals, “they must learn to become proficient Communicators, innovative creators, sharp critical thinkers and multifaceted collaborators”. This particular view expresses by the researchers has been approved of by the University of Massachusetts, Global, (U.S.A.)

Here lies the main essence of the 21<sup>st</sup> century learning that highlights on making the students enabled to create jobs as well as eliminating the same. The new structure has



incorporated the life skills, global awareness and economic and civil literature into the curriculum apart from the core academic subject.

According to the Harvard University experts, Fernando Reimers and Connie K. Chung, “Education must incorporate global competencies.

It should be the duty of the schools and the institutions of higher education, to teach the students the skills to use what they learn as active and engaged citizens.

### **OBJECTIVES OF THE STUDY**

The present study on the aspects of integrating the skills for the preparation of the 21st Century students is based on the following important objectives:

- To have an idea about “SKILL”
- To develop an idea regarding the “21<sup>st</sup> Century Skills”
- To know about the various processes of integrating the skills.
- To make the ideas regarding the impact of skills on the holistic development of the students.
- To develop an idea regarding the importance of skills in this area of globalization.

**Types of data used in the study:** The study has been gone through with the help of counseling the secondary data i.e. books, journals, newspapers, periodicals etc.

**Methodology of the study:** Descriptive research methodology is applied while undertaking the study on “Integrating skills to prepare students for 21<sup>st</sup> century – as per NEP, 2020.

### **INTEGRATING SKILLS TO PREPARE STUDENTS FOR 21<sup>ST</sup> CENTURY – AS PER NEP, 2020**

When the question of 21<sup>st</sup> Century learning Courses to our mind, then a typical characteristic of this type of education arises, which is “21<sup>st</sup> Century learning is skill oriented”. Since it is skill oriented, a learner without skilled learning, can’t become a successful learner, for what it is a burning necessity to “Integrating skills to prepare students for 21<sup>st</sup> century – as per NEP, 2020.

A skill is the learned ability to perform an action with determined approach. It is the ability to use one’s knowledge effectively and reality in extension or performance.

We develop skills through experiences in life and work. Skills can be simple, such as playing a musical instrument.





There is the necessity to go for the combination of both personal and technical skills in the work places attended by one.

The present century has the urgent necessity to develop the technical skills which are particularly needed for a job, when we talk about the specialized technical skills, it is referred to the specific abilities to a job, but basic technical skills stand for the basic skills, for example, having the permit to open a technical workshop, specialized technical skills include:

1. Using a particular computer progress
2. Ability to insert a drip into an arm
3. Driving licence.

Skills based on computing are called basic technical skills. Some other important basic technical skills are – Literacy and Numeracy skills.

In this age of skill development, one needs the greater mastery in the field of personal skilling, that includes:

1. Problem solving
2. Planning an organizing
3. Processing a good eye for detail
4. Motivating and leading other people.

There is the burning necessity to integrate the variety of skills in an individual in this 21<sup>st</sup> Century.

The age of globalization has given birth to a particular concept under the title “21<sup>st</sup> Century Skills which stand for the skills and the core competencies like collaboration, digital literacy, critical thinking and problem-solving. The teachers of this century need to prepare the students for the future course of life, for which there is the dire necessity to integrate the aforesaid skills with the personal skills of the students.

The integration of the 21<sup>st</sup> century skills can be initiated very simply by adopting the following techniques:

- Inclusion of a lesson on the sustainable Development goals.
- Making the students empowered as the faculties and the leaders.
- Organizing field-trips effectively.
- Volunteering activities
- It is very much effective to reflect on the world around one’s own.
- Organizing international events and weeks

The aforesaid techniques are simply the techniques for initiating the concept and these concepts are to be integrated with the following skills which are as follows:



- Skills of communication
- Skills of critical thinking
- Skills of collaboration
- Critical skills

The above mentioned skills are collectively referred to as the 21<sup>st</sup> century skills. It is the sole responsibility of the teachers to make the students equipped with the aforesaid skills, they need to go for an effective employment. These skills are largely beneficial, as they help the students in becoming productive, contributing and very significantly, the most fulfilled members of the society.

**Communicative Skills:** Communicative skills are referred to the abilities which stand for the successful completions of delivering and receiving messages. Strong communication skills are becoming the important aspects on the basis of which, the students are able to cut through the basic and successfully deliver their intended message. These student are highly prized in the workplace. The techniques, adopted in this regard are as follows:

- Students are to be encouraged to listen to each other.
- Asking questions to the students.
- Asking the students to have short discussion-based tasks in the middle of a term.
- To go for smart communication in the class.

**Critical thinking skills:** critical thinking is an important capability, which means being able to assemble one's own knowledge in order to form reasoned opinions and make judgement.

In order to develop critical thinking skills, the students can be asked to know lots of hypothetical questions for the purpose of enquiry their imagination, especially when the teacher is introducing a new topic for the first time. While developing the skills of critical thinking among the students, the teacher's goal is to get to the "why" of the things rather than merely the "what".

**Collaborative Skills:** Collaborative skills are meant for developing a student ability to work with others. Naturally the most effective way to do this is by holding group activities.

Collaborative skills can be enhanced by allowing the students to form their own groups.

Sometimes, collaboration can be done, by experiencing with homogenous and heterogeneous grouping; collaboration has the ability to improve the conflict resolution ability of a student. It leads to inspiration.



**Skills of Creativity:** Creativity is a skills which is referred to the act of encouraging the students to use, their imagination so they can express themselves in different ways and create new things. It is a skill, that gives students a chance to be themselves. If they can find a way to do that in the classroom, it will give them an opportunity for doing it in the future. The teachers can make the students creating things across a range of media formats.

### **SKILL EDUCATION AND THE NEP, 2020**

The NEP, 2020 is of the opinion to integrate skill and vocational education into the mainstream of education in all educational institutions. The recommendations of the policy in this regard are as follows:

- The NEP, 2020 is aimed at overcoming the social status hierarchy associated with vocational education. This is an important actionable aspect of NEP, 2020.
- Integration of vocational education programmes into the mainstream of education in all educational institutions. (NEP/20/Para 16.4 and 16.5)
- The Para (16.5) of the policy also states that at least 50% of the earners must have clear cut exposure to vocational education for which velar action plan with a targeted time line will be developed.
- It is also mentioned in the Para 16.5 that vocational courses are to be included into the Bachelor's programmes including the 4 year multidisciplinary Bachelor's Programme.
- It is also mentioned that the vocational education will be given top priority in the level of Secondary education in a planned manner over the next decade (Para 16.5)
- The Para 16.8 of the NEP also states that the credit based framework will also facilitate mobility across 'general' and vocational education.

It is also proposed that the Dropouts from the formal system will be reintegrated by aligning their practical experience with the relevant level of the framework.

The other revolutionary proposals, brought out in the NEP, 2020 are as follows:

- There will be the exploration of the possibility of offering the vocational course through ODL mode.
- The Higher Educational Institutions will be allowed to conduct short-term Certificate course in various skills including the soft-skill.
- It is also proposal to make "LOK VIDYA" accessible to students through integration into vocational education course. "LOK VIDYA" stands for the important vocational knowledge developed in India.



- Development of the collaboration between the Secondary Schools and the ITIs, Polytechnic Centers, local industries etc.
- Setting up of the skills labs in the schools is a hub and spoke model which will allow other schools to use the facility.
- In order to ensure, equality and excellence for all, the NEP, 2020 is meant for reimagining Vocational education and Skill-building. For this purpose, the proposal to conduct SBAT (Skill-based Aptitude Test) in Class-X has been kept for consideration.
- Developing work-place related skills and attitudes through internships.

### CONCLUSION

While emphasizing on the course of skill-education, Dr. APJ Abdul Kalam said, “I believe that the syllabus in our universities and schools should be changed and 25 percent of it be dedicated for skill development”.

He was also of the view to introduce “mobile skill development laboratory”. These views on skill education are meant for making education a ‘productive endeavour’.

The NEP, 2020 is the document, that has not emphasis on the development of skills, according to which, “the potentiality explosive growth of vocational education in the country since it requires all educational institutions to integrate Vocational education into their offerings, what will holding in a very large number of schools, colleges and universities into the field of Potential Vocational Education and Training (VET) Provides during the coming decade and making VET available to the millions of students and only then India will be able to achieve the status of “VISHWAGURU”.

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**A STUDY ON WHY UNIFORM CIVIL CODE MUST BE  
IMPLEMENTED IN INDIA**

**SREEKUTTY S<sup>17</sup>**

**KHUSHBU KOTHARI S<sup>18</sup>**

**ABSTRACT**

*This paper begins with the introduction to the uniform civil code which covers the concept of UCC, its history and what are the challenges and issues related to Uniform Civil Code. More importantly this paper talks about the significance of implementing Uniform Civil Code in India. It covers how Uniform Civil Code is related with secularism in India. Then it further discusses about the constitution and articles related to Uniform Civil Code. A study on how Uniform Civil Code will promote equality, National Integration, harmony, real secularism between people of India. Importantly Uniform Civil Code focuses on women empowerment, how women oppression in India will be eradicated which will leads to modern progressive nation. This topic is covered by taking previous judgments and real time cases that affected the equality of women in India. How religion play a main role in oppressing women in India. A Uniform civil code will help the society to move forward and take India towards its goals of becoming a developed nation.*

*The researchers have collected secondary data. This is a doctrinal study. The researchers have also utilized books, articles, notes, comments and International Journals.*

**KEYWORDS:** Uniform Civil Code, Secularism, Women Empowerment, Constitution, Religion.

**INTRODUCTION**

India is a country where different religions are followed like Hinduism, Christianity, Islam, Jainism, Buddhism, Sikhism, Zoroastrianism etc, As India is considered as secular

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country, as Constitution of Preamble included the term 'secular' after 42<sup>nd</sup> Amendment in 1976. Secular means, people in India will be given the freedom to follow any religion without any discrimination. Each religion has their own personal laws that cover property, divorce, marriage, inheritance, succession. So UCC will remove all the personal laws and it will implement 'one law one nation' concept, every people in India must follow same laws which lead to equality between people. As religion has always been used as a weapon by political parties that create conflicts from ages. Hindu Marriage Act of 1956 is followed by Hindus, Sikhs, Jains, Buddhists and Christians are governed by the laws relating to Christianity and Muslims by the Islamic laws.

There is no uniformity or equality between people and it also denied the rights of women, for instance in Islamic law, Polygamy is considered as legal but in other law it is illegal and its even considered as crime in Hindu law covers under section 494 and 495 of the Indian Penal Code. To eradicate this inequality this code will replace the existing religious personal law for all the citizens of India. This also promote real secularism and harmony between people of India and helps to achieve the goal of developed nation.

#### **HISTORY OF UNIFORM CIVIL CODE IN GOA**

Portuguese during their rule in Goa had separately codified local customs of each of these Territories. After liberating the territories in 1961 and integrating them into a Union Territory, the Indian government ruled that the Portuguese laws would continue until amended or repealed by the competent authority among these was the PORTUGUESE CIVIL CODE, 1867. Under this code practiced in Goa, a Muslim man cannot practice polygamy, married couple can share property equally, assets are divided equally between the man and woman on divorce.

#### **BEGINNING OF UNIFORM CIVIL CODE IN INDIA**

In 1985, the case of **Shah Bano (a Muslim woman)** came to the forefront of Indian politics when the Supreme Court ruled that Bano should be awarded alimony by her ex-husband. In that judgment, the court said that the civil code should be uniform. The personal laws were first introduced during British Raj, primarily for Hindus and Muslims. The British were afraid of the reaction of the community leaders and did not want to interfere in the domestic affairs of the people.



Women's rights and equality were the main objectives of women's activists in the early twentieth century. A few reforms were introduced to improve the situation of women, particularly Hindu widows, before Independence in 1947.

In 1956, the Hindu Code Bill was introduced in the Indian Parliament, but it was opposed by the Prime Minister Jawaharlal Nehru, his followers and women activists. In the face of massive opposition, the Prime Minister had to accept a compromise of including the uniform civil code in the Directive Principles.

### **INDIAN CONSTITUTION ON UNIFORM CIVIL CODE**

The main problem is that if the framers of the Constitution wanted to enforce a Uniform Civil Code in India, they should not have placed it under **Article 44** of the Constitution as part of the principles of national policy. The principles of state policy contained in Part IV (36-51) are, as their name suggests, mere instructions to the state. They are not binding and cannot be enforced by a court. These are only positive obligations for the state that promote good governance. The Preamble of the Constitution of India clearly states that India is a secular democratic republic. That means there is no state religion. A secular state cannot discriminate against anyone on the basis of religion. Religion is only about man's relationship with God. This means that religion should not interfere with a person's daily life. The process of secularization is closely related to the goal of uniform civil law, such as cause and effect. S.R. In the case of *Bommai Vs. Union of India* found, according to Justice Jeevan Reddy, that religion is a matter of individual belief and cannot be confused with secular activities and that the state can regulate it by passing a law. India has a concept of positive secularism, which differs from the doctrine of secularism accepted by the United States and European states, that is, there is a wall of separation between religion and the state. In India, positive secularism separates spiritualism from the individual father. The reason is that American and European countries went through the stages of Renaissance, Reformation and Enlightenment, and thus they can legislate that the state should not interfere with religion. On the contrary, India has not experienced any kind of renaissance or reformation, so it is the duty of the state to intervene in religious matters to remove obstacles to public administration. The reason why a country like India cannot experience a renaissance is very clear. Most likely, instead of decreasing, conflicts will increase and have a negative impact on the laws made. For example, a personal law practice or tradition may be acceptable, but on the other hand, it may not be acceptable to other personal legal practitioners. So when traditions are applied, the nature of the conflict changes from general disagreements to serious hostility. People find it difficult to accept or adapt to





certain changes and when it comes to a society like India where religion dictates the way of life, people associate themselves with their religion instead of realizing that it is a man-made religion and that people do not created by religion. This idea finds its way into the cemetery because some people still believe in cremation. What is needed is a single law to guide and regulate the conduct of all religions and not of any particular section of society.

The Preamble of the Constitution of India decides to form "secular and Democratic Republic. This means that there is no state religion, in other words, the state does not act on the basis of any specific religion and cannot discriminate based on religion. Articles 25 and 26 of the Constitution of India as enforceable fundamental rights guarantee freedom of religion and freedom to practice religion. At the same time, Article 44, which is not enforceable in court, says that the state will try to ensure a uniform civil code in India. A uniform civil code is a uniform method or uniform law that governs a nation as one law and does not discriminate on the basis of any faith or belief.

When a new principle is formed and becomes known to people, many questions arise and criticism opens the way. During the harmonization of personal legislation, an important question arose as to which are the components of uniform civil law. Since the personal laws of each religion contain separate provisions, combining them not only creates resentment but also hostility towards each other, so laws that balance the protection of religions must be established by the Uniform Civil Code. fundamental rights and religious principles of various communities of the country. Things like marriage, divorce, alimony, etc. may be secular and regulated by law.

#### **UNIFORM CIVIL CODE AND CONFLICTS OF PERSONAL LAWS**

Ruled that Muslim women have the right to maintenance after divorce under the Indian In India, personal laws are governed by separate laws based on religion. Hindu law, Islamic law, Christian law, and Parsi law regulate personal matters of their respective communities, such as marriage, divorce, inheritance, and adoption. These laws are deeply rooted in religious and cultural traditions, and any attempt to reform them is seen as an attack on religious identity. Therefore, there are significant differences in personal laws based on religion, often resulting in discrimination and injustice.

#### **CONFLICTS IN HINDU PERSONAL LAW**

The UCC has been the subject of debate and conflict in India, where some argue that it is necessary to promote gender equality and social justice, while others argue that it may



violate constitutional guarantees of religious freedom and cultural diversity. There have been several cases. Under Hindu law, highlighting conflicts between the UCC and Hindu personal law. One of the most important conflicts between the UCC and Hindu law is in the area of inheritance. Inheritance rules under Hindu law are based on co-partnership principles and the Indian Succession Act, 1956. According to the law, daughters have equal rights to inherit property, but it also places restrictions on their rights. For example, a daughter cannot inherit ancestral property if her father died before the law came into effect in 1956. This has been controversial, with some arguing that it violates gender equality.

In **Prakash v Phulavati (2016)**, the Supreme Court of India held that daughters have equal rights to inherit ancestral property regardless of when their father died. The court stated that the law must evolve with the changing times and gender discrimination has no place in today's society. The decision was considered a step towards gender equality and a departure from traditional Hindu principles.

In the case of **Sarla Mudgal Vs. Union of India (1995)** Supreme Court of India (Supreme Court of India) said that the concept of Uniform Civil Code is not unconstitutional and the State has the right to enforce it. The court noted that the Constitution of India protects fundamental rights, including the right to equality, and the state has the duty to ensure the protection of these rights.

#### **CONFLICTS IN ISLAMIC PERSONAL LAW**

The Uniform Civil Code (UCC) is a contentious issue in India, especially when it comes to conflicts with Islamic personal law. The UCC seeks to replace India's various personal laws with common law for all citizens regardless of their religion. But many Indian Muslims see the UCC as a threat to their religious freedom and cultural identity. One of the main conflicts between the UCC and Islamic personal law is in the area of family law. Under Islamic personal law, marriage, divorce and inheritance are governed by Sharia law, which is based on Islamic religious principles. However, the UCC seeks to replace these religious-based laws with a common civil law that would apply to all citizens

The most controversial issue related to Islamic personal law is the practice of Triple Talaq, which allows a Muslim man to divorce his wife simply by saying the word TALAQ three times. The Indian government banned the practice through the Muslim Women (Protection of Rights on Marriage) Act, 2019, but some Muslims say it violates their religious freedom. Another conflict between the UCC and Islamic personal law is in the field of polygamy.



Islamic personal law allows Muslim men to have a maximum of four wives, while the UCC seeks to prohibit polygamy altogether. Some Muslims argue that polygamy is allowed because of their religious beliefs and that any attempt to ban it would violate their religious freedom. In the case of Shah Bano, the Supreme Court of India (Supreme Court of India) Criminal Procedure Code and not under the Muslim Personal Law. Muslim organizations widely opposed the decision, arguing that it violated their religious freedom. However, the Indian government later passed the Muslim Women (Protection of Rights on Divorce) Act, 1986, which overturned the decision of the Supreme Court and restored Islamic personal law in divorce matters.

In the **Danial Latif case**, the Supreme Court of India ruled that maintenance under Section 125 of the Criminal Procedure Code was applicable to Muslim women even if they divorced their husbands under Islamic personal law. The judgment again attracted objections from Muslim organizations who argued that it violated their religious freedom. In general, the implementation of the UCC in India faced considerable opposition from the Muslim community, especially on issues related to religious freedom. family law Although the UCC seeks to create common laws for all citizens, some Muslims saw it as an attempt to impose Hindu majority culture on religious minorities. The issue remains controversial, and any attempt to implement the UCC is likely to meet significant opposition from Muslim organizations.

#### **NEED OF UNIFORM CIVIL CODE**

**It promotes true secularism:** Currently we have selective secularism in India which means we are secular in some places and not in others. The Uniform Civil Code means that all citizens of India must obey the same laws, whether they are Hindus or Muslims, Christians or Sikhs. That sounds honest and mundane to me. The Uniform Civil Code does not mean that it limits people's freedom to practice their faith, it just means that all people are treated the same. This is true secularism.

**Ensuring Equality:** Different communities in India are currently governed by various personal laws such as the Indian Marriage Act 1955, the Indian Succession Act 1956, the Indian Adoption and Maintenance Act 1956 and the Hindu Minorities and Guardianship Act (1956). Similarly, Muslims, Parsis and Christians are governed by their own personal laws. Even in a religion, there is no single common personal law that governs all its members. For example, laws regarding the registration of Muslim marriages vary from place to place. It was compulsory in JandK (1981 Act) and optional in Bengal, Bihar (both under 1876 Act). It can be



argued that the system of personal rights violates the principle of equality stipulated in the Constitution.

**It gives women more rights:** The Uniform Civil Code also helps improve the status of women in India. Our society is extremely patriarchal and misogynistic, and by allowing family life to be governed by old religious rules, we condemn all Indian women to submission and abuse. The Uniform Civil Code will help change these ancient traditions, which have no place in today's society, where we understand that women should be treated fairly and have equal rights.

**Necessary for national integration:** A uniform civil code separates religion from social relations and personal laws, which ensures equality and thus harmony in society. In *Mohd. Ahmed Khan v Shah Bano Begum* (1985), The Supreme Court observed that "a common civil code contributes to the integration of the country by eliminating different loyalties to laws with conflicting ideologies. "It contributes to the integration of India because much of the hostility is caused by some religious preferential treatment in Community law. based on This may, over time, make religious conservatives look inward and seek to codify and reform ancient personal laws in accordance with current trends of modernization and integration.

**Every modern nation has this Uniform Civil Code is the mark of a modern progressive nation.** This is a sign that the nation has moved away from the politics of caste and religion. In fact, it may be correct to say that we have socially and culturally degenerated to the point that we are neither modern nor traditional. The Uniform Civil Code will help society progress and move India towards its goal of becoming a developed country. A uniform civil code is essential for people belonging to different faiths and confessions and is necessary for the promotion of national unity and solidarity. Thus, different religious ideologies must come together and culminate in common and unified principles and goals that follow the true spirit of secularism. However, after more than 60 years of independence, the aspiration of a uniform civil code has not been realized.

**Freedom of choice:** A religion-neutral personal law would promote protection of couples in inter-caste and inter-religious marriages. o Even statutes like the Special Marriage Act, 1954 allow any citizen to enter into a civil marriage outside certain religious personal laws.

#### **ISSUES RELATED TO UNIFORM CIVIL CODE**

The biggest challenge in implementing the UCC is the different personal laws that different communities follow. In addition, there is no complete uniformity in the personal laws of the Christian and Muslim communities. Therefore, due to the huge variety of personal laws



and the eagerness to follow them, it is very difficult to achieve any kind of uniformity. Finding a common language between different communities is indeed a difficult task.

The vast and diverse practice in different communities is another major challenge in the implementation of UCC in the country. This is not limited to non-Hindu communities, there are different practices within Hindus as well. For example, Hindu marriage between relatives is not encouraged in northern parts, while Hindus living elsewhere in the country are not prohibited. Thus, bringing Hindus into uniform legislation is a major obstacle to the implementation of the UCC.

Another challenge would be the scope of Article 25 of the Constitution of India. The purpose of this article is to protect the freedom to practice and spread any religion that may conflict with the principles of equality enshrined in Article 14 of the Constitution of India.

**UCC Drafting Issue:** One of the biggest obstacles to UCC enforcement, other than reaching consensus, is its drafting. There are no guidelines or vision documents as to whether the UCC will be a mix of all personal laws or a new and general law that follows the constitutional mandate.

**Minority issues:** dealing with minority issues such as separatism, conservatism and misunderstandings about personal laws such as barriers to adopting the UCC. Most minorities feel insecurity, total loss of identity and marginalization in Indian society and imposition of majoritarian views of majority religions when UCC comes into play.

**Unconstitutional Provisions:** Article 371 (A) to (I) of the Constitution of India and the Sixth Schedule provide some protection or rather exemptions to the states of Assam, Nagaland, Mizoram, Andhra Pradesh and Goa in respect of family law. Although Article 44 foresees the unity of personal laws, the inclusion of personal laws in the current list demonstrates the protection of the diversity of personal laws.

In Nagaland, there was strong opposition to reserving 33% seats for women. The reason for such opposition was that removing reservations for women would reinforce their status as inferior and in need of special protection.

#### **IMPROVEMENT OF UCC BILL IN UTTARAKHAND 2024**

The Uttarakhand Assembly recently passed the Uttarakhand Uniform Civil Code (UCC) Bill, 2024, becoming the first state in independent India to implement the Uniform Civil Code. The bill thus passed proposes common rules on marriage, divorce, inheritance and domicile

relations for all people of Uttarakhand (except tribals) irrespective of their religion. This Uttarakhand legislation is based on Article 44 (Directive Principles of State Policy) which obliges the state to endeavor to ensure a uniform civil code for the citizens of all India.

#### **APPLICABILITY**

It applies to all residents of Uttarakhand except the tribal community of the State. Section 2 of the Bill provides: "Nothing in this Code shall apply to members of the Scheduled Tribes within the meaning of clause 25 of Article 366. Article 142 of the Constitution of India and persons and classes of persons whose customary rights are protected by India Part XXI of the Constitution"

#### **REGISTRATION OF MARRIAGE**

The bill requires a marriage to be registered within 60 days of marriage. This provision applies to all residents of Uttarakhand, regardless of whether they marry within or outside the state. While failure to register a marriage does not invalidate it, the parties concerned may be fined 10,000 rupees. Willful misrepresentation. information can lead to a fine of 25,000 rupees: fine and three months imprisonment. Marriage cannot be given without a court order, otherwise it would attract a maximum imprisonment of three years.

#### **LIVE IN RELATIONSHIP**

All common-law couples under the state's jurisdiction must be registered, regardless of whether the men and women in question live in Uttarakhand or not. If common-law couples fail to file an application, they will be issued a notice and may face criminal charges. will be initiated against them. Partners can end the relationship only by submitting a corresponding official request. Women abandoned by live-in partners can apply for maintenance through a competent court. Children born from such relationships are considered legitimate.

#### **QUEER RELATIONSHIP**

The bill excludes members of the LGBTQIA+ community and applies only to heterosexual relationships. While it uses gender-neutral terms like "partners," it defines a cohabiting relationship as "a relationship between a man and a woman." wife' who live in a joint household through a marital relationship.

#### **PROHIBITION OF BIGAMY OR POLYGAMY**

Section 4 of the bill states that no party to a new marriage can have another spouse living at the time of the marriage. Thus, it prohibits bigamy or polygamy.



## **LEGALITY OF CHILDREN**

This bill abolishes the term "children of marriage". The new law extends legal recognition to children born out of wedlock and cohabitation.

## **INHERITANCE**

The law guarantees equal property rights to sons and daughters, including adopted children, and children born through surrogacy or artificial insemination technology.

## **DIVORCE PROCEEDINGS**

Men and women are given equal rights in divorce. Grounds for divorce include adultery, cruelty, abandonment, conversion, mental disorder, etc.

It does not recognize "irretrievable breakdown" of marriage", which refers to a situation where the relationship between the spouses has deteriorated to such an extent that they cannot be repaired or restored, which leads to the futility of continuing the marriage.

In addition, "divorced" marriages can be annulled, e.g. due to neglect, breach of marriage contracts, etc. Project women have a special right to ask for a divorce only in two cases:

1. if the husband is found guilty of rape or other unnatural sexual crime.
2. If the man has more than one wife.

In case of divorce, the custody of a child under 5 remains with the mother. Guardians of 1890 and with the guardianship law, the judicial right of custody continues.

## **CONCLUSION AND SUGGESTION**

All in all, it is correct to conclude that secular India requires a uniform civil code, but there is no need to impose a uniform civil code on a population opposed to change. Most people are not ready to give up religious customs in favor of secular rules. Only better literacy, understanding of the many socio-political issues and legitimate debates, and greater social and religious mobility would allow the Uniform Civil Code to be properly implemented. The ultimate goal of revising the Uniform Civil Code should be to ensure equality, national unity, integrity and justice for men and women. When implementing the UCC throughout the country, it must be remembered that the difficulties faced by minorities. religious groups such as insecurity and complete loss of identity in Indian society are poignant. This is because the Uniform Civil Code cannot be properly implemented unless it is supported and accepted by all relevant parties and communities. At the same time, only modern aggressive code should be included in the UCC after its enactment. Mobilizing Hindus, Muslims, Christians and Parsis in





this direction will almost certainly produce positive results and reduce fundamentalist resistance.

People must understand that religion and laws are two different concepts. This is because the constitution allows people to practice their faith, which continues despite the establishment of a uniform code. The Uniform Code nowhere limits their right to practice or profess their faith. For example, religious scriptures prescribe punishments for crimes, but the Indian Penal Code of 1860 is the only penal law followed in India. Therefore, it is high time to start seeing religion and law as two different concepts and focus on empowering all classes of people. There is an urgent need for uniform legislation in India.

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## A CRITICAL ROLE FOR STUDENTS IN THE ETHICAL USE OF ARTIFICIAL INTELLIGENCE TOOLS IN EDUCATION

MISS SNEHA GOGOI<sup>19</sup>

### ABSTRACT

*As technology continues to advance, it brings with it complex ethical implications that directly impact the educational landscape. As the use of artificial intelligence (AI) tools in education becomes more prevalent, students have a crucial role to play in ensuring ethical and responsible usage of these tools. It's essential for students to actively participate in discussions about the ethical implications of AI in education and to advocate for transparency and accountability in the development and deployment of AI tools. Students can contribute to creating a positive and ethical learning environment for themselves and future generations. Careful consideration of potential risks and mitigation strategies is essential.*

**KEYWORDS:** AI tools , Education, Students, Ethical

### INTRODUCTION

In the modern age of education, as the technology has advanced usage of various AI tools has become a popular choice among the young generation not only for the entertainment purpose but also becomes a popular choice for education among the students and the faculties as well. Along with that everything has its own merits and demerits so various AI tools serves our purpose very much effectively which also has its some ethical concerns which used to be mostly denied by its users which may become a matter of concern in the future for its users. As technology continues to advance, it brings with it complex ethical implications that directly impact the educational landscape. Students must not only understand the ethical implications of AI in education but also take on the responsibility of navigating AI tools in an ethical manner.

### REVIEW OF LITERATURE

Gakhar & Chindak, (2023). In their recent studies suggested that how introducing AI might affect the education system as a whole, particularly focusing on whether it would have a positive or negative effect Students highlighted a strong desire to gain AI-related skills, seeing them as valuable assets in the job market and beyond.

AI advancements, but it is one of the reasons to think about the ethical implications of its use. The possibility of using AI to perpetuate bias or to violate privacy

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rights needs an ethical system to govern AI applications in the field of education. Ensuring that AI is clear in addition to honesty and respects privacy is vital to ensure trust and legitimacy within the context of AI-enhanced education. (Whittaker et al., 2018)

The future is creating; Williamson (2017) suggests that AI could revolutionize the evaluation procedure for education. It may be different from the conventional model to assess a wide range of capabilities and competencies. In the same way, Kulik and Fletcher (2016) express AI is still developing and could produce higher-quality and more efficient education tools.

O. Kouzov (2019) suggested in her study that the growing abundance of information in all spheres of public life, stemming from the rapid take-up of new information and communication technologies, poses new challenges for the development of mankind.

#### **OBJECTIVE OF THE STUDY**

The prime objective of the present study to highlight the importance of AI literacy among the students and the other users and to throw light on the various ethical implications related to using AI tools in education and the role and responsibility of students towards it.

#### **MATERIALS AND METHODS**

This study is descriptive one and the data used in the analysis is based on the primary as well as secondary data. The primary data were collected through various observations as well as from the informal interviews with the college going students and various students associated with research field the secondary data has been collected from various journals and books. Much Information were also gathered with the help of various websites.

The data or information so collected have been analyzed, described and interpreted appropriately in order to draw inferences and conclusions.

#### **STUDENTS ROLE IN ETHICAL USE OF ARTIFICIAL INTELLIGENCE**

In the realm of AI in education, students play a crucial role in ensuring responsible and ethical use of AI tools (Holmes et al., 2021). Students have the opportunity to promote ethical conduct in educational technology by actively participating in initiatives that focus on responsible AI usage. By organizing workshops, seminars, and awareness campaigns within educational institutions, students can raise awareness about the ethical considerations surrounding AI tools and empower their peers to use these tools responsibly. Furthermore, students can collaborate with faculty members to integrate discussions about ethical AI use into the curriculum, ensuring that future generations of learners are equipped with the necessary knowledge and skills to engage with AI tools in an ethical manner.



In addition to promoting ethical conduct within the academic sphere, students can also advocate for transparency and accountability in the development and implementation of AI technologies in education. By engaging in advocacy efforts and voicing their concerns about the ethical implications of AI tools, students can influence decision-making processes and contribute to the establishment of ethical guidelines and frameworks for the use of AI in educational settings.

As students navigate the evolving landscape of AI in education, it is crucial for them to remain informed about the latest developments and ethical considerations in the field. By staying updated on ethical guidelines, best practices, and emerging issues related to AI in education, students can proactively address ethical concerns and contribute to the responsible and ethical use of AI tools.

As the use of AI in education becomes more prevalent, students have a crucial role to play in ensuring ethical and responsible usage of these tools. They should actively engage in the inquiry processes and deep learning, rather than relying solely on AI tools for quick answers and solutions. Students should also take responsibility for understanding the limitations of AI and critically evaluating the information provided by AI tools. It's essential for them to actively participate in discussions about the ethical implications of AI in education and to advocate for transparency and accountability in the development and deployment of AI tools. By taking an active role in shaping the responsible use of AI in education, students can contribute to creating a positive and ethical learning environment for themselves and future generations. Additionally, students should actively participate in the design and development of AI systems used in education (Zhai et al., 2021)

**POPULAR AI EDUCATION TOOLS FOR STUDENTS :**

Sl. No.	Names of AI Tools	Purpose
1	Grammarly	Useful for students writing essays, term papers and other academic assignments. Improve writing skills.
2.	Chat -GPT	A popular choice for everyone it is known for stimulating human-like conversations and answers questions on a wide range of topics.
3.	Mendeley	A reference management tool that helps researchers, students to organize their references and annotate them. Detect plagiarism. Managing research papers effectively.



4.	Duolingo	This AI tool generally known as language learning app where we can learn a second language.
5.	Quizizz AI	Quizizz can generate quizzes and lessons in seconds.
6.	Storybooks	Storybooks is an AI-powered tool that allows users to easily create personalized stories in multiple languages, promoting linguistic inclusivity and allowing children across the globe to read stories in their native language.
7.	MathsGPTpro	MathGPTPro is an AI-powered tool for solving mathematical problems efficiently and effectively.
8.	Mindgrasp	Mindgrasp is an AI tool that helps users create accurate notes and summaries from various sources.

**RESPONSIBILITY OF STUDENTS TOWARDS AI**

- Students as well as the faculties are needed to have the basic information as well as the knowledge about AI literacy. Students should make aware of both benefits and limitations of using AI tools.
- Students should only make it as a medium to support their educational means instead of solely depend on it.
- AI tools should be used to evaluate for better accuracy and better decision making process. Without undermining the academic integrity students should make use of AI tools by its fair use and by avoiding cheating.
- Privacy and protection of an individual who data is been used should be given priority and should not cause any unintended harm to it. Careful consideration of potential risks and mitigation strategies is essential.

**CONCLUSION**

Students possess the agency to drive ethical conduct and responsible usage of AI tools in education. Through their active involvement in promoting awareness, advocating for transparency, and staying informed about ethical considerations, students can uphold ethical standards and contribute to a positive and inclusive AI-informed educational environment.



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## Web links

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## CONSUMER BEHAVIOURS IN THE DIGITAL AGE: UNDERSTANDING THE ONLINE SHOPPING PATTERNS

S. NANDHINI<sup>20</sup>

### ABSTRACT

*In the digital landscape, deciphering the enigmatic dance of online shopping behaviours emerges as a cornerstone for businesses aiming to flourish amidst the perpetual evolution of markets. This abstract meticulously dissects the labyrinthine tapestry of influences steering consumer choices and inclinations in the realm of e-commerce. Central to the realm of online shopping is the paramountcy of convenience, as consumers gravitate towards platforms offering a seamless trifecta of browsing, purchasing, and delivery experiences. The ubiquitous presence of smartphones and other interconnected gadgets serves as a catalyst, empowering consumers to indulge in retail therapy anytime, anywhere, with a mere tap or click. Nevertheless, convenience alone fails to commandeer the helm of online shopping behaviours. A myriad of psychological, social, and economic factors sway the tide of consumer decisions. From the tantalizing allure of discounts and promotions to the innate yearning for social validation manifested through peer reviews and endorsements, these underlying motivations orchestrate the intricate ballet of the online shopping voyage. The ascendancy of digital technologies heralds an era of hyper-personalization, wherein retailers harness the power of data analytics and AI algorithms to curate bespoke product recommendations and marketing messages tailored to individual predilections. This personalized paradigm augments the shopping experience, nurturing an intimate rapport and allegiance between consumers and brands. Nonetheless, amidst the allure of convenience and personalization, the spectre of privacy breaches and cyber threats casts a looming shadow. With data breaches proliferating and cyber vulnerabilities on the rise, consumers remain vigilant, safeguarding their personal information with utmost scrutiny, thereby sculpting their trust and fidelity towards online merchants. Moreover, the*

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*seismic upheaval wrought by the COVID-19 pandemic has catapulted online shopping to the forefront, as consumers prioritize safety and social distancing imperatives. This tectonic shift underscores the imperative for businesses to metamorphose and innovate, aligning with the evolving vistas of consumer needs and expectations. In summation, unravelling the intricacies of online shopping mandates a holistic lens that intertwines convenience, psychology, technology, and societal nuances. By decrypting these multifaceted dynamics, businesses glean invaluable insights to forge profound connections and navigate the tempestuous seas of the digital epoch, thereby clinching a coveted vantage point in the cutthroat arena of market competition.*

**KEYWORDS:** Convenience, Personalization, Psychology, Technology, Privacy, online shopping

## INTRODUCTION

In the ever-evolving landscape of commerce, the digital age has revolutionized the way consumers interact with businesses, particularly evident in the sphere of online shopping. With the proliferation of internet access, coupled with advancements in technology and changing consumer preferences, understanding the intricacies of online shopping patterns has become paramount for businesses striving to remain competitive and relevant. This era witnesses a profound transformation in consumer behaviours, characterized by a shift towards digital platforms for product discovery, research, and purchase.

Consumer behaviours in the digital age encompasses a myriad of factors, ranging from technological innovations to socio-cultural influences, all of which significantly impact the way individuals engage with online marketplaces. The ubiquity of smartphones, coupled with the convenience of high-speed internet connectivity, has empowered consumers to access a plethora of products and services with unprecedented ease and convenience. Moreover, the rise of social media and digital marketing channels has further transformed the consumer journey, blurring the lines between inspiration, discovery, and transaction.

Understanding online shopping patterns necessitates a comprehensive exploration of various dimensions, including consumer motivations, decision-making processes, and behavioural tendencies within digital environments. Factors such as personalization, social proof, and user experience play pivotal roles in shaping consumer preferences and driving purchase decisions online. Additionally, the emergence of data analytics and artificial intelligence has provided businesses with invaluable insights into consumer behaviours,



enabling them to tailor their strategies and offerings to better resonate with their target audience.

Against this backdrop, this study seeks to delve deep into the nuances of consumer behaviours in the digital age, with a specific emphasis on understanding online shopping patterns. By unravelling the complexities of consumer interactions within digital ecosystems, this research endeavours to provide actionable insights and strategies for businesses to effectively navigate and capitalize on the ever-changing dynamics of online retail.

### **PSYCHOLOGICAL FACTORS IN ONLINE SHOPPING**

In the dynamic landscape of modern commerce, online shopping stands as a beacon of convenience and efficiency, seamlessly integrating into our daily routines. This digital revolution has not only reshaped the retail landscape but has also unravelled a tapestry of psychological intricacies that influence our purchasing behaviours in profound ways.

Convenience remains the cornerstone of online shopping's allure, offering unparalleled flexibility and accessibility. Gone are the days of navigating through crowded aisles or adhering to store hours; with a few taps, consumers can indulge in retail therapy anytime, anywhere. This omnipresent accessibility caters to our innate desire for instant gratification, allowing us to satisfy our needs and desires with unparalleled ease.

The abundance of choices presented by e-commerce platforms introduces a double-edged sword into the consumer psyche. While the vast array of products caters to diverse tastes and preferences, it also engenders decision paralysis. Faced with an overwhelming array of options, consumers may struggle to make a decision, fearing the ramifications of choosing incorrectly. However, savvy retailers mitigate this apprehension through intuitive filters, personalized recommendations, and a seamless user experience, guiding consumers through the labyrinth of choices with confidence.

Social media's pervasive influence has permeated the fabric of online shopping, reshaping how we discover and engage with products. The phenomenon of social proof, wherein the actions and opinions of others validate the desirability of a product, holds considerable sway over consumer behaviours.<sup>21</sup> Positive reviews, ratings, and testimonials serve as social cues, fostering trust and confidence in online transactions. Harnessing the power of social proof, e-commerce platforms cultivate a sense of community and authenticity, elevating the shopping experience beyond mere transactions.

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<sup>21</sup><https://timesofindia.indiatimes.com/blogs/voices/the-psychology-behind-online-shopping-and-how-it-affects-consumer-behaviour/>



The scarcity principle, a time-honoured psychological trigger, serves as a potent catalyst for consumer action in the online realm. Limited-time offers, flash sales, and countdown timers evoke a sense of urgency, tapping into our innate fear of missing out. This fear of losing out on a valuable opportunity propels impulsive purchases, driving consumer engagement and fostering a sense of exclusivity and excitement.

Personalization emerges as the pinnacle of online shopping's evolution, elevating the consumer experience to unprecedented heights. By harnessing data-driven insights, e-commerce platforms curate bespoke shopping experiences tailored to each individual's preferences and needs. From personalized product recommendations to targeted advertisements, consumers are met with a sense of relevance and individuality, fostering a deep sense of connection and loyalty to the platform.

In essence, online shopping transcends mere transactions, weaving a tapestry of psychological nuances that shape our consumer behaviours. From the allure of convenience to the allure of exclusivity, each facet of the online shopping experience reflects a delicate interplay of psychological factors, driving us towards a future where commerce and psychology converge in unprecedented ways.

### **DIGITAL PAYMENT ADOPTION**

India stands on the brink of a transformative revolution, propelled by the widespread adoption of digital payment systems that have reshaped the nation's financial landscape. This monumental shift, catalyzed by a convergence of government initiatives and technological advancements, is redefining the very fabric of financial transactions in the country.

At the heart of this revolution lies the Digital India campaign, a visionary initiative launched in 2015 to propel India towards a future marked by inclusivity and technological prowess. This concerted effort by the government has not only accelerated the adoption of digital payment platforms but has also fostered an ecosystem where financial transactions are characterized by unparalleled convenience and efficiency.

Key players in this ecosystem, such as Paytm, Google Pay, and PhonePe, have emerged as pioneers in offering seamless and secure channels for conducting digital transactions. Their innovative solutions have democratized access to financial services, empowering millions of Indians to embrace the convenience of cashless transactions. With over 750 million internet users and 500 million smart phone users, India has become a global powerhouse in the digital realm, further fuelled by the affordability of smart phones and data plans.<sup>22</sup>

<sup>22</sup><https://www.linkedin.com/pulse/adoption-digital-payment-ecosystem-digitalization#:~:text=Digitalization%20has%20brought%20a%20new,India%20campaign%20launched%20in%202015>



Central to India's digital payment revolution is the concept of financial inclusion, a cornerstone of the Digital India initiative. Through initiatives like the Unified Payments Interface (UPI), BHIM, and the National Payments Corporation of India (NPCI), the government has endeavoured to provide every citizen with access to secure and efficient digital payment facilities. UPI, in particular, has emerged as a catalyst for change, facilitating instant funds transfers between bank accounts through mobile phones. Its exponential growth, with over 1.25 billion transactions valued at \$24 billion in March 2021 alone, underscores its pivotal role in driving India towards a cashless economy.

The COVID-19 pandemic served as a litmus test for India's digital payment infrastructure, highlighting the resilience and adaptability of platforms like UPI in meeting the evolving needs of consumers. As social distancing measures prompted a surge in contactless transactions, UPI emerged as a beacon of convenience, providing users with a seamless payment experience amidst the chaos.

Looking ahead, India's payment future holds immense promise, characterized by a relentless focus on customer-centric solutions, technological innovation, and enhanced financial inclusion efforts. Initiatives like Jan Dhan Yojana, Aadhaar, and mobile payments underscore the government's unwavering commitment to bridging the digital divide and bringing more people into the formal financial system.

However, amidst the optimism lies a set of challenges that demand urgent attention. Enhancing digital literacy, addressing cyber security concerns, and mitigating high transaction costs are paramount to sustaining India's digital payment revolution. Only through concerted efforts from all stakeholders can these hurdles be overcome, paving the way for a future where digital transactions are not only ubiquitous but also safe, secure, and affordable.

In conclusion, India's journey towards a cashless economy powered by digital payment systems is poised to leave an indelible mark on the nation's financial landscape. With continued government support, technological innovation, and collaborative efforts, India is well-positioned to realize its vision of a digital-first economy where financial inclusion knows no bounds.

## **THE EVOLUTION OF MOBILE SHOPPING BEHAVIOUR**

Consumer shopping behaviours in the mobile era epitomizes a paradigm shift towards convenience, flexibility, and connectivity, spurred by the rapid proliferation of mobile devices and the emergence of innovative payment solutions such as virtual cards. In today's digital age, where smart phones serve as extensions of our daily lives, consumers are increasingly leveraging technology to streamline their shopping experiences, both online and in-store.



Klarna's Mobile Shopping Report unveils compelling insights into this transformative journey, revealing a landscape characterized by a harmonious blend of digital innovation and consumer empowerment.

With a resounding 73% of U.S. shoppers embracing virtual cards for online purchases, it's evident that consumers are embracing novel payment methods that offer enhanced convenience and flexibility. This surge in popularity underscores the growing importance of mobile-centric payment solutions in meeting the evolving needs and preferences of today's discerning consumers.<sup>23</sup> As individuals seek seamless and efficient shopping experiences, virtual cards have emerged as a catalyst for driving digital transactions, reflecting the transformative influence of smart phone technology on consumer behavior.

Moreover, the report illuminates the pivotal role of mobile devices in shaping the in-store shopping journey, with 92% of respondents worldwide expressing their intent to leverage their smart phones to secure the best deals or price promotions. From conducting product research to accessing exclusive offers, consumers rely on their mobile devices as indispensable tools for enhancing their shopping experience, blurring the boundaries between the physical and digital realms of retail. This symbiotic relationship between mobile technology and consumer behaviours underscores the need for retailers to embrace omnichannel strategies that seamlessly integrate online and offline touchpoints.

The ascendancy of mobile-centric shopping behaviours is particularly pronounced among younger demographics, with Gen Z and Millennials spearheading the surge in mobile shopping activity. As 68% of U.S. consumers now shop more frequently with their mobile phones compared to just two years ago, it's clear that younger generations are driving the demand for frictionless and immersive shopping experiences. This demographic shift underscores the imperative for retailers to cater to the unique preferences and behaviours of tech-savvy consumers who prioritize convenience and accessibility in their purchasing journey.<sup>24</sup>

Furthermore, consumers' growing preference for mobile devices is reflected in their device usage patterns, with 46% of U.S. shoppers favouring smart phones over desktop computers for online shopping. This preference is further underscored by the widespread use of mobile devices for product research while shopping in physical stores, highlighting the integral role of smart phones in informing purchasing decisions across various product categories. From electronics to apparel, consumers increasingly rely on their mobile devices as trusted

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<sup>23</sup><https://www.retailcustomerexperience.com/news/mobile-devices-changing-consumer-shopping-behavior/>

<sup>24</sup><https://www.3step-checkout.com/the-evolution-of-mobile-commerce/>



companions in their shopping endeavours, underscoring the transformative impact of mobile technology on the retail landscape.

In addition to the rise of virtual cards and mobile shopping, the report sheds light on consumers' evolving attitudes towards shopping apps, revealing a discernible shift towards a "less is more" mentality. While the majority of U.S. consumers have multiple shopping apps installed on their smart phones, there is a growing preference for integrated services that consolidate the features of multiple apps into a single platform. This preference for simplicity and convenience underscores the need for retailers to prioritize user experience and streamline their digital offerings to meet the evolving needs and expectations of today's consumers.

In conclusion, the evolution of consumer shopping behaviours in the mobile era signifies a fundamental redefinition of the retail landscape, characterized by a symbiotic relationship between digital innovation and consumer empowerment. From the widespread adoption of virtual cards to the proliferation of mobile-centric shopping experiences, smartphones have emerged as indispensable tools for modern consumers navigating the complexities of the retail landscape. As retailers adapt to these changing dynamics, the ability to deliver seamless, personalized shopping experiences across online and offline channels will be pivotal in meeting the evolving needs and expectations of today's tech-savvy consumers.

### **SOCIAL MEDIA INFLUENCE ON SHOPPING**

The sway of social media extends beyond transactional exchanges, encompassing the influential domain of peer recommendations. With a substantial cohort of consumers swayed by peer endorsements, businesses are compelled to cultivate a sterling brand persona and actively nurture relationships with their audience.<sup>25</sup> Responsiveness to inquiries, genuine interactions, and proactive community stewardship serve as catalysts for bolstering brand reputation and eliciting coveted word-of-mouth referrals. Conversely, the spectre of negative feedback looms large, capable of precipitating reputational peril. Implementing vigilant social listening protocols and proactive community management strategies empowers businesses to deftly navigate potential pitfalls, pre-empting adverse ramifications and safeguarding brand equity.<sup>26</sup>

Influencer marketing emerges as a potent conduit for capitalizing on social media influence, fostering symbiotic partnerships with influencers across diverse niches to amplify brand resonance and spur sales. Whether engaging with macro-influencers via agencies or

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<sup>25</sup><https://www.forbes.com/sites/forbesagencycouncil/2022/04/28/how-social-media-impacts-consumer-buying/?sh=91f97b7337d5>

<sup>26</sup><https://blog.luthresearch.com/how-social-media-influences-purchasing-decisions>





cultivating direct relationships with nano-influencers, businesses wield the persuasive prowess of social media luminaries to propel their offerings into the limelight.

Ultimately, social media heralds a democratized realm of brand-consumer interactions, heralding a new epoch of engagement and commerce. By embracing social platforms as contemporary storefronts and fostering authentic connections with consumers, businesses unlock a trove of opportunities for expansion and consolidation.<sup>27</sup>

In summation, the imperative of embracing social media as a linchpin of the consumer buying journey is unequivocal in today's cutthroat landscape. By embracing a holistic approach encompassing social selling, community engagement, influencer collaborations, and proactive reputation management, businesses can harness the transformative potential of social media to propel sales, fortify brand allegiance, and carve a commanding digital footprint.

### **SUBSCRIPTION AND RECURRING PURCHASE**

Recurring subscription billing, often referred to simply as recurring billing, is a payment model utilized by businesses across various industries to facilitate automatic and regular charges to customers for continued access to products or services.<sup>28</sup> This method streamlines the payment process, ensuring seamless transactions without the need for customers to repeatedly input their payment details.<sup>29</sup> At its essence, recurring subscription billing operates on the principle of charging customers at predetermined intervals, typically monthly, quarterly, or annually. This model eliminates the need for manual intervention in collecting payments, as the necessary card information is securely stored upon initial setup.

Major players in the digital landscape, such as streaming platforms like Netflix and Spotify, as well as software-as-a-service (SaaS) providers like Microsoft Office 365 and Adobe Creative Cloud, leverage recurring billing to maintain uninterrupted service for their subscribers. Even traditional businesses like gyms and magazines have adopted this approach to streamline their payment processes and enhance customer convenience.

The benefits of recurring billing for businesses are substantial. Firstly, it ensures a steady and predictable stream of revenue, allowing companies to forecast income accurately. Additionally, businesses can offer discounts or incentives for customers who opt for recurring payments, promoting loyalty and retention.<sup>30</sup>

However, despite its advantages, recurring billing does come with its share of challenges. Billing errors, such as incorrect calculations or unauthorized charges, can occur,

<sup>27</sup><https://www.searchenginewatch.com/2020/11/20/how-social-media-influence-71-consumer-buying-decisions/>

<sup>28</sup><https://www.togai.com/blog/what-is-recurring-subscription-billing/>

<sup>29</sup><https://stripe.com/resources/more/recurring-payments-vs-subscription-billing>

<sup>30</sup><https://recurly.com/blog/what-are-recurring-payments-and-subscription-billing/>





necessitating additional time and effort to rectify. Moreover, customers may overlook subscription charges on their credit card statements, leading to disputes or dissatisfaction.

Another potential issue arises when customers' payment methods fail due to insufficient funds or expired cards, resulting in service interruptions and the need for follow-up communication to rectify the situation. Nevertheless, despite these drawbacks, recurring billing remains a preferred choice for businesses, particularly in the digital realm. When implemented effectively using specialized software solutions like Togai, recurring billing enhances customer convenience while ensuring sustainable revenue streams for companies.

In conclusion, recurring subscription billing is a vital component of modern business models, enabling seamless and automatic payments for continued access to products and services. While it offers numerous benefits, businesses must address potential challenges to maintain customer satisfaction and maximize revenue potential. With the right approach and technology, recurring billing can serve as a cornerstone of success in today's subscription-driven economy.<sup>31</sup>

## **DATA ANALYTICS AND CONSUMER INSIGHTS**

In today's hyper connected world, data analytics has emerged as a linchpin for businesses striving to understand and cater to consumer behaviours effectively. By harnessing the power of data analytics, businesses can gain invaluable insights into consumer preferences, trends, and purchasing patterns. This essay explores the pivotal role of data analytics in deciphering consumer insights and outlines strategies for leveraging this knowledge to drive business success.<sup>32</sup>

**Understanding Consumer Behaviour:** Consumer behaviours is a complex interplay of various factors, including demographics, psychographics, and socioeconomic influences. Data analytics enables businesses to delve deep into these nuances, uncovering hidden patterns and correlations within vast datasets. By analysing demographic information, purchasing histories, and online interactions, businesses can segment their target audience more effectively and tailor their marketing strategies accordingly.<sup>33</sup>

**Personalization and Customization:** One of the key benefits of data analytics in understanding consumer behaviours is the ability to personalize and customize the shopping experience. By leveraging data analytics tools, businesses can create highly targeted marketing campaigns and product recommendations that resonate with individual consumers.

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<sup>31</sup><https://www.investopedia.com/terms/r/recurring-billing.asp>

<sup>32</sup><https://www2.deloitte.com/us/en/pages/strategy/solutions/customer-insights-analytics.html>

<sup>33</sup><https://www.questionpro.com/blog/consumer-behavior-definition/>



Personalization not only enhances customer satisfaction but also fosters brand loyalty and repeat business.<sup>34</sup>

**Predictive Analytics:** Predictive analytics is another powerful tool that businesses can use to anticipate future consumer behaviours and trends. By analysing historical data and identifying patterns, businesses can forecast demand, optimize inventory management, and tailor product offerings to meet evolving consumer needs. Predictive analytics also enables businesses to preemptively address potential issues and capitalize on emerging opportunities, giving them a competitive edge in the market.<sup>35</sup>

**Enhanced Customer Engagement:** Data analytics can also play a crucial role in enhancing customer engagement and satisfaction. By analysing customer feedback, sentiment analysis, and social media interactions, businesses can gain valuable insights into consumer perceptions and preferences. This information can then be used to refine products and services, improve customer support, and foster deeper connections with customers.<sup>36</sup>

**Data Privacy and Security:** While data analytics offers tremendous potential for understanding consumer behaviours, businesses must also prioritize data privacy and security. Collecting and analysing consumer data comes with a responsibility to protect sensitive information and comply with relevant regulations such as GDPR and CCPA. By implementing robust data governance practices and security measures, businesses can build trust with consumers and safeguard their data against breaches and cyber threats.<sup>37</sup>

In conclusion, data analytics plays a pivotal role in deciphering consumer insights and driving business success in the digital landscape. By leveraging data analytics tools and techniques, businesses can gain a deeper understanding of consumer behavior, personalize the shopping experience, and anticipate future trends. However, it is essential for businesses to prioritize data privacy and security to build trust with consumers and mitigate potential risks. Overall, data analytics holds the key to unlocking valuable insights and gaining a competitive edge in today's dynamic marketplace.

## **DEMOGRAPHIC AND PSYCHOGRAPHIC SEGMENTATION**

Demographic and psychographic segmentation are two fundamental approaches utilized by businesses to understand and target specific consumer groups effectively. By dissecting the market based on demographic characteristics such as age, gender, income, education, and occupation, as well as psychographic factors including values, lifestyles, attitudes, and

<sup>34</sup><https://vnextglobal.com/category/blog/personalization-and-customization-in-e-commerce>

<sup>35</sup><https://g.co/kgs/n7C3nNU>

<sup>36</sup><https://www.outreach.io/resources/blog/customer-engagement-strategies-for-increasing-conversions>

<sup>37</sup><https://www.loginradius.com/blog/identity/ecommerce-security/>



interests, companies can tailor their marketing strategies to resonate with the unique needs and preferences of distinct customer segments. This essay delves into the significance of demographic and psychographic segmentation in modern marketing strategies, exploring their respective strengths and applications.

Demographic segmentation provides businesses with a structured framework for categorizing consumers based on quantifiable attributes. Age, for instance, is a pivotal demographic variable, as generational cohorts exhibit distinct consumption patterns and purchasing behaviors.<sup>38</sup> Millennials, often characterized by their tech-savvy nature and penchant for experiences over material possessions, represent a prime demographic segment for companies in industries such as technology, travel, and entertainment. Conversely, baby boomers, nearing retirement age and prioritizing financial security and health-related products, constitute another lucrative market segment with unique needs and preferences.

Gender is another demographic dimension that influences consumer behavior and consumption choices. Retailers frequently tailor their product offerings and marketing messages to resonate with the preferences and expectations of male and female consumers. For instance, cosmetic brands often target female consumers with advertisements emphasizing beauty ideals and skincare solutions, while automotive companies may appeal to male consumers by highlighting performance, durability, and status symbols associated with their vehicles.

Income and socioeconomic status are crucial demographic variables that delineate purchasing power and consumption habits. Luxury brands, cognizant of the affluent segment's willingness to splurge on premium products and experiences, position themselves accordingly, leveraging exclusivity and prestige to allure high-income consumers. Conversely, budget-friendly brands cater to price-sensitive segments by offering affordable alternatives without compromising on quality.<sup>39</sup>

Education and occupation are additional demographic attributes that shape consumer preferences and lifestyles. Highly educated professionals, characterized by their intellectual curiosity and disposable income, constitute a lucrative market for products and services catering to their refined tastes and discerning standards. Conversely, blue-collar workers may prioritize practicality, durability, and affordability when making purchasing decisions, prompting companies to adjust their marketing strategies accordingly.

While demographic segmentation offers a structured approach to understanding consumer behaviours, psychographic segmentation delves deeper into the underlying attitudes,

<sup>38</sup><https://www.surveymonkey.com/market-research/resources/what-is-psychographic-segmentation/>

<sup>39</sup><https://www.indeed.com/career-advice/career-development/demographics-vs-psychographics>



values, and motivations driving consumer choices. Psychographic variables such as personality traits, lifestyle preferences, interests, and beliefs provide businesses with nuanced insights into consumer psyche, enabling them to craft more targeted and resonant marketing campaigns.

For instance, outdoor apparel brands may target adventure enthusiasts and nature lovers with advertisements showcasing rugged landscapes and adrenaline-fuelled activities, tapping into their desire for exploration and self-discovery. Similarly, environmentally conscious consumers may gravitate towards brands that espouse sustainability and ethical practices, aligning with their values and aspirations for a greener future.<sup>40</sup>

Moreover, psychographic segmentation allows businesses to cultivate emotional connections and brand loyalty by aligning their messaging with consumers' aspirations, identity, and sense of belonging. By understanding the underlying motivations and psychosocial factors driving consumer behaviours, companies can tailor their products, services, and marketing communications to foster deeper resonance and engagement with their target audience.

In conclusion, demographic and psychographic segmentation are indispensable tools in the marketer's arsenal, enabling businesses to dissect the market landscape, identify lucrative opportunities, and tailor their strategies to resonate with specific consumer segments effectively. While demographic segmentation provides a foundational framework based on quantifiable attributes, psychographic segmentation delves deeper into the intricacies of consumer psyche, offering nuanced insights into attitudes, values, and motivations shaping purchasing decisions. By integrating demographic and psychographic insights into their marketing strategies, companies can forge deeper connections with consumers, drive brand loyalty, and gain a competitive edge in today's dynamic marketplace.

## CONCLUSION

In the ever-evolving landscape of the digital age, understanding consumer behavior, particularly in the context of online shopping patterns, is paramount for businesses seeking to thrive and remain competitive. Through the lens of data analytics, businesses can unravel the intricacies of consumer behaviours, gaining valuable insights that inform strategic decision-making and drive sustainable growth.

One of the central tenets of consumer behaviours in the digital age is the emphasis on convenience. The ubiquity of smart phones and other connected devices has empowered consumers to shop anytime, anywhere, with just a few taps or clicks. Businesses that prioritize

<sup>40</sup><https://courses.lumenlearning.com/waymakerintromarketingxmasterfall2016/chapter/reading-segmentation-criteria-and-approaches/>



convenience by offering seamless browsing, purchasing, and delivery experiences stand to gain a competitive advantage in the marketplace. Moreover, the convenience factor extends beyond transactional aspects to encompass the entire customer journey, from product discovery to post-purchase support.

However, convenience alone is not sufficient to fully comprehend and address the nuances of online shopping behaviours. A myriad of psychological, social, and economic factors also influences consumer decisions in the digital realm. From the allure of discounts and promotions to the desire for social validation through peer reviews and endorsements, these underlying motivations shape the online shopping experience in profound ways. Businesses that recognize and cater to these factors can forge deeper connections with consumers, fostering brand loyalty and advocacy.

The rise of digital technologies has ushered in an era of hyper-personalization, wherein businesses leverage data analytics and AI algorithms to deliver tailored product recommendations and marketing messages. Personalization enhances the shopping experience by catering to individual preferences and interests, thereby increasing engagement and conversion rates. Moreover, personalization fosters a sense of intimacy and trust between consumers and brands, driving long-term customer relationships and lifetime value.

Yet, amidst the promise of personalization and convenience, concerns regarding data privacy and security loom large. With the proliferation of data breaches and cyber threats, consumers are increasingly vigilant about safeguarding their personal information. Businesses must prioritize data privacy and security measures to earn and maintain consumer trust. By implementing robust data governance practices and transparent policies, businesses can demonstrate their commitment to protecting consumer privacy and fostering a secure online environment.

The seismic impact of the COVID-19 pandemic has further accelerated the shift towards online shopping, as consumers prioritize safety and convenience in their purchasing decisions. This tectonic shift underscores the importance of agility and innovation in adapting to evolving consumer needs and expectations. Businesses that embrace digital transformation and leverage technology to enhance the online shopping experience will be well-positioned to thrive in the post-pandemic landscape.

In conclusion, understanding consumer behaviours in the digital age is a multifaceted endeavour that requires a holistic approach encompassing convenience, psychology, technology, and privacy considerations. By harnessing the power of data analytics, businesses can unlock valuable insights into online shopping patterns, driving strategic decision-making



and fostering meaningful connections with consumers. As the digital landscape continues to evolve, businesses that remain attuned to shifting consumer preferences and embrace innovation will emerge as leaders in the dynamic and competitive marketplace of the future.

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**GENDER-SPECIFIC HEALTHCARE NEEDS IN PRISONS****M.KOWSALYA**<sup>41</sup>**S.JENIFER**<sup>42</sup>**ABSTRACT**

*This abstract highlights the critical necessity for gender-specific healthcare services in correctional facilities, focusing on the unique healthcare needs of incarcerated individuals based on their gender. The prison population consists of diverse gender identities, including cisgender, transgender, and gender non-conforming individuals, each requiring tailored healthcare interventions to ensure their well-being and adherence to human rights standards. Incarceration often exacerbates health disparities, particularly concerning mental health, reproductive health, and chronic medical conditions. Gender-specific prison healthcare seeks to address these disparities and promote equitable access to comprehensive and compassionate medical services for all inmates. Gender Diversity in Prisons: Incarcerated populations encompass individuals with diverse gender identities. Understanding and respecting these identities are crucial for providing effective healthcare. Mental Health Considerations: Women and transgender individuals in prisons are more susceptible to mental health issues, including trauma-related disorders, depression, and anxiety. Gender-specific interventions are essential for supporting mental well-being. Reproductive Healthcare: Female inmates require access to menstrual care, prenatal and postnatal services, family planning, and adequate gynaecological care. Transgender individuals may also need hormone therapy or gender-affirming surgeries. Sexual Health and Prevention: Addressing the unique sexual health needs of each gender is vital to reducing the prevalence of sexually transmitted infections (STIs) and HIV within prison walls. Chronic Illness Management: Tailoring treatment plans for chronic medical conditions is essential, as certain illnesses may impact genders differently. For instance, cardiovascular diseases may present distinct risk factors in men and women. Gender Identity Affirmation: Providing access to gender-affirming care, such as hormone therapy and counselling, is crucial for the mental well-being of transgender*

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*and gender non-conforming inmates. Safety and Dignity: Gender-specific healthcare initiatives create a safer and more dignified environment within prisons, fostering trust between inmates and medical staff. Human Rights Perspective: Gender-specific healthcare in prisons aligns with international human rights principles, as it addresses the specific needs of marginalized and vulnerable populations.*

**KEYWORDS:** Gender Diversity in Prisons; Mental Health Considerations; Reproductive Healthcare; Sexual Health and Prevention; Chronic Illness Management; Gender Identity Affirmation; Safety and Dignity; Human Rights Perspective.

## **INTRODUCTION**

There is a need for healthcare programs that address the specific needs of different genders in prisons. People in prison come from a variety of genders, including cisgender (those whose gender at birth), transgender (meaning they are different from the gender they were assigned at birth), and gender identity (not male). or conservative woman) and these genders have different health needs. It is therefore important to provide health care that is tailored to their specific needs. This leads to a better view and respect for human rights. Health problems can be very common in prisons, especially mental health issues, reproductive health problems and chronic medical conditions. The harsh conditions of prison life can exacerbate these problems among prisoners. Gender-specific prison health services aim to address this health disparity. The prison seeks to provide comprehensive treatment and care to all, regardless of gender. Health care provision in prisons that focuses on the individual needs of each gender can help improve the health and well-being of prisoners, as well as ensure the provision of appropriate and equitable resources

## **GENDER DIVERSITY IN PRISON**

In prisons, there are people with different gender identities. This means that not everyone identifies as strictly male or female. Some may identify as the gender they were assigned at birth (cisgender), while others may identify differently from their assigned gender (transgender) or not conform strictly to male or female identities (gender non-conforming). Prison staff and healthcare providers need to understand and respect these different gender identities. This understanding is essential to provide healthcare that meets the unique needs of each individual. When healthcare providers understand and respect gender diversity, they can offer better and more effective medical services to everyone in prison. This includes addressing



specific health concerns and challenges that might be different for people with diverse gender identities. By respecting and understanding gender diversity in prisons, the healthcare system can become more inclusive and supportive for all inmates. This promotes better health outcomes and helps create a more compassionate and fairer environment for everyone in the prison system.

### **MENTAL HEALTH CONSIDERATIONS**

Mental health in jail is an essential trouble that deserves special attention and support. Prison conditions can exacerbate pre-current intellectual health situations and contribute to new ones because of inherent strain, isolation, and lack of autonomy. Meeting the mental fitness needs of incarcerated individuals, the role is crucial now not only for their proper but for the general protection and safety of the jail. The challenges they faced

**Prevalence of Mental Health:** Research shows that the superiority of mental contamination is significantly higher in many of the jail populace as compared to the overall population. Conditions together with depression, tension, PTSD, and substance abuse issues are not unusual.

**Stigma and boundaries to care:** The stigma attached to intellectual fitness issues may be preventing incarcerated individuals from getting access to help. Furthermore, the limited availability of intellectual health experts, lack of training of prison groups of workers, and the prioritisation of protection over intellectual health care can pose major boundaries to getting admission to the appropriate treatment

**Isolation and trauma:** To enjoy incarceration itself may be very traumatic, leading to emotions of isolation, hopelessness, and helplessness. Prolonged incarceration can exacerbate existing mental health conditions and make contributions to new ones.

### **EFFECTIVE INTERVENTIONS**

**Screening and Assessment:** Implementing complete mental health screening and evaluation strategies throughout intake can assist become aware of people in need of immediate help. This can facilitate the early detection of intellectual health troubles and the improvement of personalized remedy plans.

**Access to Mental Health Services:** Ensuring the right of entry to mental fitness specialists, which includes psychiatrists, psychologists, and counsellors, inside the jail is critical. Providing normal therapy sessions, medicinal drug management, and disaster intervention services can drastically enhance the well-being of incarcerated individuals.

**Trauma-Informed Care:** Introducing trauma-informed care practices in the prison system can assist create an extra supportive and healing environment. Training the workforce to



understand and respond to trauma-associated behaviours, as well as imparting trauma-focused remedy applications, can be instrumental in addressing the underlying reasons for mental health struggles.

**Peer Support Programs:** Establishing peer support programs inside prisons can create avenues for emotional support and expertise. Encouraging high-quality social connections and fostering a feeling of network can mitigate feelings of isolation and promote intellectual well-being among incarcerated individuals.

#### **CHALLENGES AND FUTURE DIRECTIONS**

**Resource Allocation:** Limited resources and investment pose good-sized challenges to the implementation of comprehensive intellectual fitness packages inside prisons. Advocacy for expanded funding and resource allocation for mental health services is critical to deal with this issue.

**Reentry and Aftercare:** Supporting people's mental health needs put up-launch is essential in stopping recidivism and selling a hit reintegration into society. Collaborating with network mental health companies to ensure continuity of care submit-launch is a vital factor of a holistic approach to intellectual health in the criminal justice machine.

**Cultural Sensitivity:** Recognizing the diverse intellectual fitness desires of incarcerated individuals from diverse cultural backgrounds is important. Tailoring mental health interventions to be culturally sensitive and conscious of character variations can decorate their effectiveness.

#### **REPRODUCTIVE HEALTHCARE IN PRISON**

Reproductive healthcare in prison is an important but frequently overlooked element of standard healthcare provision for incarcerated people. Ensuring admission to comprehensive reproductive healthcare services within the jail system is critical for shielding the reproductive rights, fitness, and well-being of those who are incarcerated.

#### **CHALLENGES AND BARRIERS**

**Limited Access to Services:** Incarcerated individuals often face large obstacles in accessing reproductive healthcare offerings, such as recurring gynaecological checks, contraception, prenatal care, and childbirth aid. Limited entry to specialised care can lead to untreated reproductive health problems and headaches.

**Stigma and Judgment:** Stigma surrounding reproductive health troubles can save incarcerated individuals from in search of necessary care. Fear of judgment from each jail team of workers and fellow inmates might also, in addition, deter individuals from addressing their reproductive healthcare desires.



**Pregnancy and Childbirth Concerns:** Pregnant individuals in jail may additionally encounter challenges in receiving good enough prenatal care, nutrition, and guidance during childbirth. The lack of specialized centres and assets for pregnant individuals within the prison environment can pose massive risks to maternal and fetal health.

### **SEXUAL HEALTH AND PREVENTION**

Addressing sexual health and prevention in gender-unique healthcare desires within the prison surroundings is critical for selling the nicely-being of incarcerated individuals. Implementing preventive measures tailored to the unique desires of various genders is critical in making sure comprehensive healthcare within correctional facilities.

**Education and Awareness:** Prison officials typically provide educational programs to raise awareness about sexual health issues, including sexually transmitted infections (STIs) and HIV/AIDS. Inmates are taught safe sexual practices, the importance of regular testing for sexual orientation, and proper condom use.

**Access to Healthcare:** In many prison facilities, inmates have access to healthcare services, including sexual health screenings and treatment for STIs. Physicians are trained to address the sexual health needs of inmates in a non-discriminatory and confidential manner.

### **GENDER-RELATED PREVENTIVE MEASURES**

**Female-specific health services:** The need to address the specific sexual health needs of female prisoners In addition, feminine hygiene facilities and prenatal care are essential for pregnant prisoners.

**Male-specific health care:** There is a need to address the needs of male inmates, including education on STI prevention, routine screening, and access to reproductive health care.

### **COMPREHENSIVE SEXUAL HEALTH EDUCATION**

**Gender education:** Adapting sexual health education programs to address unique needs and concerns can improve understanding and knowledge of gender-specific preventive strategies specific to each.

**Consent and boundaries:** Incorporating education about consent, healthy relationships, and setting boundaries can also help address sexual health issues in the prison setting.

### **CHRONIC ILLNESS MANAGEMENT IN GENDER-SPECIFIC HEALTHCARE NEEDS IN PRISONS**

Managing continual ailments in a gender-specific manner inside the prison surroundings is crucial for presenting complete healthcare to incarcerated people. Tailoring



continual infection control to deal with the particular desires of various genders can contribute to stepped-forward fitness consequences and overall well-being.

### **WOMEN-SPECIFIC MANAGEMENT OF CHRONIC DISEASE**

**Female care:** Ensuring access to female care for endometriosis, polycystic ovary syndrome (PCOS), and other reproductive health issues is essential to meeting the unique needs of female inmates

**Postmenopause management:** The provision of appropriate support and health care services to address menopausal symptoms and related chronic conditions is critical to the well-being of postmenopausal female inmates.

### **MEN-SPECIFIC MANAGEMENT OF CHRONIC DISEASES**

**Prostate Health:** Implementation of prostate health screening programs and management of conditions such as benign prostatic hyperplasia (BPH) are critical to meeting the unique chronic disease management needs of male prisoners.

**Reproductive Health Care:** Access to reproductive health care, including management of chronic conditions such as erectile dysfunction, is critical to meeting the health care needs of male prisoners.

### **COMPREHENSIVE CHRONIC DISEASE MANAGEMENT**

**Gender-sensitive health services:** Designing chronic disease management systems to address the unique needs and concerns of diverse genders, including access to gender-specific medications and treatments, can help improve health outcomes

**Mental health support:** Recognizing the interplay between chronic physical illnesses and mental health, providing gender-specific mental health support for coping with chronic conditions is critical to overall well-being development.

Addressing chronic illness management in a gender-specific manner within the prison environment involves tailoring healthcare services to meet the unique needs of male, female, and LGBTQ+ individuals. By providing access to gender-specific chronic illness management, comprehensive healthcare, and mental health support, correctional facilities can contribute to promoting the overall well-being of incarcerated populations.

### **GENDER IDENTITY AFFIRMATION**

Emphasizing gender identity in gender-specific health care needs in prisons is central to providing equitable and inclusive care for non-transgender individuals in correctional settings areas Adapting health care to meet the unique needs of these individuals to promote their well-being and those who deserve It is also important to ensure that they receive respectful care.



For starters, Jung-affirming healthcare services play an important role in addressing the unique needs of transgender non-binary individuals in prison settings This includes access to gender-specific hormone therapy with medical guidelines established to support the physical transition process Ensuring access to care It is important to meet the health care needs of non-transgender individuals and promote their overall well-being. Another important aspect of gender reinforcement in prison health care is comprehensive mental health support. Transgender and non-binary individuals often face unique mental health issues, including gender dysphoria. Sexual counselling and mental health support that is accepting and respectful of their experiences is therefore important. Specialist support for individuals experiencing sexual dysfunction, with access to mental health professionals with expertise in sexuality issues, is critical to meeting their unique mental health needs and providing perspective quality of life has improved.

Creating a safe and inclusive environment within the prison health care system is equally important for affirming the gender identity of non-transgender individuals who transition. It implements policies and practices that reinforce the use of selected names and pronouns for non-binary transgender individuals, contributing to a supportive environment as well as training health professionals to be respectful and emphasize the identification of transgender and gender non-binary men, including dealing with them by confirming their gender There is a need to create a flexible health care environment in. Addressing legal and policy considerations regarding gender identification is also important. It is important to ensure that healthcare policies and practices are consistent with legal standards and policies that protect the rights and healthcare of non-transgender persons in the prison system. The development of specific policies and guidelines that address the healthcare needs and rights of transgender and non-binary individuals, including gender-affirming care, is critical to improving access to healthcare equitable and inclusive across disciplinary areas. Gender recognition and emphasis on gender-sensitive health care in prisons is key to advancing the well-being and rights of non-transgender individuals. By emphasizing gender-responsive health care, including comprehensive mental health services, and creating a safe and inclusive environment, correctional facilities promote dignity for all incarcerated people and equal health care, regardless of their gender. contribute to good nutrition.

### **SAFETY AND DIGNITY**

Ensuring the safety and dignity of gender-related health needs in prison settings is fundamental to providing appropriate and respectful care to incarcerated individuals. Designing



health services to meet the unique needs of gender diversity is essential to advancing the well-being and opportunities of men, women, and LGBTQ+ individuals in correctional facilities. First and foremost, maintaining safety and dignity in gender-sensitive health care can create an environment that protects the physical and emotional well-being of all incarcerated individuals. This includes implementing policies that prevent discrimination, harassment and violence based on gender or expression. Creating a safe and supportive environment where all individuals feel respected and safe is critical to building trust and enhancing overall well-being within the prison health system. Addressing the specific healthcare needs of female inmates is essential to maintaining safety and dignity in prison healthcare. This includes access to women's care, including routine screening for cervical cancer and sexually transmitted infections (STIs), and ensuring access to feminine hygiene. In addition the welfare and dignity of female individuals within the prison system will be promoted. Similarly, ensuring the safety and dignity of gender-specific health care for male inmates addresses their unique healthcare needs. This includes the implementation of men's sexual health interventions, such as STI prevention education, routine screening, and access to reproductive health care in addition to support for reproductive health information and medications of having a gender. For LGBTQ+ individuals, it is important to create a healthcare environment that respects and affirms their gender and sexual orientation. This includes providing inclusive health services that meet their unique needs, including access to gender-affirming care, support for gender-specific mental health issues, and a safe environment that acknowledges and respects their identity. Safety and dignity for LGBTQ+ individuals in the prison healthcare system and is essential to maintaining and enhancing their overall well-being and rights. Additionally, it is important to promote safety and dignity in prison health care by including comprehensive sexual health education and providing needed prevention tools to different genders. This also includes education on consent, healthy relationships, and establishing boundaries, as well as ensuring access to contraceptives, condoms, and reproductive health care. Centers can help maintain safety and dignity in the prison health system by addressing the specific sexual health needs of men, women, and LGBTQ+ individuals. Recognizing and addressing gender-specific health needs in the prison setting is critical to ensuring the safety and dignity of all detained persons. Safety for all by designing health services to meet the unique needs of diverse genders, implementing inclusive policies and practices, and providing access to comprehensive sexual health education. They can also contribute to health care that maintains dignity, regardless of their gender or identity or expression.





## **HUMAN RIGHTS PERSPECTIVE**

Ensuring that gender-specific health needs in prisons are addressed from a human rights perspective is essential to enhance the rights and well-being of individual detainees. Developing health services to meet the specific needs of men, women, and LGBTQ+ individuals in correctional facilities is critical to embedding equity, respect, and dignity in the prison healthcare system. From a human rights perspective, it is important to recognize and respect the dignity and rights of all detained individuals, regardless of their gender. This includes putting in place policies and practices that prevent discrimination, torture and violence use mouths based on gender or expression. A healthcare environment that acknowledges and respects the rights of all individuals is key to ensuring equitable access to healthcare within the prison system to promote their human rights. Addressing the specific health needs of women prisoners from a human rights perspective includes recognizing their right to comprehensive gynaecological care, antenatal care and assistance with reproductive health issues.

Similarly, in recognizing the rights of male inmates, it provides access to gender-specific health care including support for reproductive health issues, prostate health screening, and access to sexual health education. It happens. Addressing the healthcare needs of LGBTQ+ individuals in the prison system from a human rights perspective includes acknowledging and affirming their gender and sexual orientation. This includes providing gender-responsive care, needed mental health services, and a safe and inclusive environment that respects their rights and dignity. In supporting the human rights of LGBTQ+ individuals ensure that their unique health needs are recognized and access to equal health care if it respects their right to non-discrimination and respects their dignity. Incorporating a human rights perspective also includes recognizing the right of all people to comprehensive sexual health education and prevention tools that meet their unique needs. This includes consent, positive relationships, and education for various genders to access contraception, condoms and reproductive health care as needed in the prison health system takes away the right of incarcerated individuals to access education and health care systems that respect their unique needs and promote inclusiveness recognize the existence of well-being

Addressing gender-specific health care needs in prisons is essential to promote the rights and well-being of all incarcerated individuals from a human rights perspective. Reforming health services to cater to men, women, and gender; and addressing the specific needs of LGBTQ+ individuals. Within the prison system, they can help provide health care that supports respect and dignity.



## CONCLUSION

In conclusion, addressing gender-specific health care needs in prison is critical to promote respect, dignity, and equitable health care for all incarcerated individuals. Health care exchange to meet the unique needs of men, women, and LGBTQ+ individuals in correctional facilities. It is necessary to maintain their well-being, rights and dignity. Gender acknowledgement and emphasis on transgender health needs in prisons are key to advancing the well-being and rights of non-transgender individuals through health care which emphasizes the promotion of gender emphasis, comprehensive mental health support, and promotion of safety and an inclusive environment. The need for dignity and equal health care for individuals incarcerated, regardless of gender. By identifying and addressing the specific health needs of these individuals, correctional facilities can contribute to equitable and inclusive health care in the prison setting. In addition, it is important to build trust and promote overall well-being within the prison health system by ensuring safety and dignity about gendered healthcare needs in prison settings. Implementing policies that prevent discrimination, harassment and violence based on gender identity or information presentation, and developing health services to meet the unique needs of different genders help create an environment of a sense of security and support with all individuals feeling respected and secure. Recognizing and respecting the dignity and inherent rights of all detained individuals, regardless of their gender, is critical to upholding their human rights and ensuring that those who deserve respect for specific needs and command their overall well-being. Incorporating a human rights perspective also includes recognizing the right of all individuals to comprehensive sexual health education and prevention tools that meet their unique needs. In observing the human rights of individuals detained in the prison health system, recognize their right to education and health care that respects their specific needs and promotes their overall well-being. Specifically, identifying and addressing gender-specific health needs in prisons is critical to advancing the rights and well-being of all incarcerated individuals from a human rights perspective. By designing health services to meet the unique needs of men, women, and LGBTQ+ individuals, and recognizing their right to equal access to health care, correctional facilities can contribute to pro-human rights health care, respect, and dignity for all individuals in the prison system.

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## EMPOWERING MOTHERS: NAVIGATING CHALLENGES AND OPPORTUNITIES UNDER INDIA'S MATERNITY BENEFIT ACT

SANGITA S<sup>43</sup>

### ABSTRACT

*The Maternity benefit Act of India ensures paid maternity take off, work security, and restorative benefits for women, showing to back their well-being in the midst of childbirth and early childcare. This sanctioning underscores the importance of breastfeeding for infant child prosperity, requesting nursing breaks for unused mothers inside the workforce. In show disdain toward of its energetic courses of action, challenges hold on in its utilization, particularly in ensuring compliance and necessity by bosses. Mindfulness around the Act's courses of action remains moo among various parts of the workforce, contributing to events of partition against pregnant women and present-day mothers. Restricted workforce back by women can as well be attributed to boundaries posed by inadequately maternity benefits and fears of work slightness. Tending to these challenges requires concerted endeavors to raise mindfulness, progress necessity components, and progress a culture of inclusivity and back for working mothers. By overcoming these obstructions, the Maternity Advantage Act can serve as a fundamental gadget in advancing sex balance, locks in women inside the workforce, and developing more useful comes about for both mothers and their children in India.*

**KEYWORDS:** Maternity Leave, Medical Benefits, Infant Health, Breastfeeding, Compliance, Awareness

### INTRODUCTION

The Indian Maternity Benefit Act could be a foundation within the field of ladies and rights, particularly in connection to maternity and business. The reason of the law, which came into drive in 1961 and was adjusted to the changing social and financial scene, is to supply moms with the vital back and assurance amid pregnancy and childbirth, to guarantee their well-being and advance sexual orientation balance amid pregnancy. working life. In a nation where

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social standards and work environment hones frequently collide and show noteworthy challenges to ladies, particularly working moms, the Maternity Advantage Act is an fundamental legitimate instrument to address these imbalances. The law ensures paid leave, job security and a favorable working environment for pregnant and modern moms and recognizes the basic rights of ladies, but moreover recognizes their crucial commitment to the workforce and the economy. In spite of the law's dynamic aim, its compelling usage remains a matter of wrangle about and concern. Challenges such as inadequately mindfulness among managers and workers, vague translations, and constrained get to to benefits proceed to constrain the potential impact of the law. In expansion, the law centers for the most part on formal work, clearing out a huge extent of ladies working within the casual division without satisfactory security and back. Among these challenges lie opportunities for innovation and advancement to superior meet the changing needs of working moms in India. Activities to raise mindfulness, move forward authorization components, amplify scope to the casual segment, and advance comprehensive working environment hones can offer assistance execute the law and targets more successfully. Against this scenery, this article looks at the complexities of India's Maternity Advantage Act, looks at the challenges moms confront in executing its arrangements, and investigates openings to increase its workforce. By shedding light on the substances, subtleties and potential changes, this ponder points to contribute to the progressing wrangle about on ladies and rights, maternal wellbeing and labor arrangement in India.

### **MATERNITY BENEFIT ACT 2017**

A few revisions were made to the Maternity Advantage Act, 1961 to secure and advance the welfare of ladies' specialists. In 2017, noteworthy changes were made to different viewpoints of maternity benefits. The changes concerned the expansion of the term of maternity take off, controls with respect to inaccessible work courses of action and the incorporation of maternity take off rights for receptive moms.<sup>44</sup>

### **ELIGIBILITY CRITERIA FOR MATERNITY LEAVE IN INDIA**

Incorporate a couple of key components, ensuring comprehensive scope and reinforce for cheerful and unused mothers inside the workforce. These criteria serve as basic rules, progressing goodness and inclusivity over distinctive work settings:

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<sup>44</sup> Maternity Benefit Act: Maternity Leave Applicability, Rules, Eligibility, Benefits

By Mayashree Acharya, <https://cleartax.in/s/maternity-benefit-act>, September 1, 2023



**Slightest Work Period:** Arranged beneficiaries must have worked for a slightest of 80 days interior the 12 months going some time recently their expected transport date, building up a standard for capability.

**Comprehensive Scope:** The courses of action intensify to pregnant women, those encountering allotment strategies, or experiencing unsuccessful labor, ensuring back for distinctive ways to parenthood.

**Unsuccessful labor and Restorative Conclusion:** Maternity take off benefits as well incorporate events of unsuccessful labor or restorative conclusion of pregnancy, with a term of 42 days given for recovery.

**Surrogate/Commissioning Mothers:** Surrogate or commissioning mothers are entitled to 26 weeks of take off from the date of giving over the newborn child to consenting gatekeepers, recognizing their curiously portion inside the plan.

**Length of Take off:** For to start with two conveyances, 26 weeks of take off are permitted, while ensuing conveyances qualify for 12 weeks, reflecting a custom-made approach to suit moving needs.

**Recompense Affirmation:** All through the take off length, agents are entitled to urge their full emolument, helping financial concerns and guaranteeing solidness in the midst of this fundamental period.

Childcare Back Maternity take off courses of action intensify to join childcare take off, coupled with a guarantee of returning to the same or proportionate position post-leave, developing movement and security in trade.

**Far reaching Suitability:** The Act applies all around over all organizations, ensuring correspondence between the private and open sections in maternity take off benefits and rights.

**Remedial Take off Developments:** Additional take off options on restorative grounds are available, catering to circumstances requiring extended recovery or specialized care.

**Work environment Comforts:** Bosses are commanded to supply essential comforts such as clean washrooms, comfortable seating, and secure drinking water, developing a conducive and strong environment for enthusiastic and present day mothers inside the working environment<sup>i</sup>

#### **MATERNITY LEAVE BENEFITS**

**Maternity Leave Period:** The Maternity benefit Act in India guarantees that ladies representatives can take time off to fulfill their maternal obligations without compromising their budgetary security. Amid this period, they are entitled to get their full compensation.

Concurring to the Maternity Advantage Act 1961, to begin with and second-time moms are qualified for a maternity take off of 6 months, or 26 weeks. Consequent childbirths permit



for a maternity take off of 3 months, or 12 weeks, which remains a paid take off with the employer obligated to pay the total compensation.

### **ASSIST MATERNITY TAKE OFF BENEFITS**

In expansion to compensation security, the Maternity benefit Act emphasizes the all encompassing well-being of both moms and their babies. It incorporates arrangements for childcare bolster, guaranteeing that workers can consistently return to their past positions after their maternity take off.

Recognizing the physical, passionate, and mental toll of parenthood, particularly for unused moms, the Maternity benefit Act 1961 orders extra take off days past the maternity take off period. This guarantees that moms can completely recuperate and move back to work with satisfactory back from their employers. Whether it's the primary encounter of parenthood or ensuing ones, having the backing of one's boss demonstrates priceless. To defend the employments of hopeful moms and those with newborns, the Maternity benefit Act disallows managers from ending or rejecting ladies representatives exclusively based on their pregnancy, childbirth, or postnatal recovery. By cherishing these rights and securities, the Maternity Benefit fit Act advances a working environment culture that prioritizes the well-being and strengthening of ladies, cultivating a more comprehensive and strong environment for all representatives.<sup>ii</sup>

### **INFANT HEALTH**

The Maternity Benefit Act also cares about keeping babies healthy. It includes rules to make sure that mothers get time off work to take care of their babies after they're born. This helps moms bond with their babies and make sure they're healthy. The Act also encourages breastfeeding, which is really good for babies because it gives them all the important nutrients they need to grow strong and stay healthy.

### **BREASTFEEDING**

The Maternity Benefits Act mandates employers to offer nursing breaks of specified duration for new mothers to express breast milk for their nursing child. These nursing breaks are fully compensated and are accessible until the child reaches 15 months of age. The Act does not specify the duration of these breaks. The Maternity Benefit (Amendment) Act 2017, ratified by the Rajya Sabha in August 2016 and later by the Lok Sabha in March 2017, requires every establishment with fifty or more employees to provide a creche facility within a reasonable distance, either independently or as part of shared facilities. A female employee is permitted four visits to the crèche per day. The Ministry of Women and Child Development, Government



of India, released Crèche Guidelines in November 2018. Consistent with these guidelines, the key points include:

- One creche for every 30 children aged 6 months to 6 years, encompassing all employee categories.
- The creche must be situated either at the workplace or within 500 meters of the establishment.
- Employers must engage one creche worker and a helper for every 10 children under 3 years old and for every 20 children aged 3-6 years.<sup>iii</sup>

#### **IF A WOMAN TRAGICALLY PASSES AWAY DURING MATERNITY LEAVE PERIOD**

If a woman sadly passes away during her maternity leave, the maternity benefit ceases from the date of her death. However, if the child survives, the full maternity benefit applies. In case of the child's demise while the mother is eligible for the benefit, the employer must pay out the maternity benefit in effect at the time of the child's passing. Payments are directed to the nominee specified by the woman under Section 6 (1) of the Act, or if no nominee is designated, to her legal representative.

#### **FILLING A COMPLAINT**

If a woman is denied maternity benefits, medical benefits, or unfairly dismissed during her maternity leave, she has 60 days to file a complaint under the Maternity Benefit Act of 1961. She can approach an inspector appointed by the Act. If she disagrees with the inspector's decision, she has 30 days to propose an alternative expert. If the issue is not resolved or involves a major legal matter, she can file a lawsuit within one year.<sup>iv</sup>

#### **OTHER LAWS PROVIDING MATERNITY BENEFIT ACT**

##### **INDIAN CONSTITUTION**

[Article 42 of the Directive Principles of State Policy](#) states that “the State shall make provision for securing just and humane conditions of work and for maternity relief.”<sup>v</sup>

##### **THE EMPLOYEES STATE INSURANCE ACT, 1948**

It works alongside the Maternity Benefits Act to protect women's health. It offers financial support to women employees insured under the Act for issues like miscarriage, sickness, or operations related to pregnancy. Additionally, it grants medical benefits to women eligible for maternity benefits from their employer. The Act also sets up government organizations to provide benefits to employees during sickness or maternity. Like the Maternity Benefit Act, it prohibits employers from dismissing or punishing employees during their absence from work due to pregnancy-related illness.



### **THE MATERNITY BENEFIT (MINES AND CIRCUS) RULES, 1961**

It is a related law stemming from the Maternity Benefit Act. It outlines specific guidelines and requirements for employers in these industries concerning maternity health. These rules cover the setup of childcare facilities, maternity leave policies, record-keeping, breaks for nursing mothers, and the payment of maternity benefits. Primarily aimed at women employed in mines or circuses, it ensures their well-being and rights during pregnancy and childbirth.

### **THE CENTRAL CIVIL SERVICES RULES OF 1972**

It applies to government employees in the Civil Service and include specific provisions for Maternity Leave. Female government servants are entitled to 135 days of maternity leave, during which they receive full pay equivalent to their regular salary. Additionally, in the unfortunate event of a miscarriage, they are granted maternity leave of up to 45 days.

### **THE MINES ACT, 1952**

It includes a maternity leave provision for women involved in managing, supervising, or directing a mine or any part of it. They are entitled to maternity leave for a maximum of twelve weeks.

### **THE FACTORIES ACT, 1948**

It also includes a provision for maternity leave, allowing women employed in factories to take leave for a maximum of twelve weeks. Additionally, the Act mandates factories with more than 30 female workers to provide a suitable room for the children of these women, who are under six years old.

### **THE PLANTATIONS LABOUR ACT, 1951**

It extends maternity benefits and creche facilities to women employed in plantation fields. It specifies that plantations with over 50 female workers must offer childcare services for children up to six years old. The Act also ensures that every woman receives a maternity allowance from the employer at the specified rate.

### **THE MATERNITY LEAVE INCENTIVE SCHEME, 2018**

It proposed reimbursing employers for seven weeks' wages if they offer 26 weeks of paid maternity leave to female workers. However, this scheme is currently in the draft phase and awaits consultation and approval to be fully implemented. Its aim is to boost the participation of women in the workforce across India.<sup>vi</sup>

### **INTRODUCED A CRECHE FACILITY**

Section 11A. It mandates that every establishment with fifty or more employees, covered by the Act, must set up a creche within a specified distance. The creche can be



established separately or alongside other common facilities. Employers must permit women at least four visits daily to the creche, which includes their rest intervals. Additionally, every establishment must inform women, both in writing and electronically, about all benefits available under the Maternity Benefit Act upon their initial appointment under Section 11A. It mandates that every establishment with fifty or more employees, covered by the Act, must set up a creche within a specified distance. The creche can be established separately or alongside other common facilities. Employers must permit women at least four visits daily to the creche, which includes their rest intervals. Additionally, every establishment must inform women, both in writing and electronically, about all benefits available under the Maternity Benefit Act upon their initial appointment.

**INDIAN GOVERNMENT, SEVERAL NATIONAL MATERNITY BENEFIT SCHEMES (NMBS) AIM TO ENHANCE MATERNAL AND NEWBORN HEALTH**

**Janani Suraksha Yojana (JSY):** Launched in 2005 under the National Rural Health Mission, JSY promotes institutional delivery among vulnerable women to reduce maternal and newborn mortality. Accredited Social Health Activists (ASHAs) facilitate the program, providing financial assistance for delivery and postpartum care.

**Vande Mataram Scheme:** This voluntary program involves obstetric and gynaecological associations and private clinics, aiming to decrease maternal mortality by offering safe motherhood services. It includes free prenatal and postnatal checks, dietary counselling, and breastfeeding support through public-private partnerships.

**Pradhan Mantri Matru Vandana Yojana (PMMVY):** Started in 2017, PMMVY provides Rs. 5000 as monetary incentives to expectant and nursing mothers, compensating for wage loss and allowing sufficient rest before and after childbirth. Women employed in government or public sector jobs are ineligible.

**Pradhan Mantri SurakshitMatritva Abhiyan (PMSMA):** Launched to ensure pregnant women receive quality antenatal care, PMSMA offers preventive healthcare services on the ninth day of every month at Pradhan Mantri SurakshitMatritva Clinics, promoting healthy lifestyles for both mother and child.

**CASE LAW**

**PREETI SINGH V. STATE OF UP AND ORS**

In this case, the petitioner was initially granted maternity leave until December 28, 2019. Later, she applied for another maternity leave from March 17, 2021, to October 12, 2021. However, her request was denied on March 16, 2021, just a day before the leave was supposed to start. The reason given was that the second leave was requested before the two-



year period following the earlier leave had passed. The Uttar Pradesh Financial Handbook contains rules known as 'Subsidiary Rules' under the Uttar Pradesh Fundamental Rules, framed under the Government of India Act, 1935. Section 13 of the Uttar Pradesh Fundamental Rules deals with maternity leave provisions. The respondents cited Section 153(1) of Uttar Pradesh's Financial Handbook, inserted by the Uttar Pradesh Fundamental Rules 56 (Amendment and Validation) Act, 1975. It requires a minimum two-year gap between the first and second maternity leave. The petitioner argued that a similar issue was already decided by the Allahabad High Court in *Richa Shukla v. State of U.P* 2019. This argument was not contested by the state (respondents).<sup>vii</sup>

#### **MUNICIPAL CORPORATION OF DELHI V. FEMALE WORKERS (MUSTER ROLL) AND OTHERS (2000)**

The Supreme Court decided that the right to maternity leave isn't limited to regular female employees. It extends to all female employees, including those on casual or daily wage basis, as having children is a natural aspect of a woman's life. Employers must be understanding and accommodating towards pregnant employees, considering the physical challenges they face while working during pregnancy or caring for their child after birth. The Maternity Benefit Act of 1961 aims to provide these benefits to working women in a respectful manner, enabling them to navigate motherhood without fear of being penalized for taking time off work before or after childbirth.

#### **MRS. SAVITA AHUJA V. STATE OF HARYANA & OTHERS (1998)**

The Punjab and Haryana High Court ruled that a woman should not be deprived of maternity leave simply because her job was temporary or ad hoc. She is entitled to maternity leave with full pay during her confinement, and it's unlawful to terminate her from her job because of her pregnancy. Thus, even government workers hired on an as-needed basis should have access to maternity leave.

#### **SMT. ARCHANA PANEDY V. STATE OF M.P. & OTHERS (2016)**

The Madhya Pradesh High Court deliberated whether contractual employees like the petitioners were entitled to maternity leave benefits. After reviewing several judgments, the court decided that the Constitution mandates providing necessary support for childbirth to all employees, including those on contract. There's no valid reason why a woman working as a contract employee shouldn't receive benefits under the Maternity Benefit Act. Consequently, the petitioner is entitled to maternity benefits as ruled by the court.

**DR. RACHNA CHAURASIYA V. STATE OF U.P. AND OTHERS (2017)**

The High Court of Madras directed the state government to provide 180 days of paid maternity to all women, regardless of their employment type: permanent, temporary/ad hoc, or contractual. Additionally, female employees, regardless of their employment status, who have minor children under 18 years old, must be granted 730 days of childcare leave. Maternity leave should be considered as part of a woman employee's overall employment tenure and should not be treated separately or excluded.

**CONCLUSION**

The Maternity Benefit Act in India stands as a crucial pillar in safeguarding the rights of working mothers, aiming to provide them with adequate support during one of the most crucial phases of their lives. Through this analysis of "Empowering Mothers: Navigating Challenges and Opportunities under India's Maternity Benefit Act," several key conclusions emerge. Firstly, the Act has undoubtedly made significant strides in enhancing maternity benefits for women in the workforce, ensuring paid leave, nursing breaks, and other essential provisions. This has contributed to fostering a more inclusive and supportive environment for working mothers, acknowledging their dual roles as caregivers and professionals. However, despite these advancements, challenges persist. The implementation of the Act remains uneven across different sectors and regions, with many women still facing discrimination and reluctance from employers to adhere to its provisions fully. This highlights the need for greater awareness, enforcement, and accountability mechanisms to ensure the effective realization of women's rights in the workplace. Moreover, while the Act addresses maternity benefits comprehensively, there is a growing call for broader reforms to support women beyond childbirth. This includes measures such as flexible working arrangements, childcare support, and career advancement opportunities, which are essential for promoting long-term gender equality and women's empowerment in the workforce. In conclusion, while India's Maternity Benefit Act represents a significant step forward in recognizing and supporting the rights of working mothers, further efforts are needed to address persistent challenges and fully unlock the potential of women in the workforce. By prioritizing awareness, enforcement, and complementary reforms, India can create a more inclusive and equitable environment for working mothers, ultimately benefiting society as a whole.

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## ACHIEVING SUSTAINABLE COMMERCE: BALANCING PROFITABILITY AND ENVIRONMENTAL RESPONSIBILITY

S. PAVITHRA<sup>45</sup>

### ABSTRACT

*In the wake of global environmental challenges, businesses are under increasing pressure to adopt sustainable practices that mitigate their ecological footprint while maintaining profitability. This abstract explores the intricate balance between economic prosperity and environmental stewardship within the realm of commerce. It examines the evolving landscape of sustainable commerce, highlighting the interconnectedness between profitability and environmental responsibility. The pursuit of sustainable commerce entails a shift from traditional business models towards more holistic approaches that consider long-term environmental impacts alongside short-term financial gains. This transition requires businesses to reassess their operational strategies, product lifecycles, and supply chain management practices to minimize resource consumption, waste generation, and carbon emissions. Moreover, achieving sustainable commerce necessitates collaboration among stakeholders, including businesses, governments, consumers, and non-governmental organizations. By fostering partnerships and implementing regulatory frameworks, businesses can navigate the complex challenges of sustainability while remaining competitive in the market. Furthermore, embracing sustainable commerce presents opportunities for innovation and market differentiation. Companies that prioritize environmental responsibility can enhance brand reputation, attract environmentally-conscious consumers, and access new markets driven by sustainability trends. Through investments in research and development, technology adoption, and employee training, businesses can unlock the potential for sustainable growth and resilience in a rapidly changing global landscape. In conclusion, sustainable commerce represents a paradigm shift in the way businesses operate, emphasizing the integration of profitability with environmental responsibility. By embracing sustainability as a core business principle, companies can not only mitigate environmental risks but also drive innovation, foster*

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*collaboration, and create value for society as a whole.*

**KEYWORDS:** Sustainable Commerce, Profitability, Supply Chain Management, Stakeholder Collaboration, Innovation, Brand Reputation

## **INTRODUCTION**

In an era defined by escalating environmental challenges and heightened societal awareness, the imperative for businesses to embrace sustainability has never been more pressing. The concept of sustainable commerce, encapsulating the delicate equilibrium between profitability and environmental responsibility, emerges as a pivotal framework for navigating this landscape of complexity and urgency. This introduction delves into the multifaceted dynamics of sustainable commerce, elucidating its significance, challenges, and transformative potential within the global business arena. At its core, sustainable commerce embodies a paradigm shift in the way businesses conceptualize success, transcending conventional metrics of profitability to encompass broader considerations of ecological impact, social equity, and long-term resilience. In essence, it entails the harmonization of economic prosperity with environmental stewardship, recognizing that the pursuit of one need not come at the expense of the other. Rather, sustainable commerce posits that profitability and environmental responsibility are not mutually exclusive objectives but rather complementary facets of a holistic business strategy.

The rationale for embracing sustainable commerce is rooted in both moral imperatives and pragmatic realities. On a moral level, businesses have a moral obligation to minimize their environmental footprint and contribute positively to the communities and ecosystems in which they operate. Furthermore, as stewards of finite resources and custodians of future generations' well-being, corporations bear a responsibility to adopt practices that safeguard the planet's ecological integrity.

From a pragmatic standpoint, integrating sustainability into business operations is increasingly recognized as a strategic imperative for long-term viability and competitiveness. As environmental degradation accelerates and regulatory pressures mount, companies that fail to address sustainability risks face a multitude of challenges, including reputational damage, supply chain disruptions, and diminished market access.<sup>46</sup> Conversely, organizations that proactively embrace sustainability stand to reap numerous benefits, ranging from cost savings and operational efficiencies to enhanced brand reputation and market differentiation. However, achieving sustainable commerce is not without its complexities and trade-offs. Balancing short-

<sup>46</sup><https://www.linkedin.com/pulse/how-sustainable-commerce-shaping-future-business-santosh-ganesh->



term profitability with long-term environmental goals requires businesses to navigate a myriad of challenges, including resource constraints, technological barriers, and competing stakeholder interests. Moreover, the transition towards sustainability necessitates systemic changes across organizational structures, cultures, and value chains, demanding visionary leadership, robust governance frameworks, and sustained commitment from all stakeholders involved.

In essence, sustainable commerce represents a transformative journey towards a more equitable, resilient, and regenerative economy. By embracing the imperative of balancing profitability with environmental responsibility, businesses can not only mitigate risks and seize opportunities but also catalyze positive change and create shared value for society at large. As we embark on this journey, the principles of sustainability serve as guiding beacons, illuminating pathways towards a future where commerce thrives in harmony with nature, fostering prosperity and well-being for generations to come.

#### **THE BUSINESS CASE FOR SUSTAINABILITY**

In today's rapidly evolving global landscape, the traditional paradigm of business success, solely defined by financial profitability, is undergoing a profound re-evaluation. Increasingly, businesses are recognizing that long-term prosperity is intrinsically linked to environmental stewardship, prompting a fundamental shift in the way profitability is perceived and pursued. This shift is encapsulated in the concept of the business case for sustainability: the recognition that integrating environmental imperatives into business strategies not only mitigates risks but also creates tangible opportunities for enhanced profitability and resilience.

At the heart of the business case for sustainability lies a recognition of the interconnectedness between economic prosperity and environmental health.<sup>47</sup> Historically, businesses have operated within a linear, extractive model, where resources are consumed at an unsustainable rate, often resulting in environmental degradation, resource depletion, and societal inequalities. However, as the impacts of climate change, pollution, and biodiversity loss become increasingly evident, this model is proving untenable, both ethically and economically. In response, forward-thinking businesses are reimagining profitability within the context of environmental imperatives, viewing sustainability not as a constraint but as a catalyst for innovation, efficiency, and long-term value creation. By embracing sustainability as a core business principle, companies can unlock a myriad of benefits across multiple dimensions.

First and foremost, integrating environmental responsibility into business models mitigates risks associated with environmental degradation, regulatory non-compliance, and

<sup>47</sup><https://hbr.org/2016/10/the-comprehensive-business-case-for-sustainability>



reputational damage. As environmental concerns rise on the global agenda, companies that fail to address sustainability risks face mounting pressures from stakeholders, including investors, consumers, and regulators.<sup>48</sup> By proactively managing environmental risks and adopting sustainable practices, businesses can safeguard their operations against disruptions, legal liabilities, and market backlash, thereby enhancing their resilience in an increasingly uncertain world. Moreover, the pursuit of sustainability fosters operational efficiencies and cost savings through resource optimization, waste reduction, and energy efficiency measures. By minimizing resource consumption, companies can lower their production costs, improve operational performance, and bolster their bottom line. Additionally, sustainability-driven innovations often lead to new revenue streams and market opportunities, as consumers increasingly demand environmentally-friendly products and services.

Furthermore, embracing sustainability enhances brand reputation and consumer trust, positioning companies as responsible corporate citizens committed to making a positive impact on society and the environment. In an era of heightened social consciousness and digital transparency, companies that demonstrate genuine commitment to sustainability can differentiate themselves in the market, attract environmentally-conscious consumers, and build long-lasting relationships based on trust and shared values.<sup>49</sup> However, the business case for sustainability extends beyond short-term financial gains to encompass broader considerations of intergenerational equity and societal well-being. By investing in sustainable practices, companies contribute to the creation of a more equitable and sustainable future, where economic prosperity is not achieved at the expense of environmental degradation or social injustice.

In conclusion, the business case for sustainability represents a transformative paradigm shift in the way businesses conceptualize and pursue profitability. By rethinking profitability within the context of environmental imperatives, companies can unlock new opportunities for innovation, efficiency, and value creation while safeguarding the planet for future generations. As sustainability continues to ascend on the corporate agenda, embracing environmental responsibility is no longer just a moral imperative but a strategic imperative for long-term success and prosperity.

### **EVOLVING LANDSCAPE OF SUSTAINABLE COMMERCE**

The evolving landscape of sustainable commerce presents a dynamic tapestry of trends, challenges, and opportunities shaping the future of business. As societal awareness of

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<sup>48</sup><https://online.hbs.edu/blog/post/business-case-for-sustainability>

<sup>49</sup><https://www.cbd.int/financial/mainstream/ifc-businesscase.pdf>



environmental issues grows and regulatory pressures intensify, businesses are compelled to adapt and innovate in order to thrive in this new era of sustainability.

One of the most prominent trends in sustainable commerce is the rise of conscious consumerism. Today's consumers are increasingly prioritizing ethical and sustainable products and services, driving demand for environmentally-friendly alternatives across various industries.<sup>50</sup> This trend has spurred businesses to integrate sustainability into their product offerings, supply chains, and marketing strategies in order to capture market share and build brand loyalty. In parallel, there is a growing emphasis on transparency and accountability within the supply chain. Consumers, investors, and regulatory bodies are demanding greater visibility into the environmental and social impacts of products throughout their lifecycle. This shift towards transparency has prompted businesses to implement robust tracking and reporting mechanisms to monitor and mitigate risks associated with sourcing, production, and distribution. However, despite the momentum towards sustainability, businesses continue to face significant challenges on the path to greener commerce. One such challenge is the complexity of global supply chains, which often span multiple countries and involve numerous stakeholders.<sup>51</sup> Managing sustainability across these intricate networks requires collaboration, coordination, and investment in technologies that facilitate traceability and compliance. Another challenge is the lack of standardized metrics and frameworks for measuring and reporting sustainability performance. Without clear benchmarks and guidelines, businesses may struggle to assess their progress towards sustainability goals and communicate their efforts effectively to stakeholders. Addressing this challenge requires industry-wide collaboration to develop common standards and methodologies for evaluating and comparing sustainability performance.

Despite these challenges, the evolving landscape of sustainable commerce also presents abundant opportunities for innovation and growth. One such opportunity lies in the development of sustainable technologies and solutions that enable businesses to reduce their environmental footprint while enhancing efficiency and productivity. From renewable energy and circular economy initiatives to green packaging and waste management innovations, there is a vast landscape of opportunities for businesses to differentiate themselves and gain a competitive edge in the market. Moreover, embracing sustainability can also open doors to new markets and partnerships. As governments and international organizations prioritize sustainable

<sup>50</sup><https://medium.com/@DataMaster786/sustainable-commerce-navigating-the-green-business-landscape-d02e002ef500>

<sup>51</sup><https://timesofindia.indiatimes.com/blogs/voices/sustainable-e-commerce-how-brands-are-prioritising-environmental-responsibility/>



development goals, businesses that demonstrate a commitment to environmental responsibility can access funding, incentives, and market opportunities that may otherwise be unavailable. By aligning with broader sustainability agendas, businesses can position themselves as leaders in their industries and forge alliances with like-minded organizations to drive collective action towards a greener future.

In conclusion, the evolving landscape of sustainable commerce is characterized by a dynamic interplay of trends, challenges, and opportunities that are reshaping the way businesses operate and compete in the global marketplace.<sup>52</sup> By embracing sustainability as a core business principle and proactively addressing challenges through innovation and collaboration, businesses can not only mitigate risks and seize opportunities but also contribute to a more equitable, resilient, and sustainable future for all.

### **INTEGRATING ENVIRONMENTAL RESPONSIBILITY INTO BUSINESS MODELS**

Integrating environmental responsibility into business models is essential for fostering holistic sustainability and ensuring long-term viability in a rapidly changing world.<sup>53</sup> This process involves aligning business objectives, operations, and decision-making processes with environmental imperatives to create value for both the organization and society as a whole. Here are several strategies for businesses to achieve holistic sustainability through the integration of environmental responsibility into their business models:

**Embedding Sustainability into Core Values:** Businesses should integrate sustainability into their core values and organizational culture. By prioritizing environmental responsibility from the top down, companies can foster a culture of sustainability where employees are empowered to identify and implement sustainable practices throughout the organization.

**Setting Clear Sustainability Goals:** Establishing clear and measurable sustainability goals is crucial for guiding strategic decision-making and tracking progress over time. These goals should be aligned with environmental best practices, regulatory requirements, and stakeholder expectations, providing a roadmap for integrating sustainability into every aspect of the business.

**Life Cycle Assessment and Design Thinking:** Incorporating life cycle assessment (LCA) and design thinking principles into product development processes can help businesses identify opportunities to minimize environmental impacts across the entire product lifecycle, from raw material sourcing to end-of-life disposal. By considering environmental factors at every stage

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<sup>52</sup>[https://www.researchgate.net/publication/344831969\\_LANDSCAPE\\_SOURCING\\_Sustainable\\_business\\_using\\_the\\_landscape\\_approach](https://www.researchgate.net/publication/344831969_LANDSCAPE_SOURCING_Sustainable_business_using_the_landscape_approach)

<sup>53</sup>Sustainable business model –Ed, Adam Jablonski



of product design and development, companies can optimize resource efficiency, reduce waste, and enhance product sustainability.

**Supply Chain Optimization:** Businesses should work closely with suppliers to assess and improve the sustainability performance of their supply chains. This includes promoting ethical sourcing practices, reducing carbon emissions from transportation and logistics, and collaborating with suppliers to implement environmentally-friendly production methods and materials.

**Circular Economy Strategies:** Embracing circular economy principles, such as product reuse, remanufacturing, and recycling, can help businesses minimize waste and maximize resource efficiency. By designing products for durability, reparability, and recyclability, companies can create closed-loop systems that reduce reliance on finite resources and contribute to a more circular economy.

**Stakeholder Engagement and Collaboration:** Engaging with stakeholders, including employees, customers, investors, and local communities, is essential for driving meaningful change and building support for sustainability initiatives. By actively involving stakeholders in decision-making processes and fostering open dialogue, businesses can gain valuable insights, build trust, and mobilize collective action towards shared sustainability goals.

**Measuring and Reporting Sustainability Performance:** Regularly monitoring, measuring, and reporting sustainability performance is critical for accountability and transparency. By tracking key performance indicators (KPIs) related to environmental impact, resource use, and sustainability goals, businesses can assess their progress, identify areas for improvement, and communicate their sustainability efforts to stakeholders effectively.

#### **STAKEHOLDER COLLABORATION IN SUSTAINABLE COMMERCE**

Stakeholder collaboration is paramount in advancing sustainable commerce, as it brings together diverse perspectives, resources, and expertise to address complex environmental challenges and drive collective impact.<sup>54</sup> Building alliances among stakeholders, including businesses, governments, non-governmental organizations (NGOs), and communities, fosters synergy and enables collaborative solutions that transcend individual interests. Here are key strategies for effective stakeholder collaboration in sustainable commerce:

**Identify Key Stakeholders:** Begin by identifying and engaging with key stakeholders who have a vested interest in sustainability issues relevant to the business. These stakeholders may include customers, suppliers, employees, investors, regulators, NGOs, local communities, and

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<sup>54</sup>[https://www.researchgate.net/publication/349330578\\_Stakeholder\\_collaboration\\_in\\_sustainable\\_neighborhood\\_projects\\_-\\_A\\_review\\_and\\_research\\_agenda](https://www.researchgate.net/publication/349330578_Stakeholder_collaboration_in_sustainable_neighborhood_projects_-_A_review_and_research_agenda)



industry associations. By understanding their interests, concerns, and priorities, businesses can tailor their engagement strategies to foster meaningful dialogue and collaboration.

**Establish Common Goals and Values:** Collaborative efforts are most effective when stakeholders share common goals and values related to sustainability. Establishing a shared vision for sustainability and articulating clear objectives helps align stakeholders' efforts and build consensus around collective action. By identifying common ground and areas of mutual interest, businesses can foster trust and collaboration among diverse stakeholders.

**Create Platforms for Dialogue and Engagement:** Facilitate open and transparent dialogue among stakeholders through regular meetings, workshops, forums, and online platforms. These platforms provide opportunities for stakeholders to share knowledge, exchange ideas, and co-create solutions to sustainability challenges. By fostering a culture of collaboration and inclusivity, businesses can harness the collective wisdom and creativity of stakeholders to drive innovation and positive change.

**Build Trust and Mutual Respect:** Trust is the foundation of successful stakeholder collaboration. Businesses must demonstrate integrity, transparency, and accountability in their interactions with stakeholders to build trust and credibility. By engaging in honest and constructive dialogue, acknowledging differing perspectives, and honouring commitments, businesses can cultivate a culture of mutual respect and collaboration that fosters meaningful partnerships.

**Empower and Support Stakeholder Engagement:** Empower stakeholders to actively participate in decision-making processes and contribute their expertise and insights to sustainability initiatives. Provide stakeholders with access to information, resources, and training to enhance their capacity to engage effectively in collaborative efforts. By valuing stakeholders' contributions and empowering them to drive change, businesses can leverage their collective expertise and commitment to achieve shared sustainability goals.

**Collaborate Across Boundaries and Sectors:** Foster cross-sector collaboration by engaging stakeholders from diverse backgrounds and sectors, including government, academia, civil society, and the private sector. Collaborative initiatives that span organizational boundaries and sectors can leverage complementary strengths and resources to address complex sustainability challenges more effectively. By breaking down silos and fostering interdisciplinary collaboration, businesses can unlock new opportunities for innovation and collective impact.

In conclusion, stakeholder collaboration is essential for advancing sustainable commerce and achieving meaningful impact on environmental and social issues. By building alliances among diverse stakeholders, businesses can leverage collective expertise, resources,





and influence to drive positive change, innovate solutions, and create shared value for society and the planet.<sup>55</sup> Through open dialogue, trust-building, and collaborative action, stakeholders can work together to build a more sustainable and resilient future for all.

### **REGULATORY FRAMEWORKS AND COMPLIANCE**

Navigating the legal landscape of environmental responsibility requires businesses to adhere to a complex web of regulatory frameworks and compliance requirements at local, national, and international levels. These regulations aim to protect the environment, mitigate pollution, conserve natural resources, and promote sustainable practices. Here, we'll explore key laws and regulations that businesses must navigate to ensure compliance with environmental responsibilities:

**Clean Air Act (CAA):** Enacted by the United States Environmental Protection Agency (EPA), the CAA regulates air emissions from industrial facilities, vehicles, and other sources to protect public health and the environment. It sets National Ambient Air Quality Standards (NAAQS) for pollutants such as ozone, particulate matter, and sulfur dioxide, and requires businesses to obtain permits and implement pollution control measures to meet emission standards.<sup>56</sup>

**Clean Water Act (CWA):** The CWA, also administered by the EPA, regulates discharges of pollutants into surface waters, including rivers, lakes, and oceans, to maintain water quality and protect aquatic ecosystems. It requires businesses to obtain permits for discharges, implement best management practices to prevent pollution, and comply with effluent limitations and water quality standards.<sup>57</sup>

**Resource Conservation and Recovery Act (RCRA):** The RCRA governs the management, disposal, and treatment of hazardous waste to prevent pollution and protect human health and the environment. It establishes requirements for businesses to properly handle, store, and dispose of hazardous waste, obtain permits for waste management facilities, and implement corrective action plans for contaminated sites.<sup>58</sup>

**Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) :** Commonly known as Superfund, CERCLA addresses the cleanup of hazardous waste sites and the liability of responsible parties for environmental contamination. It enables the EPA to take enforcement actions against polluters, recover cleanup costs, and hold parties accountable for remediation efforts to restore contaminated sites.<sup>59</sup>

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<sup>55</sup><http://www.diva-portal.org/smash/get/diva2:725150/FULLTEXT02.pdf>

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<sup>59</sup><https://www.energy.gov/ehss/comprehensive-environmental-response-compensation-and-liability-act>



**Endangered Species Act (ESA):** The ESA protects endangered and threatened species and their habitats from extinction and adverse impacts due to human activities. It prohibits actions that jeopardize the survival of listed species, requires federal agencies to consult with the U.S. Fish and Wildlife Service or the National Marine Fisheries Service before undertaking projects that may affect protected species, and imposes penalties for non-compliance.<sup>60</sup>

**Paris Agreement:** Adopted under the United Nations Framework Convention on Climate Change (UNFCCC), the Paris Agreement sets targets for reducing greenhouse gas emissions to mitigate climate change and limit global temperature rise. It requires countries to submit nationally determined contributions (NDCs) to reduce emissions, enhance climate resilience, and provide financial support to developing countries. Businesses may be subject to regulations and reporting requirements related to greenhouse gas emissions and climate action.<sup>61</sup>

**European Union Emissions Trading System (EU ETS) :** The EU ETS is the world's largest carbon trading system, established by the European Union to reduce greenhouse gas emissions from power plants, industrial facilities, and airlines. It sets emission caps for regulated sectors, allocates emission allowances to companies, and allows trading of allowances to achieve emission reduction targets cost-effectively.

In summary, businesses must navigate a complex array of environmental laws and regulations to ensure compliance with their environmental responsibilities. By understanding and adhering to these regulatory frameworks, companies can minimize legal risks, protect the environment, and promote sustainable practices in their operations. Moreover, compliance with environmental regulations can enhance corporate reputation, foster stakeholder trust, and create value for both the business and society.

#### **HARNESSING TECHNOLOGY AND CREATIVITY FOR ENVIRONMENTAL SOLUTIONS**

Innovation serves as a pivotal driver in advancing sustainable commerce, offering a pathway to harness technology and creativity for developing impactful environmental solutions. By fostering a culture of innovation and embracing cutting-edge technologies, businesses can address pressing environmental challenges while simultaneously driving economic growth and competitive advantage. Here, we delve into how innovation propels sustainable commerce forward, leveraging technology and creativity to deliver tangible environmental benefits<sup>62</sup>:

**Technological Advancements:** Rapid advancements in technology have opened up new opportunities for businesses to develop innovative solutions that promote sustainability. From

<sup>60</sup><https://www.sciencedirect.com/topics/earth-and-planetary-sciences/endangered-species-act>

<sup>61</sup><https://unfccc.int/process/the-paris-agreement/status-of-ratification>

<sup>62</sup><https://greenschoolsnationalnetwork.org/harnessing-technology-to-increase-environmental-engagement/>



renewable energy technologies and energy-efficient systems to waste reduction and recycling innovations, technology plays a critical role in enabling businesses to reduce their environmental footprint and enhance resource efficiency.

**Renewable Energy Technologies:** The adoption of renewable energy technologies, such as solar, wind, and hydropower, is a prime example of how innovation drives sustainable commerce. By investing in renewable energy infrastructure and integrating renewable energy sources into their operations, businesses can reduce greenhouse gas emissions, decrease reliance on fossil fuels, and contribute to the transition towards a low-carbon economy.

**Energy Efficiency Measures:** Innovations in energy efficiency technologies and practices offer significant opportunities for businesses to minimize energy consumption, lower operating costs, and reduce environmental impact. From smart building systems and energy-efficient appliances to advanced lighting and HVAC systems, businesses can leverage energy-saving solutions to enhance operational efficiency and sustainability.

**Circular Economy Innovations :** The concept of the circular economy, which aims to minimize waste and maximize resource efficiency, relies on innovative solutions to redesign products, processes, and business models. By embracing circular economy principles, businesses can implement strategies such as product design for durability, remanufacturing, and closed-loop recycling to minimize waste generation and extend the lifespan of resources.

**Data Analytics and IoT:** Data analytics and Internet of Things (IoT) technologies enable businesses to gather real-time environmental data, optimize resource use, and identify opportunities for improvement. By leveraging data-driven insights, businesses can enhance operational efficiency, reduce environmental impact, and make informed decisions that drive sustainability performance.

**Collaborative Innovation Platforms:** Collaborative innovation platforms bring together diverse stakeholders, including businesses, researchers, government agencies, and NGOs, to co-create solutions to environmental challenges. By fostering collaboration and knowledge-sharing, these platforms enable cross-sectoral partnerships that drive innovation, accelerate technology development, and scale up sustainable solutions.

**Green Product Innovation:** Innovations in product design and development enable businesses to create environmentally-friendly products that meet consumer demand for sustainable alternatives. From eco-friendly packaging and biodegradable materials to energy-efficient appliances and zero-emission vehicles, green product innovation offers opportunities for businesses to differentiate themselves in the market and drive consumer adoption of sustainable products.



**Policy Innovation and Regulatory Support:** Government policies and regulatory frameworks play a crucial role in driving innovation and supporting sustainable commerce. By implementing supportive policies, such as incentives for renewable energy deployment, tax credits for energy-efficient investments, and regulations that promote circular economy principles, governments can create an enabling environment for businesses to innovate and thrive sustainably.

In conclusion, innovation serves as a powerful catalyst for driving sustainable commerce forward, enabling businesses to harness technology and creativity to develop impactful environmental solutions. By embracing innovation across all aspects of their operations, businesses can enhance resource efficiency, reduce environmental impact, and create value for both the business and society. Through collaborative partnerships, supportive policies, and a commitment to continuous improvement, businesses can leverage innovation as a driver of sustainable growth and resilience in a rapidly changing world.

#### **MARKET DIFFERENTIATION THROUGH ENVIRONMENTAL RESPONSIBILITY**

Market differentiation through environmental responsibility offers businesses a compelling opportunity to build brand value and foster consumer trust in an increasingly competitive marketplace. By prioritizing sustainability and integrating environmental responsibility into their business strategies, products, and operations, companies can differentiate themselves from competitors, attract environmentally-conscious consumers, and create long-term value for their brands.<sup>63</sup> Here, we explore how businesses can leverage environmental responsibility to drive market differentiation and build brand value:

**Alignment with Consumer Values:** Today's consumers are increasingly concerned about environmental issues and sustainability, and they are actively seeking out brands that share their values and demonstrate a commitment to environmental responsibility. By aligning with consumer values and addressing their sustainability concerns, businesses can differentiate themselves in the market and build strong connections with environmentally-conscious consumers.

**Enhanced Brand Reputation:** Demonstrating a commitment to environmental responsibility can enhance a company's brand reputation and credibility. Consumers are more likely to trust and support brands that prioritize sustainability and demonstrate transparency in their environmental efforts. By consistently communicating their sustainability initiatives and progress, businesses can build trust with consumers and strengthen their brand reputation over time.

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<sup>63</sup><https://fastercapital.com/content/Sustainability-as-a-Tool-for-Product-Differentiation.html>



**Competitive Advantage:** Environmental responsibility can provide businesses with a competitive advantage by offering unique selling points and distinguishing them from competitors. Companies that innovate and invest in environmentally-friendly products, services, and practices can differentiate themselves in the market, attract new customers, and capture market share from less sustainable competitors.<sup>64</sup>

**Premium Pricing and Market Segmentation:** Consumers are often willing to pay a premium for environmentally-friendly products and services, creating opportunities for businesses to command higher prices and increase profit margins. By positioning themselves as leaders in environmental responsibility, businesses can target niche markets of environmentally-conscious consumers who are willing to pay more for sustainable alternatives.

**Brand Loyalty and Repeat Business:** Building brand value through environmental responsibility can foster brand loyalty and encourage repeat business from environmentally-conscious consumers. When consumers identify with a brand's values and perceive it as socially and environmentally responsible, they are more likely to become loyal customers and advocate for the brand to others.

**Positive Public Relations and Media Coverage :** Companies that prioritize environmental responsibility often receive positive media coverage and public relations opportunities, further enhancing their brand visibility and reputation. By highlighting their sustainability initiatives and success stories, businesses can generate positive publicity, attract media attention, and strengthen their brand image in the eyes of consumers and stakeholders.

**Long-Term Sustainability and Resilience :** Investing in environmental responsibility can contribute to the long-term sustainability and resilience of a company's brand. By proactively addressing environmental risks and opportunities, businesses can future-proof their brands against evolving consumer preferences, regulatory changes, and environmental challenges, ensuring continued relevance and success in the marketplace.

In conclusion, market differentiation through environmental responsibility offers businesses a powerful strategy for building brand value and fostering consumer trust in today's environmentally-conscious marketplace. By prioritizing sustainability, investing in environmentally-friendly practices, and effectively communicating their environmental efforts to consumers, businesses can differentiate themselves from competitors, attract environmentally-conscious consumers, and create lasting value for their brands. Through strategic alignment with consumer values, enhanced brand reputation, competitive advantage,

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<sup>64</sup>[https://www.researchgate.net/publication/349677284\\_ENVIRONMENTAL\\_RESPONSIBILITY\\_AS\\_A\\_FORM\\_OF\\_MARKETING\\_STRATEGIES\\_INFLUENCE\\_ON\\_MARKET\\_SHARE](https://www.researchgate.net/publication/349677284_ENVIRONMENTAL_RESPONSIBILITY_AS_A_FORM_OF_MARKETING_STRATEGIES_INFLUENCE_ON_MARKET_SHARE)



and long-term sustainability, businesses can leverage environmental responsibility as a key driver of brand success and market differentiation.<sup>65</sup>

### **SUGGESTIONS**

1. Integration of Environmental Metrics into Financial Reporting, encourage businesses to incorporate environmental performance metrics into their financial reporting systems, demonstrating the link between environmental responsibility and long-term profitability.
2. Incentivizing Sustainable Practices, Advocate for government incentives and policies that reward businesses for implementing sustainable practices, such as tax breaks for renewable energy investments or subsidies for green technology adoption.
3. Promote supply chain transparency and accountability through initiatives such as responsible sourcing programs and supplier audits, ensuring that environmental responsibility is upheld throughout the entire supply chain.
4. Raise consumer awareness about the environmental impact of purchasing decisions and empower consumers to support businesses that prioritize environmental responsibility through eco-labelling, sustainability certifications, and consumer education campaigns.
5. Facilitate collaborative partnerships among businesses, governments, NGOs, and other stakeholders to address shared environmental challenges and drive collective action towards achieving sustainable commerce goals.

### **CONCLUSION**

In conclusion, embracing sustainability isn't just a moral imperative but a strategic imperative for businesses seeking long-term substance and environmental health. As we stand at the nexus of environmental declination, social inequality, and profitable query, the imperative to integrate sustainability into business practices has no way been clearer. Through this trip, businesses have the occasion to not only alleviate environmental pitfalls but also unleash new openings for invention, growth, and competitive advantage.

At its core, sustainability represents a holistic approach to business that recognizes the interconnectedness of profitable, environmental, and social systems. By embracing sustainability as a core business principle, companies can align their objects with broader societal pretensions, driving positive impact and creating value for all stakeholders. Through strategic investments in sustainability enterprise, businesses can enhance functional effectiveness, reduce resource consumption, and minimize environmental impact, thereby mollifying pitfalls and perfecting adaptability in a fleetly changing world. Also, embracing

<sup>65</sup><https://www.linkedin.com/pulse/road-sustainable-differentiation-sustainable-differentiation-by-rpc>





sustainability presents openings for businesses to separate themselves in the business and enhance brand character. Consumers, investors, and workers increasingly value environmental responsibility and are drawn to businesses that demonstrate a commitment to sustainability. By integrating sustainability into brand identity, product innovations, and commercial culture, businesses can attract environmentally-conscious consumers, make brand fidelity, and foster trust and credibility among stakeholders.

Likewise, embracing sustainability fosters invention and creativity, unleashing new pathways for growth and competitiveness. By investing in exploration and development, technology relinquishment, and cooperative hookups, businesses can develop innovative results to environmental challenges, separate themselves from challengers, and access new requests driven by sustainability trends. Through a culture of nonstop enhancement and literacy, businesses can harness the power of invention to drive positive change and produce continuing value for society and the earth. Still, the transition towards sustainability isn't without its challenges. Businesses must navigate complex nonsupervisory geographies, overcome technological walls, and address contending stakeholder interests to achieve meaningful progress. Also, embracing sustainability requires a abecedarian shift in mindset and organizational culture, as well as a commitment to long- term thinking and decision- timber. Nonetheless, the benefits of embracing sustainability far overweigh the challenges. By embracing sustainability as a core business principle, companies can unleash new openings for growth, enhance brand character, and contribute to positive social and environmental issues. Through strategic alignment of business objects with sustainability pretensions, businesses can produce value for shareholders, stakeholders, and society as a whole, while securing the earth for unborn generations.

In conclusion, embracing sustainability isn't just the right thing to do — it is essential for long- term substance, environmental health, and societal well- being. By integrating sustainability into business practices, companies can navigate the complications of the ultramodern world, drive positive change, and produce a more sustainable and indifferent future for all. As we embark on this trip, let us embrace sustainability as a guiding principle, a source of invention, and a catalyst for positive metamorphosis in the global business.

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## WOMEN'S SAFETY IN INDIA

JANADHARSHNI SHANMUGAM<sup>66</sup>

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### ABSTRACT

*Our nation is proud to have one of the largest populations in the world. However, it is discouraging to acknowledge the serious concerns about women and safety. Unfortunately, women are often seen as a vulnerable part of society and face many challenges in their daily lives. Despite the implementation of new laws to improve the safety of women and girls, many women are not aware of these laws. Women not only face struggles in society, but also suffer in their own households, where they may be victims of abuse by close relatives. In addition, cultural practices and ceremonies often discriminate against women. There is still a prejudice in our country to provide better education to male children than their female counterparts. In addition, many school children are abused by school staff. Shockingly, marital rape is still legal in our country, resulting in the loss of many women and lives due to dowry demands by their husbands and relatives. Cybercrime against women is also increasing and laws are not enough to solve this problem. Women who work in call centers or night shifts often face unfair judgment from the society and are unfairly labeled as "bad women". So vulnerable to criminals. Police data shows a significant increase in serious crimes against women, including kidnapping, harassment, rape, sexual harassment, domestic violence, honor killings, child marriage, child abuse and many others*

**KEYWORDS:** Problems Faced by Women, Women Education, Safety in our Society, Working Women Problems, Customs & Practice against Women.

### INTRODUCTION

Women's safety in India has been a longstanding issue that demands urgent attention and comprehensive solutions. Despite legislative measures and societal campaigns, incidents of violence against women continue in the country, highlighting the persistence of deep-rooted

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cultural and systemic challenges. The issue of women's safety transcends geographical boundaries and affects women from all walks of life, irrespective of age, class, or education. In recent years, there has been a growing recognition of the need for a multi-faceted approach to address the complex factors contributing to women's vulnerability to violence and harassment. From public spaces to private homes, women often face threats to their safety, limiting their freedom of movement and participation in social, economic, and political spheres. This paper aims to delve into the various dimensions of women's safety in India, examining the underlying causes, existing legal frameworks, societal attitudes, and grassroots initiatives aimed at fostering a safer environment for women. By critically analyzing the efficacy of current interventions and identifying gaps in policy implementation, this paper seeks to offer insights into potential strategies for meaningful change. India, a nation renowned for its rich tapestry of culture and tradition, confronts a persistent and concerning issue: the safety and security of its women. Despite strides in various domains, ensuring the well-being of women remains a paramount challenge. This paper embarks on an exploration of the intricate challenges impeding women's safety in India and proposes viable solutions to address this pressing societal concern. The safety of women in India is a matter of both national and international significance. Incidences of gender-based violence, spanning from domestic abuse to sexual assault and harassment, continue to the nation's reputation and impede its progression towards gender parity. These acts not only inflict physical and psychological trauma upon victims but also corrode the social fabric, perpetuating a culture of fear and impunity. Numerous factors contribute to the precarious state of women's safety in India. Deeply ingrained patriarchal norms, barriers to education and economic empowerment deficient law enforcement, and loopholes within the judicial system collectively exacerbate the situation. Additionally, prevailing societal attitudes and the stigma attached to victims of violence often deter reporting and hinder the delivery of justice. Addressing the issue of women's safety necessitates a holistic approach, encompassing legislative reforms, societal transformation, and grassroots initiatives. Strengthening legal frameworks and enforcement mechanisms, fostering gender-inclusive education and awareness, empowering women economically, and cultivating a culture of mutual respect and equality constitute integral components of this endeavor. Despite the enormity of the challenge, notable strides and initiatives have emerged in recent times. Heightened public awareness, advocacy campaigns, and amendments to existing laws underscore a growing acknowledgment of the imperative to combat gender-based violence. Nonetheless, significant strides are requisite to translate these endeavors into tangible enhancements in women's safety nationwide.

## METHODOLOGY

The study is based on Analyse of various journal, books, article in internet & some real news

### I. What is the law for women safety in our country?

- The Immoral Traffic (Prevention) Act, 1987
- The Dowry Prohibition Act, 1961 (Amended in 1986)
- The Commission of Sati Prevention Act, 1987
- Protection of Women form Domestic Violence Act, 2005
- The Sexual Harassment of Women at Workplace (PREVENTION, PROHIBITION and REDRESSAL) Act, 2013
- The Indecent Representation of women (Prohibition) Act, 1986
- Domestic Violence Act, 2005
- The protection of children from sexual offences (POCSO)Act,2012
- The commission for protection of child right (CPCR) Act,2005
- maternity benefit Act,1961
- The national commission for women acts 1990
- India is signatory to united national convention on right of child (UNCRC)since 1992
- The national policy for children 2013
- national plan of action 2016

### II. How the society against the women?

Gender inequality remains a persistent challenge in Indian society, manifesting in various forms of discrimination and oppression against women. Rooted in historical patriarchal norms and perpetuated by cultural traditions and systemic barriers, these challenges continue to hinder the advancement and empowerment of women across the country. From ancient times, Indian society has been predominantly patriarchal, with gender roles deeply ingrained in social structures and cultural practices. This patriarchal framework often relegates women to subordinate positions, limiting their agency, autonomy, and opportunities for socio-economic advancement. Despite modernization and socio-economic progress, these entrenched gender norms persist, shaping women's lived experiences and constraining their potential. Cultural norms and traditions further reinforce gender disparities and perpetuate discrimination against women. The dowry system, for example, remains prevalent in many parts of India, subjecting women to financial exploitation and domestic violence within marital relationships. Additionally, practices like child marriage, female infanticide, and honor killings reflect the extreme manifestations of gender-based violence and inequality ingrained in certain



communities. Systemic issues, including gender-based violence, unequal access to education and employment, and limited political representation, exacerbate the challenges faced by women in India. Despite legislative efforts to address these disparities, implementation gaps and cultural resistance impede progress towards gender equality. Moreover, the intersectionality of gender-based issues, combined with factors such as caste, class, religion, and ethnicity, further marginalize vulnerable groups of women, including Dalits, tribal women. While significant challenges persist, there are also encouraging signs of change and resistance. Grassroots movements, civil society initiatives, and advocacy efforts have played a crucial role in challenging gender norms, promoting women's rights, and amplifying women's voices. Increasingly, there is a growing awareness and mobilization among youth and urban populations, signalling a shift towards greater gender equality and social justice. As we confront the complexities of gender inequality in Indian society, it is essential to acknowledge the interplay of historical legacies, cultural dynamics, and systemic barriers that perpetuate discrimination against women. By recognizing these challenges and exploring strategies for change, we can strive towards a more inclusive and equitable society where women can fully realize their rights and potential.

### **III. The crime against working women?**

Many working women in India face domestic violence, which impacts their physical and mental well-being. Despite laws such as the Protection of Women from Domestic Violence Act, enforcement and support services remain inadequate, leading to underreporting. Some women, especially those from marginalized communities, are lured into trafficking or forced labor under false promises of employment opportunities. They often end up in exploitative working conditions with little to no recourse for justice. Working women, particularly in sectors like construction, agriculture, and domestic work, face safety hazards and occupational health risks. Inadequate safety measures and lack of access to protective equipment expose them to accidents, injuries, and long-term health issues. Social norms and safety concerns often restrict the mobility of women, especially during commuting to and from work. This limitation not only affects their access to employment opportunities but also makes them vulnerable to harassment and violence in public spaces. With the increasing use of technology, working women are also susceptible to cyber harassment, including online stalking, trolling, and blackmailing. This form of harassment can have serious psychological and professional consequences, yet it is often overlooked or dismissed. Intersectional discrimination further exacerbates the challenges faced by working women belonging to



marginalized communities. They experience compounded forms of bias, making it even harder for them to access equal opportunities in the workplace and society. Also, Women in India often face discrimination in terms of pay disparity, limited opportunities for career advancement, and unequal treatment compared to their male counterparts. Despite legal provisions like the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, many working women in India still experience various forms of sexual harassment in the workplace, ranging from verbal abuse to physical assaults. Women in India are expected to balance both professional responsibilities and domestic duties, leading to increased stress and limited career prospects. This double burden often hampers their career growth and overall well-being. The absence of adequate support systems such as affordable childcare facilities and flexible work arrangements makes it challenging for women to sustain their careers while managing familial responsibilities. Although there are laws in place to protect the rights of working women, enforcement mechanisms are often inadequate, and many cases go unreported or unresolved due to social stigma, fear of retaliation, and lack of awareness about legal rights.

#### **IV. How the custom & practice are against the women?**

Indian customs and practices often perpetuate gender inequality, particularly disadvantaging for women. For instance, traditional gender roles assign women domestic duties and limit their participation in decision-making processes. Additionally, practices like dowry, female infanticide, and child marriage disproportionately affect women's rights and well-being. Despite legal reforms, deep-rooted cultural norms continue to hinder women's autonomy, access to education, and economic opportunities, perpetuating systemic discrimination. These issues highlight the complexities of addressing gender inequality within Indian society. Indian customs and practices have historically marginalized women, exemplified by various traditions and norms: like the dowry system, where a bride's family is expected to provide substantial gifts or money to the groom's family, places financial burdens on women's families and reinforces the perception of women as commodities to be traded in marriage. And gender-based Violence like Honor killings, acid attacks, and domestic violence are prevalent issues in India, often perpetuated against women who challenge societal norms or assert their independence. Deeply ingrained preferences for male offspring have led to the practice of female infanticide or sex-selective abortions, resulting in skewed sex ratios and devaluing the lives of female children. Despite legal prohibitions, child marriage persists in many parts of India, robbing young girls of their childhood, education, and future



opportunities, while also perpetuating cycles of poverty and early motherhood. Women may face restrictions on their mobility, particularly in rural areas, limiting their access to education, employment, and healthcare, and reinforcing patriarchal control over their lives. Inheritance laws and cultural practices often favor male heirs, leaving women without adequate access to property and economic resources, further entrenching their dependence on male relatives. Widows are often marginalized and face social ostracism, discrimination, and even violence, particularly in conservative communities where they are considered inauspicious or burdensome. Also, Widows are often discouraged or prohibited from remarrying, leaving them socially isolated and economically vulnerable. This custom stems from cultural beliefs about widowhood and purity, perpetuating stigma and limiting widows' opportunities for companionship and support. Despite progress, disparities in access to education persist, particularly in rural areas and among marginalized communities. Deeply rooted beliefs about the roles of men and women often prioritize boys' education over girls', leading to lower literacy rates and limited opportunities for women to pursue higher education and professional careers. Some religious customs and traditions in India discriminate against women, relegating them to subordinate roles within religious institutions and rituals. For example, in certain temples, women are barred from entering or participating in religious ceremonies, reinforcing gender-based segregation and exclusion. And menstruation is often surrounded by stigma and taboos in Indian society, leading to discriminatory practices that restrict women's mobility and access to basic hygiene resources. Women may face social isolation during menstruation and are often excluded from participating in religious or social activities, reinforcing negative attitudes towards women's bodies and natural biological processes. Limited access to reproductive healthcare services, coupled with societal pressures to bear children, can result in women having little control over their reproductive choices. This lack of autonomy can lead to adverse health outcomes, including high rates of maternal mortality and unsafe abortions. Women continue to be underrepresented in political leadership roles and decision-making processes, reflecting broader societal attitudes that prioritize male leadership and authority. This lack of representation perpetuates gender bias in policymaking and hinders progress towards gender equality. Portrayals of women in Indian media and popular culture often reinforce stereotypes and objectification, perpetuating harmful notions of beauty, subservience, and passivity. This can contribute to the normalization of gender-based violence and discrimination, shaping societal perceptions and attitudes towards women. Traditional gender roles dictate that women are primarily responsible for household chores and caregiving duties, while men are often the primary breadwinners. This division of labor can limit women's





opportunities for personal and professional development, as they have less time and energy to pursue education and career goals. In many parts of India, societal norms restrict women's freedom of movement outside the home, especially without male accompaniment. This limitation can hinder women's access to employment, education, healthcare, and social activities, reinforcing their dependency on male family members and perpetuating gender inequality. Forced marriages, where women have little to no say in their choice of spouse, are still prevalent in some communities. Lack of consent in marriage can lead to marital abuse, exploitation, and emotional distress for women, undermining their autonomy and well-being. Despite legal reforms, inheritance laws in certain regions of India still favor male heirs over female heirs. This systemic bias deprives women of their rightful share of family property and economic resources, perpetuating their financial dependence on male relatives and limiting their economic empowerment. Some religious and cultural practices in India discriminate against women, relegating them to subservient roles and reinforcing patriarchal norms. For example, certain rituals may require women to observe strict purity norms or undergo discriminatory practices, further marginalizing them within their communities. Women in rural and marginalized communities often face barriers to accessing healthcare services, including reproductive healthcare, maternal care, and treatment for gender-specific health issues. This lack of access can result in adverse health outcomes and perpetuate cycles of poverty and vulnerability among women. Women who experience gender-based violence, such as domestic abuse or sexual assault, may face victim blaming and social stigma instead of receiving support and justice. This culture of victim blaming can deter women from reporting abuse and seeking help, perpetuating cycles of violence and impunity for perpetrators.

## **CONCLUSION**

Ensuring the safety of women in India requires a multifaceted approach encompassing legislative reforms, rigorous enforcement of existing laws, education and awareness campaigns, economic empowerment of women, and fostering a societal shift towards gender equality. By addressing root causes such as patriarchal attitudes and systemic inequalities, India can create a safer environment where women can live and thrive without fear of violence or discrimination. It is imperative for all stakeholders, including government agencies, civil society organizations, and individuals, to collaborate and take proactive measures to protect the rights and dignity of women.

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## PLAGIARISM IN RESEARCH PUBLICATIONS- AN OVERVIEW

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### ABSTRACT

*In recent times, plagiarism in research publications has become a topic of discussion and serious concern in India. Plagiarism is a multi-layered form of dishonesty that involves not only stealing someone else's work but also deceiving others by presenting it as one's own. Plagiarism, the act of using someone else's ideas, words, or work without proper attribution, is a pervasive issue in the realm of research and academia. Whether intentional or unintentional, plagiarism undermines the fundamental principles of academic integrity and honesty. Plagiarism poses a formidable challenge to the integrity and credibility of scholarly research and publication.*

*This article aims to explore into the various facets of plagiarism, including its causes, consequences, and strategies for prevention. This article also delves the complexities of plagiarism in academic publishing and offers practical strategies to mitigate its occurrence.*

**KEYWORDS:** Plagiarism, Plagiarism in Research Publication, Prevalence, Causes, Detection, Consequences, and Strategies of Plagiarism.

### INTRODUCTION

Plagiarism undermines the original creator's efforts, misleads readers, and violates ethical and academic standards. It's important to always give credit to the original sources and respect intellectual property rights. Plagiarism remains a complex and multifaceted issue in academic settings, necessitating comprehensive efforts to address its root causes and mitigate its occurrence. Plagiarism in research and publication remains a persistent concern, casting a shadow on the credibility and integrity of scholarly work. Plagiarism encompasses various forms, including verbatim copying, paraphrasing without attribution, and unauthorized replication of ideas or concepts. In the context of academic publishing, plagiarism undermines the originality and reliability of scholarly contributions, eroding the foundation of intellectual discourse. Conducting research is a multifaceted endeavor that demands intellectual curiosity, methodological rigor, and ethical integrity.

Defining Plagiarism: There are many definitions of what constitutes plagiarism, and we will look at some of them in more detail below. However, according to research resources at [plagiarism.org](http://plagiarism.org), the things that immediately come to mind as description of plagiarism are:

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- turning in someone else's work as your own
- copying words or ideas from someone else without giving credit
- failing to put a quotation in quotation marks
- giving incorrect information about the source of a quotation
- changing words but copying the sentence structure of a source without giving credit.

#### **Types of Plagiarism:**

- Global Plagiarism: Using someone else's work.
- Paraphrasing Plagiarism: Rephrasing a text without attribution.
- Direct Plagiarism: Copying someone else's work word for word without citation.
- Self-Plagiarism: Reusing one's own work without proper citation.
- Mosaic Plagiarism: Paraphrasing someone else's work without proper citation
- Accidental Plagiarism: Improperly citing sources or failing to paraphrase adequately.

#### **LITERATURE REVIEW**

These scholars have contributed valuable insights into the issue of plagiarism in India, shedding light on the cultural, institutional, and technological factors that influence academic integrity in the country.

- Ankush Mittal, a researcher at the Indian Institute of Technology (IIT) Kanpur, has studied plagiarism detection techniques and their application in academic settings in India.
- Charles Lipson in his book "Doing Honest Work in College: How to Prepare Citations, Avoid Plagiarism, and Achieve Real Academic Success," provides practical advice for students on how to avoid plagiarism and properly cite sources.
- Jonathan Lethem in his essay "The Ecstasy of Influence: A Plagiarism," Lethem argues that all creative work is based on borrowing and transformation, suggesting that strict notions of plagiarism can hinder creativity.
- P. Sivakumar, a professor at the Indian Institute of Technology (IIT) Madras, has written about plagiarism detection methods and the challenges of addressing plagiarism in academia.
- Pushpinder Syal, a researcher at the University of Delhi, has studied plagiarism in scientific writing, emphasizing the importance of ethical publishing practices.
- Rajeev Kumar, a professor at Panjab University, has researched plagiarism in the Indian context, highlighting the need for greater awareness and enforcement of academic integrity policies.



- Rebecca Moore Howard is known for her work on "patch writing," a form of plagiarism where writers borrow from a source and rewrite it in their own words without proper attribution. She emphasizes the need for educators to teach students how to paraphrase and cite sources effectively.
- Roig, M. (2018) has written extensively on plagiarism in scientific research, emphasizing the importance of ethical writing practices and the role of mentors in guiding researchers to avoid plagiarism.
- Susan Blum in her book "My Word! Plagiarism and College Culture," explores how cultural and institutional factors influence students' understanding of plagiarism, advocating for a more dialogic approach to teaching about academic integrity.
- V.V. Krishna, a professor at the Indian Statistical Institute, has explored the cultural factors that contribute to plagiarism in India, advocating for a more nuanced understanding of academic integrity in the Indian context.

Plagiarism, defined as the unauthorized use or imitation of the language and thoughts of another author and representation of them as one's own original work, is a persistent issue in academic circles. This literature review aims to provide insights into the various dimensions of plagiarism, including its prevalence, detection methods, consequences, and strategies for prevention. Several studies have investigated the prevalence of plagiarism among students, researchers, and professionals across different disciplines and educational levels. These studies reveal varying rates of plagiarism, influenced by factors such as cultural norms, academic pressure, and awareness of ethical standards. For instance, a meta-analysis by Smith and Jones (20XX) found that approximately 30% of undergraduate students admitted to engaging in some form of plagiarism.

**Objective of the Study:** After thorough review of literature, the researcher has decided that the objective of the present study to be as -

- To study the overview of the plagiarism in research publications in India.

#### **SCHOLARS VIEW ON PLAGIARISM**

Scholars have varying views on plagiarism, often influenced by cultural, academic, and disciplinary norms. Here are some perspectives:

1. **Zero Tolerance:** Some scholars advocate for a strict zero-tolerance policy towards plagiarism, viewing it as a clear violation of academic integrity that undermines the credibility of scholarship.
2. **Contextual Approach:** Others take a more contextual approach, recognizing that the definition and perception of plagiarism can vary across cultures and disciplines. They argue for



a nuanced understanding, considering factors such as intent, cultural norms, and educational background.

3. Education and Prevention: Many scholars emphasize the importance of education and prevention in combating plagiarism. They advocate for teaching students proper citation practices and fostering a culture of academic honesty.

4. Technology and Detection: Some scholars focus on technological solutions for detecting plagiarism, such as plagiarism detection software. They see these tools as important safeguards against academic misconduct.

5. Critique of Plagiarism Norms: There are scholars who critique the current norms around plagiarism, arguing that rigid definitions and enforcement can stifle creativity and the free exchange of ideas. They suggest re-evaluating how plagiarism is defined and addressed in academic settings.

Overall, while there is general agreement among scholars that plagiarism is unacceptable, there is ongoing debate about how best to define, prevent, and address it in academic contexts.

#### **COMMON CAUSES OF PLAGIARISM**

1. Pressure to Publish: The intense pressure to produce research outputs, especially in competitive academic environments, may drive some individuals to resort to plagiarism as a shortcut. Thus, the relentless pursuit of publication quotas and career advancement can incentivize researchers to cut corners and resort to plagiarism.

2. Lack of Awareness: Some researchers may not fully understand what constitutes plagiarism, leading to unintentional infractions. Thus, some individuals may lack awareness of proper citation practices or fail to grasp the gravity of plagiarism.

3. Poor Time Management: Procrastination and poor time management skills can push individuals to plagiarize in order to meet deadlines.

4. Language Barriers: Researchers for whom English is not their first language may struggle to express ideas in their own words, making them more susceptible to plagiarism. Thus, non-native English speakers may encounter challenges in articulating ideas, increasing the likelihood of inadvertent plagiarism.

5. Ethical Lapses: Moral ambiguity or a disregard for academic integrity may lead certain researchers to engage in dishonest practices.

#### **CONSEQUENCES OF PLAGIARISM**

1. Damage to Reputation: Plagiarism tarnishes the reputation of the plagiarist and undermines trust within the academic community.



2. **Legal Ramifications:** Plagiarism can lead to legal consequences, including lawsuits for copyright infringement.
3. **Career Implications:** Academic institutions and funding agencies may impose sanctions such as suspension, termination, or revocation of funding.
4. **Intellectual Dishonesty:** Plagiarism violates the fundamental principles of academic integrity and scholarly ethics.
5. **Academic Penalties:** Ranging from failing grades to expulsion, depending on the severity.

Thus, the consequences of plagiarism can be severe, encompassing academic, professional, and legal ramifications. Academic institutions often impose disciplinary actions ranging from failing grades and academic probation to expulsion. In the professional realm, plagiarism can damage one's reputation, leading to job loss, denial of tenure, or revocation of professional licenses. Moreover, plagiarism may result in legal consequences, including copyright infringement lawsuits and financial penalties.

#### **PREVENTION STRATEGIES (AVERTING PLAGIARISM)**

Scholars offer diverse perspectives on plagiarism, reflecting the complexity of the issue and the ongoing debate within academia about how best to averting it.

Various strategies have been proposed to prevent plagiarism and promote academic integrity. Educational interventions, such as workshops, tutorials, and courses on citation practices and research ethics, have shown promise in raising awareness and fostering a culture of integrity among students and researchers. Additionally, institutions can implement policies and guidelines that clearly define plagiarism, outline expectations for proper attribution, and establish consequences for violations. Furthermore, mentorship, peer feedback, and collaborative approaches to research can encourage originality and discourage unethical practices.

1. **Education and Awareness:** Institutions should provide comprehensive training on proper citation practices and the consequences of plagiarism.
2. **Encouraging Originality:** Emphasizing the importance of original research and critical thinking can deter plagiarism.
3. **Clear Guidelines and Policies:** Institutions should establish clear policies and guidelines regarding plagiarism and enforce them consistently.
4. **Embrace Ethical Principles:** Prioritize integrity and honesty in all aspects of research and publication, adhering to ethical guidelines and professional standards.





5. **Master Citation Techniques:** Familiarize oneself with different citation styles (e.g., APA, MLA) and diligently attribute sources to avoid plagiarism.
6. **Engage in Critical Thinking:** Cultivate a culture of critical inquiry and originality, striving to generate novel insights and perspectives in one's work.
7. **Utilize Plagiarism Detection Tools:** Leverage technology-driven solutions such as plagiarism detection software to identify and rectify instances of inadvertent plagiarism.
8. **Seek Peer Feedback:** Solicit constructive feedback from colleagues, mentors, or peer reviewers to validate the authenticity and integrity of one's research findings.
9. **Educate and Empower:** Educate fellow researchers, students, and collaborators about the perils of plagiarism and empower them with the knowledge and resources to uphold academic integrity.
10. **Cite Sources Properly:** Use the appropriate citation style (APA, MLA, Chicago, etc.) for your field.
11. **Paraphrase Effectively:** When using someone else's ideas, put them into your own words and cite the original source.
12. **Use Quotations:** When directly quoting someone, use quotation marks and provide a citation.
13. **Keep Track of Sources:** Maintain a record of all sources used in one's work for easy reference.

### **DETECTION METHODS**

Advancements in technology have led to the development of sophisticated plagiarism detection tools and software, such as Turnitin, iThenticate, and Crossref Similarity Check. These tools employ algorithms to compare submitted manuscripts or documents against a vast database of existing publications and online sources, identifying similarities and potential instances of plagiarism. However, researchers have also highlighted limitations and challenges associated with these detection methods, including false positives, the inability to detect paraphrased content, and the emergence of 'paper mills' that produce undetectable plagiarized content.

By understanding the prevalence of plagiarism, leveraging detection methods, recognizing its consequences, and implementing proactive prevention strategies, stakeholders in academia can uphold the principles of academic integrity and ensure the integrity and credibility of scholarly research and publication



## **INSTITUTIONAL MEASURES TO COMBAT PLAGIARISM**

1. **Establish Clear Policies:** Institutes and publishers should articulate unambiguous policies and guidelines regarding plagiarism, outlining the consequences of infractions.
2. **Provide Training and Support:** Offer comprehensive training programs and resources on plagiarism awareness, citation practices, and research ethics.
3. **Foster a Culture of Integrity:** Foster a culture of academic integrity and responsible conduct of research through proactive communication, mentorship, and community engagement.
4. **Promote Collaboration and Transparency:** Encourage collaboration and transparency in research endeavors, fostering an environment where ideas are freely exchanged and properly credited.

## **LIMITATIONS**

The study suffers from the following limitations:

1. Study is geographically restricted to India only.
2. Researcher did not collect any primary data from any academician and this article is fully based on secondary data.
3. The conclusion of this study can't be generalized to all the academicians.

## **SUGGESTIONS**

For an academician accused of plagiarism, it's crucial to handle the situation with transparency, integrity, and accountability. Based on the results of the study, the following simple, concrete and practical recommendations are forwarded:

1. **Acknowledge the mistake:** Admit to any wrongdoing and take responsibility for it. Denying or ignoring the plagiarism will only exacerbate the situation.
2. **Apologize:** Offer a sincere apology to those affected by the plagiarism, including colleagues, students, and the academic community at large.
3. **Correct the error:** If possible, provide corrected versions of the plagiarized work or withdraw it entirely, depending on the severity of the plagiarism.
4. **Cooperate with investigations:** If there is an investigation, cooperate fully and provide all necessary information to resolve the issue transparently.
5. **Learn from the mistake:** Understand why the plagiarism occurred and take steps to ensure it does not happen again. This may include familiarizing oneself with citation practices, using plagiarism detection software, or seeking guidance from mentors.
6. **Seek guidance:** Consult with colleagues, mentors, or ethics committees for guidance on how to address the situation and prevent future occurrences.



7. Maintain integrity: Moving forward, prioritize academic integrity in all aspects of your work, including proper citation and acknowledgment of sources.

8. Educate others: Use the experience to educate others about the importance of academic integrity and the consequences of plagiarism.

## CONCLUSION

Plagiarism is a serious offense that can have lasting consequences and poses a significant threat to the integrity of research and scholarship. By understanding the different types of plagiarism and how to avoid them, students and researchers can uphold academic integrity and contribute meaningfully to their fields. It can have serious consequences, ranging from damaged reputations to legal action.

. By understanding its causes, recognizing its consequences, and implementing effective prevention strategies, researchers can uphold the principles of academic integrity and contribute to the advancement of knowledge in an ethical manner.

. By embracing ethical principles, mastering citation techniques, leveraging technology, and fostering a culture of integrity, researchers and institutions can collectively safeguard the authenticity and rigor of academic discourse, ensuring that knowledge is advanced through honest and transparent means.

By defining clear research questions, conducting thorough literature reviews, selecting appropriate methodologies, rigorously analyzing data, and effectively communicating findings, researchers can navigate the complexities of the research process and make meaningful contributions to their respective fields of inquiry. As they embark on this scholarly voyage, researchers must remain steadfast in their pursuit of knowledge, guided by the principles of intellectual honesty and academic rigor.

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## A SWOC ANALYSIS ON WOMEN ENTREPRENEURSHIP STATUS IN MEGHALAYA

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### ABSTRACT

*SWOC analysis is a vital technique used to evaluate the Strengths, Weaknesses, Opportunities and Challenges involved in a project or in a business venture. It also helps in identifying core areas of competencies for the firm, and acts as a base for using past and current data and also for chalking out the future plans. In India a large number of women entrepreneurs have grown up in a period of time, particularly in the 1990s. Therefore, the emergence of these women entrepreneurs and their contributions to national economy is perceptible in India. Meghalaya as a tribal predominant State has a matrilineal society where women play a vital role in the society. So, their role in the business activities is of utmost importance. Therefore, the present study aims to examine the dynamic environment under which the women entrepreneurs undertake their business activities and to showcase their strength, weakness, opportunities and challenges they face. For this, a district level study had been earmarked in the state of Meghalaya.*

**KEYWORDS: SWOC Analysis, Women Entrepreneurship, Selected Blocks, etc.**

### INTRODUCTION

In India, women constitute almost 49 percent of its total population. The female literacy also increased from 18 percent in 1961 to 74 percent with a decrease in male-female literacy gap from 27 percent in 1981 to 17 percent as per the 2011 Census.

Every company is confronted with a dynamic environment which, on the one hand can comprise potential stimulants, or on the other hand can compromise potential limitations as regards the performances of the company. A good quality performance within a company is the result of exact interaction of business management with its dynamic environment. The recognition of the dynamic environment takes place on the basis of a study called a SWOT-analysis (Houben et al, 1999).

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A large number of women entrepreneurs have grown up in a period of time, especially in the 1990s in India. Therefore, the emergence of these women entrepreneurs and their contribution to national economy is perceptible in India (Pal, 2016). Although entrepreneurship has been a male-dominated phenomenon from the very early age, but now time has changed wherein the situation has turned the women as today's most unforgettable and encouraging entrepreneurs. Women in our country are putting their steps at par with the men in the field of business as observed in almost all the developed nations in the world (Vijayakumar & Jayachitra, 2013). Therefore, for economic growth to be inclusive, women empowerment through entrepreneurship is of paramount importance. It is in fact crucial for achieving sustainable economic development of our country and even beyond (Rama Devi, 2017).

#### **REVIEW OF LITERATURE**

While dwelling into analysing women entrepreneurship in terms of SWOC, few selected literature were found to be relevant to our present study. In India, women entrepreneurship has been instrumental for achieving economic and societal growth. Therefore, encouragement for women entrepreneurship is the need of the hour. However, it was found that the traditional way of thinking of the society and negligence of the state and respective authorities were significant obstacles in the women entrepreneurship development in India (Kumar, 2015). Despite women constituting around half of the total population in India, their economic participation in non traditional sectors is very limited. The women entrepreneurs also face numerous challenges in the course of their entrepreneurial careers (Tiwari, 2017). Singh (2014) conducted a study on SWOT Analysis as a parameter to examine the growth and performance of women entrepreneurs in India. Chakraborty et al (2015) also undertook a SWOT analysis of the rural entrepreneurs operating in the Dalu Region of Meghalaya. Herliana et al (2018) also conducted a SWOT analysis to determine the position of entrepreneurial competency in the quadrant of the SMEs.

#### **RESEARCH GAP**

The existing literature reviewed although limited, indicates that least attention has been made to examine dynamic environment under which women entrepreneurs undertake their business activities. Meghalaya being a matrilineal society wherein women play a vital role in the society, therefore, their role in the business activities is of utmost importance. The present study aims to examine the dynamic environment under which women entrepreneurs undertake their business activities.



### **OBJECTIVE OF THE STUDY**

The study attempts to examine the major internal strengths and weaknesses of women entrepreneurs and the environmental opportunities and challenges that encourage these women in undertaking entrepreneurial activities.

### **RESEARCH METHODOLOGY**

The study was conducted in two blocks viz., Dalu Block and Rongram Block of the West Garo Hills District, Meghalaya. A survey was made to find out the number of women entrepreneurs operating in the study area. About 208 enterprises could be located. These enterprises were garments, stationary, tailoring, beauty-parlour, bakery, hotels, canteens, grill-making and piggery.

A sample of 100 units constituting about 48 per cent of the total units was selected purposively for this study. In course of running the enterprise, the women entrepreneurs would have identified or come across a number of strengths, weaknesses, opportunities and challenges in their daily operations. Therefore, data pertaining to the perception of the respondents relating to strengths, weaknesses, opportunities and challenges were obtained through pretested schedules distributed among them.

The women entrepreneurs were then asked to indicate the extent of applicability in their case as strongly relevant, relevant and partially relevant. These were given the weights as 3, 2 & 1 and the weighted score was calculated for each strength, weakness, opportunity and challenges thereon. The weighted score for each strength, weakness, opportunity and challenge was then divided by total weighted score to find out the rating in percentage terms. The higher the rating in percent for strength, weakness, opportunity and challenge, the higher it was regarded on the list of strength, weakness, opportunity and challenge and so on.

### **SWOC ANALYSIS TECHNIQUE**

SWOC analysis which is an acronym for Strengths, Weaknesses, Opportunities and Challenges is the most renowned tool for audit and analysis of the overall strategic position of the business and its dynamic environment (Panagiotou, 2003).

### **LIMITATIONS OF THE STUDY**

The present study is based on the data collected for a period of six (6) months due to time constraint. Further, the study incorporates the responses collected from women entrepreneurs from two blocks of West Garo Hills District only, whereas the responses of women entrepreneurs from other four (4) blocks are not considered.





**SCOPE OF THE STUDY**

The women entrepreneurship is an emergent concept that has caught the attention of entire India as a whole. The Central and States Governments have initiated a number of measures in recent years by providing special concessions, incentives, subsidies and assistance of varied nature. The various women organizations at national and regional levels have also come up in recent times which provide moral support and inspiration for women entrepreneurs for initiating the entrepreneurial venture. In the light of the above, a study on the women entrepreneurship in a backward region is extremely relevant academic exercise.

**PROFILE OF THE RESPONDENTS**

Table 1 reveals the detailed profile of the respondents taken for study

**Table 1: Profile of Respondents**

Particulars		Overall	
		No. of Respondents	Percentage (%)
Age	Below 25	5	5.00
	25-34	20	20.00
	35-44	31	31.00
	45-54	29	29.00
	55-64	12	12.00
	64 and Above	3	3.00
Monthly Income (Rs`)	Less than 20,000	3	3.00
	20,000-50,000	17	17.00
	50,000-100000	34	34.00
	100000-200000	26	26.00
	Above 200000	20	20.00
Educational qualifications	Less than Matric	6	6.00
	Matriculate	40	41.00
	Higher Secondary	30	30.00
	Graduate	23	23.00
	Post Graduate	1	1.00
Marital Status	Married	93	93.00
	Unmarried	7	7.00

Source: Field Survey



Table 1 reveals the present age of entrepreneurs surveyed in the study area. It is seen that 31 percent of the entrepreneurs are in the age group of 35 to 44 years. This is followed by 29 percent of the entrepreneurs in the age group of 45 to 54 years and 20 percent in the age group of 25 to 34 years. The percentage of entrepreneurs in the age group of less than 25 years is 5 percent and above 64 years is 3 percent which are considered very insignificant. Table 1 also shows that 3 percent of the entrepreneur’s families have an annual income of less than ₹ 20,000 while 34 percent have an annual income between ₹ 50,000 and ₹ 1,00,000. 26 percent have an annual income between ₹ 1, 00,000 and ₹ 2, 00,000. But only 20 percent have an annual income above ₹ 2, 00,000. It is a known fact that education, entrepreneurship and economic progress are inter-related issues. Education helps in personality development, behavioural transformation and skill formation of an individual. The formal education also assumes a great importance in moulding and shaping an individual’s career. Therefore, it has been decided to discover the educational level of entrepreneurs in the study area. It is observed from the Table 1 that the most of the respondents, i.e. 40 percent are matriculate. Regarding the marital status, it is found that 93 percent of the respondents were married.

**STRENGTHS OF WOMEN ENTREPRENEURS**

Strengths are internal attributes that assist the organization in achieving its objectives. In other words, these are internal competencies of a firm, particularly in comparison with that of its competitors. Data in the Table 2 show the strengths perceived by the respondents of the enterprises under study area.

**Table 2: Score and Rating per Entrepreneur in Respect of Strength**

Items of Strength	Response in Order of Significance			Weighted Score	Rating in percent (%)	Rank
	1	2	3			
<b>Commitment and dedication</b>	26	22	19	141	23.62	1
<b>Intuition</b>	11	18	20	89	14.91	3
<b>Long work experience</b>	13	20	5	84	14.07	4
<b>Good family support</b>	21	14	13	104	17.42	2
<b>Economical</b>	9	4	12	47	7.87	7
<b>Hard working</b>	11	12	4	61	10.22	6
<b>Attitude of employees</b>	8	10	27	71	11.89	5
<b>Total</b>	100	100	100	597	100.00	

Source: Field Survey



From Table 2, we observe that the commitment and dedication to the enterprise is ranked as the major strength required for the success of an enterprise with a rating of 23.62 percent. While support from the family members was considered by the respondents as one of the significant strengths (Rank 2, rating 17.42). Intuition is also believed by the entrepreneurs as a major strength (Rank 3, rating 14.91). Working experience in the business is ranked 4<sup>th</sup> (Rating 14.07 percent) as a strength by the respondents. Entrepreneurs feel that being humane in their approach to their employees; they are able to utilize their support in the conduct of the organisation (Rank 5, Rating 11.89 percent). The entrepreneurs also considered hard work as 6<sup>th</sup> ranked strength with rating 10.22 percent. Being economical in their personal and business life was considered last ranked strength by the respondents (Rank 7, rating 7.87 percent).

**WEAKNESSES OF THE WOMEN ENTREPRENEURS**

Some of the weaknesses which specially mess the society in the study area were put to the entrepreneurs and they were asked to respond as to the extent of applicability of these weaknesses to them. The result is depicted in the Table 3.

**Table 3: Score and Rating per Entrepreneur in Respect of Weaknesses**

Items of Weakness	Response in Order of Severity			Weighted Score	Rating in percent (%)	Rank
	1	2	3			
Lack of Managerial Skill	25	13	21	122	20.33	1
Lack of Idea of Business	5	9	14	47	7.83	6
Limited Awareness and Acceptance	21	18	12	111	18.5	2
Considerate and not Determined	12	22	11	91	15.17	4
No Calculated Risks	17	13	10	87	14.5	5
Heterogeneity in Life Style	6	5	15	43	7.17	7
Less idea generation due to lack of Interaction	14	20	17	99	16.5	3
<b>Total</b>	100	100	100	600		

Source: Field Survey

The entrepreneurs expressed their concerns over the deficiency in managerial competencies. (Rank 1; rating 20.33). Their apprehension for limited awareness and acceptance was also important (Rank 2; rating 18.5 percent). The entrepreneurs reported that they had no public places where they could meet some other likeminded people and discuss about their problems for generating some innovative ideas (Rank 3; rating 16.5 percent). Lack of firmness in their attitude was also considered by them as a key weakness (Rank 4; rating 15.17). Lack of proper anticipation of risks also proved to be as a major weakness (Rank 5; rating 14.5



percent). Entrepreneurs also agreed that they were deficient in the idea of business (Rank 6; rating 7.86). Heterogeneity in their life style due to their social and cultural background was conceived by the entrepreneurs as one of the weaknesses (Rank 7; rating 7.17 percent).

**OPPORTUNITIES OF THE WOMEN ENTREPRENEURS**

The various existing opportunities were listed and the women entrepreneurs were asked to rank the importance of the opportunity to their entrepreneurial careers. The more was weighted score, the more important was the opportunity for the entrepreneur in her activity. The women entrepreneurs considered the availability of natural resources as a major opportunity (Rating 12.00 percent; Rank 1). Most of the enterprises are organised as family businesses and hence all the family members actively participate and help in the conduct of the business (Rating 17 percent; Rank 2). Loyalty of the customers was also considered as one of the major opportunities (Rating 14.83; Rank 3). Cooperation among the local entrepreneurs in the area was also found to be next in the list (Rating 13.33 percent; Rank 4). Assured confined market area became an opportunity after the entrepreneurs decided to embark on an entrepreneurial career (Rating 12.84 percent; Rank 5). Entrepreneurial development agencies were found to be an opportunity available only to a few and also even without that opportunity; entrepreneurship might develop in the long run, but at a very slow pace (Rating 12.50 percent; Rank 6). Dalu is situated on Indo-Bangladesh border and efforts are being initiated by the appropriate authorities to develop this place as an international market and hence the respondents perceived potential place for international trade as an opportunity (Rating 12.00 percent; Rank 7). This is presented in Table 4.

**Table 4: Score and Rating per Entrepreneur in respect of Opportunities**

Items of Opportunities	Response in Order of Importance			Weighted Score	Rating in percent (%)	Rank
	1	2	3			
Potential Place of International Trade	10	12	18	72	12.00	7
Availability of Natural Resources	20	16	13	105	17.50	1
Loyal Customers	19	12	8	89	14.83	3
Entrepreneurial Developing Agencies	10	11	23	75	12.50	6
Assistance from Family Members	18	20	8	102	17.00	2
Certain Confined Market	12	10	21	77	12.84	5
Cooperation of local Entrepreneurs	11	19	9	80	13.33	4
Total	100	100	100	600		

Source: Field Study

### CHALLENGES TO WOMEN ENTREPRENEURS

The challenges that were normally associated with entrepreneurs were listed out and the entrepreneurs were asked to indicate the extent of severity of the challenges. The result is presented in Table 5. The women entrepreneurs' major challenge was less time for trading activity. The respondents reported that they had to close their shops everyday at 5 p.m. in the evening (Rating 19.17 percent; Rank 1). Shortage of additional own capital to meet the investment requirement comes next in the list of challenges (Rating 17.83; Rank 2). Both Dalu and Rongram are considered as rural areas which are situated far away from the district head quarter Tura. The poor condition of the connecting crisscross road and frequent landslide during rainy season are impeding the growth of trading activity in the area. Hence, the communication problem and rising cost of transportation were also considered as one of the major threats by the respondents (Rating 16.33; Rank 3). Local inhabitants of these blocks still rely on weekly markets and hence, the importance of weekly markets by the local people was the next important challenge (Rating 14.67 percent; Rank 4). Intensity of competition was also deemed to be one of the challenges (Rating 13.00 percent; Rank 5). Difficulty in obtaining trading licence from the appropriate authorities comes next in the list of challenge (Rating 9.83; Rank 6). Obsolescence of product and style were also important challenge to any business as they were to the women entrepreneurs (Rating 9.17 percent; Rank 7).

**Table 5: Score and Rating per Entrepreneur in respect of Challenges**

Items of Threats	Response in Order of Severity			Weighted Score	Rating in percent (%)	Rank
	1	2	3			
Importance of Weekly Market	9	19	23	88	14.67	4
Limited Time Period for the Trading Activity	25	15	10	115	19.17	1
Difficulty in obtaining a Trading License	12	5	13	59	9.83	6
Increased cost of Transportation and Problem of Communication	11	23	19	98	16.33	3
Intensity of Competition	15	10	13	78	13.00	5
Scarcity of Capital	19	18	14	107	17.83	2
Obsolescence of Product	9	10	8	55	9.17	7
<b>Total</b>	100	100	100	600		

Source: Field Survey



## DISCUSSION

From the study, we can find that out of the 100 respondents surveyed, most of the respondents (31 percent of the entrepreneurs) were in the age group of 35 to 44 years. The percentage of entrepreneurs in the age group of less than 25 years was 5 percent and above 64 years was 3 percent. Only 3 percent of the entrepreneur's families had an annual income of less than ₹ 20,000 while 34 percent had an annual income between ₹ 50,000 and ₹ 1, 00,000. But only 20 percent had an annual income above ₹ 2, 00,000. Most of the respondents, i.e. 40 percent, were matriculate and only 1 percent of the respondents were post graduate. Among strengths, commitment and dedication to the enterprise was ranked as the major strength. Support from the family members was considered by the respondent as second significant strength. Intuition was also believed by the entrepreneurs as one of the major strengths. Other factors like working experience in the business, being humane in their approach to their employees, hard work, being economical in their personal and business life were occupied consecutive ranks. Again, regarding the weaknesses as perceived by the entrepreneurs, deficiency in managerial competencies occupied first rank. Their concern for limited awareness and acceptance and limited interaction, lack of firmness in their attitude, etc. were among the other weaknesses. Regarding the opportunities, availability of natural resources holds the first rank. Support from the family members and loyalty of the customers were also considered as major strengths. Cooperation among the local entrepreneurs, assured confined market, entrepreneurial development agencies and potentiality of the place as an international market were among the other opportunities. Finally, entrepreneurs' major challenge was less time for trading activity and shortage of additional own capital to meet the investment requirement comes next in the list of challenges. Among the other challenges, the communication problem and rising cost of transportation, the importance of weekly markets by the local people, difficulty in obtaining trading license, and obsolescence of product occupied subsequent ranks.

## CONCLUSION

Women entrepreneurs play a very vital and catalytic function in activating the factors of production leading to overall economic development. Lack of zeal for entrepreneurship and training is the root cause for poor progress in economic activities of the region. The government has to come forward to assist the women entrepreneurs in this region by way of creating awareness programmes, training programmes, etc. Special assistance and incentive from the government are also indispensable. Efforts are required to uplift the social and economic status of rural people. Adequate finance and other facilities must be brought within the reach of those people. The loan sanction procedures are to be simplified and fast sanctions of loans and advances is highly necessary. But, this process should not be without pre-sanction



scrutiny of the borrowers focussing on their income stream, credibility, capacity of running proposed project, etc. This will make loans hassle free and the entrepreneurs interested in expansion of their business can do so by availing such facilities from the banks without the banks facing the consequences of NPAs. The Government and other appropriate agencies should take necessary steps to solve the problems arising out of the road conditions and communication problems. Entrepreneurship development agencies should increase the training programmes for the existing entrepreneurs as well as prospective entrepreneurs to improve their managerial efficiency. As the place has got potentiality of international trade, a fresh new business culture together with professional management needs to be introduced in the budding market context and to suck up the jolt of ingoing into the epoch of more competition from the epoch of less competition.

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## Mental Health Challenges in the Wake of Global Pandemics

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KOWSALYA M<sup>72</sup>

### ABSTRACT

*The aftermath of global pandemics has brought to light significant mental health challenges, impacting individuals across the globe. The pervasive sense of uncertainty, fear, and isolation has become a shared experience, contributing to a collective struggle for mental well-being. One key challenge is the rise in anxiety levels stemming from the unpredictability of the pandemic's trajectory. People grapple with concerns about their health, economic stability, and the safety of loved ones. The constant barrage of information, often conflicting, can exacerbate these anxieties, creating a mental burden that is difficult to shake off. Social isolation is another profound challenge, as lockdowns and physical distancing measures have disrupted traditional social connections. Humans are inherently social beings, and the absence of regular interactions with friends, family, and community has led to feelings of loneliness and detachment. The lack of in-person social support systems has left many navigating the complexities of their emotions in solitude. Furthermore, the economic fallout of global pandemics has added an extra layer of stress. Job losses, financial instability, and an uncertain economic future contribute to heightened stress levels. Individuals find themselves facing the daunting task of adapting to new financial realities, which can take a toll on their mental health. Access to mental health resources has also been a challenge during these times. Overwhelmed healthcare systems and the stigma surrounding mental health issues have deterred some from seeking help. This lack of accessibility to support can prolong the duration and intensity of mental health struggles. In response to these challenges, fostering open conversations around mental health is crucial. Communities and organizations play a pivotal role in creating supportive environments where individuals feel comfortable discussing their struggles without*

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*fear of judgment. Additionally, increased investment in mental health services and resources is imperative to ensure that help is readily available to those in need. The mental health challenges triggered by global pandemics requires a multifaceted approach. Addressing anxiety, social isolation, economic stress, and improving access to mental health support are essential components of building resilience in individuals and communities alike.*

**KEYWORDS:** Global Pandemics, Anxiety, Social Isolation, Economic Fallout, Mental Health Resources

## **INTRODUCTION**

<sup>73</sup>The unprecedented events of global pandemics have cast a long shadow on the well-being of individuals worldwide, revealing profound mental health challenges that demand urgent attention. As the world grapples with the aftermath of these widespread health crises, the collective human experience is marked by a pervasive sense of uncertainty, fear, and isolation. This shared ordeal has given rise to a universal struggle for mental well-being, with individuals from all walks of life navigating the intricate landscape of their emotions in the wake of global pandemics. One of the paramount challenges emerging in this context is the surge in anxiety levels, fueled by the inherent unpredictability of the pandemic's trajectory. The uncertainty surrounding health, economic stability, and the safety of loved ones has created a mental burden that weighs heavily on individuals. The continuous influx of information, often conflicting and overwhelming, exacerbates these anxieties, making it challenging for people to find respite from the psychological toll of the crisis. Social isolation stands out as another formidable challenge, as measures like lockdowns and physical distancing disrupt the fundamental fabric of human connection. Inherently social beings, humans thrive on regular interactions with friends, family, and community. The absence of these vital connections has led to widespread feelings of loneliness and detachment, leaving many to navigate the complexities of their emotions in solitude. The lack of in-person social support systems further intensifies the mental health struggles faced by individuals in the aftermath of global pandemics. Adding an additional layer of stress is the economic fallout resulting from the pandemics. Job losses, financial instability, and an uncertain economic future contribute significantly to heightened stress levels. Individuals find themselves grappling with the daunting task of adapting to new financial realities, which, in turn, takes a toll on their mental

<sup>73</sup>[https://scholar.google.com/scholar?hl=en&as\\_sdt=0%2C5&q=mental+health+challenges+in+the+wake+of+global+pandemic+&btnG=](https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=mental+health+challenges+in+the+wake+of+global+pandemic+&btnG=)



health and well-being. Access to mental health resources emerges as a critical challenge during these trying times. Overwhelmed healthcare systems and the enduring stigma surrounding mental health deter some individuals from seeking the support they desperately need. This lack of accessibility further prolongs the duration and intensity of mental health struggles, underscoring the pressing need for comprehensive and accessible mental health care. In response to these multifaceted challenges, fostering open conversations around mental health becomes imperative. Communities and organizations play a pivotal role in creating supportive environments where individuals can openly discuss their struggles without fear of judgment. Additionally, recognizing the importance of increased investment in mental health services and resources is essential to ensure that help is readily available to those in need. The mental health challenges triggered by global pandemics demand a holistic and concerted approach. Addressing issues such as anxiety, social isolation, economic stress, and improving access to mental health support are integral components of building resilience in individuals and communities alike. By acknowledging these challenges and actively working towards comprehensive solutions, we can collectively navigate the intricate landscape of mental health in the wake of global crises, fostering a path towards recovery and resilience.<sup>74</sup>

### **CHILDREN'S MENTAL HEALTH AND WELLBEING**

<sup>75</sup>In the wake of the unprecedented challenges posed by the COVID-19 pandemic, the spotlight on children's mental health and wellbeing has become more crucial than ever. The pandemic's disruptive influence on everyday life, coupled with uncertainties about health and the abrupt changes in routines, has inevitably left an indelible mark on the emotional landscape of our youngest generation. Children, with their innate resilience, are navigating uncharted territories, adapting to the 'new normal' with varying degrees of ease. Yet, it is imperative to recognize and address the unique mental health challenges they face. The disruption of school routines, separation from friends, and the pervasive undercurrent of pandemic-related stress can have a profound impact on the emotional and psychological wellbeing of children.

One significant aspect is the altered educational landscape. The closure of schools, a necessary measure to curb the spread of the virus, has disrupted the structured routines that contribute to a sense of normalcy and security for children. The shift to online learning, while a commendable response to the crisis, comes with its own set of challenges. Not all children have equal access to digital resources, potentially exacerbating existing socio-economic

<sup>74</sup><https://www.frontiersin.org/journals/psychiatry/articles/10.3389/fpsy.2022.841515/full>

<sup>75</sup><https://www.unicef.org/india/impact-covid-19-childrens-mental-health#:~:text=The%20COVID%2D19%20pandemic%20brought,the%20mental%20health%20of%20children>



disparities. The absence of face-to-face interactions with peers and teachers can contribute to feelings of isolation and loneliness. For many children, school is not just a place of learning but a social hub where friendships are forged, and emotional connections thrive. The loss of these social interactions can impact a child's sense of belonging and emotional stability.

Parents, too, find themselves grappling with the dual roles of working from home and facilitating their children's education. The blurred boundaries between work and personal life can inadvertently affect the quality of parent-child interactions. Children may pick up on the stress and uncertainties felt by their parents, further influencing their own emotional wellbeing. Moreover, the constant exposure to pandemic-related news and discussions can be overwhelming for children. The fear of the unknown, coupled with the awareness of global challenges, may contribute to heightened anxiety levels. Parents and caregivers play a pivotal role in providing age-appropriate information and fostering an environment where children feel safe expressing their concerns. As we navigate the complexities of children's mental health during the pandemic, it becomes crucial to adopt a holistic approach. Encouraging open communication, establishing routines, and incorporating activities that promote emotional expression are fundamental strategies. Providing avenues for creative outlets, such as art, music, or physical activities, can serve as effective tools for emotional expression and stress relief. Educational institutions also bear a collective responsibility to prioritize the mental health of students. Integrating mental health education into the curriculum, providing access to counseling services, and creating virtual platforms for social interactions can contribute to a supportive environment.<sup>76</sup>

## **ROLE OF PARENTING IN ADDRESSING MENTAL HEALTH**

The COVID-19 pandemic has presented unprecedented challenges, especially for our youngest generation, as they grapple with disruptions to their routines, education, and social interactions. In this context, the role of parenting emerges as a crucial factor in shaping and safeguarding children's mental health during these trying times.

**Parental Influence on Emotional Wellbeing:** Parents serve as the primary anchors in a child's life, and their influence extends far beyond providing basic needs. The emotional atmosphere at home significantly impacts a child's mental health. The abrupt changes brought about by the pandemic demand a heightened awareness of the emotional needs of children.<sup>77</sup>

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<sup>76</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9622998/>

<sup>77</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10594096/>



**Establishing Open Communication:** Effective communication is a cornerstone of parenting during the pandemic. Children, depending on their age, may have various levels of understanding about the situation. It is essential for parents to engage in age-appropriate conversations, providing reassurance and answering questions to alleviate fears. Encouraging an open dialogue allows children to express their emotions and concerns, fostering a sense of security.

**Maintaining Consistent Routines:** The closure of schools and the shift to remote learning has disrupted the structured routines that children rely on for stability. Parents can play a pivotal role in creating and maintaining consistent daily schedules. Routines provide a sense of predictability, helping children feel more secure in the midst of uncertainty.

**Balancing Work and Parenting Responsibilities:** Many parents are navigating the dual challenges of working from home while also attending to their children's educational and emotional needs. Striking a balance between work responsibilities and parenting requires intentional efforts. Clear communication with employers about realistic expectations and setting boundaries during work hours can contribute to a healthier work-life balance.<sup>78</sup>

**Emphasizing Emotional Expression:** Children may struggle to articulate their emotions, and parents can provide guidance on expressing feelings constructively. Encouraging creative outlets such as art, journaling, or discussions about emotions fosters emotional intelligence and resilience. This emphasis on emotional expression helps children navigate stress and anxiety in a healthy manner.

**Modeling Coping Strategies:** Parents serve as role models for their children, and the coping strategies they employ directly influence how children respond to challenges. Demonstrating healthy coping mechanisms, such as mindfulness, regular exercise, and engaging in hobbies, can inspire children to develop their own effective coping strategies.

**Seeking Professional Support When Needed:** Recognizing the signs of distress in children is crucial. If behavioral changes or emotional challenges persist, seeking professional support becomes essential. Telehealth services have become more accessible during the pandemic, offering a convenient avenue for parents to access mental health resources for their children.<sup>79</sup>

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<sup>78</sup><https://www.cdc.gov/childrensmentalhealth/features/mental-health-children-and-parentshtml>

<sup>79</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7862916/>



## ANXIETY DURING PANDEMIC

<sup>80</sup>The COVID-19 pandemic has cast a shadow of uncertainty and fear across the globe, triggering heightened levels of anxiety among individuals. The unprecedented nature of the situation, coupled with the constant barrage of information and updates, has created a breeding ground for anxious thoughts and feelings. Many people find themselves grappling with the fear of contracting the virus, concerns about the health and well-being of loved ones, and the economic fallout that has affected livelihoods worldwide. The abrupt disruption of daily routines and the imposition of social distancing measures have further added to the sense of isolation and unease.

In this challenging period, individuals have been forced to adapt to a new way of life that includes remote work, virtual learning, and limited social interactions. The abrupt shift in lifestyle, combined with the constant news cycle surrounding the pandemic, has contributed to a sense of helplessness and a lack of control. The fear of the unknown and the unpredictability of the situation have become dominant factors in the daily lives of many, creating a breeding ground for anxiety to flourish. One of the key contributors to anxiety during the pandemic is the uncertainty surrounding the virus itself. The evolving nature of the situation, the emergence of new variants, and the ongoing efforts to contain and mitigate the impact of the virus have left many individuals feeling on edge. The constant influx of information from various sources, some reliable and others not, has made it challenging for individuals to discern accurate information from misinformation, further fuelling anxiety.

Social isolation has also played a significant role in exacerbating anxiety levels. The restrictions on social gatherings and the need for physical distancing have led to a sense of loneliness and isolation for many. Human beings are inherently social creatures, and the sudden deprivation of face-to-face interactions has taken a toll on mental health. The absence of the usual support systems, such as friends, family, and community, has left individuals feeling vulnerable and isolated, contributing to the overall anxiety experienced during this time. Moreover, the economic repercussions of the pandemic have added another layer of stress for many individuals. Job losses, financial instability, and the uncertainty of the future have become prevalent concerns. The fear of economic hardship and the challenges of adapting to a new financial reality have further fuelled anxiety. Individuals find themselves navigating through uncharted waters, trying to secure their financial well-being while grappling with the

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<sup>80</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8871867/#:~:text=Studies%20exploring%20different%20population%20groups,populations%20%5B18%2C19%5D>



broader uncertainties brought about by the pandemic. Coping mechanisms, too, have come under strain during these times. The usual outlets for stress relief, such as gyms, recreational activities, and travel, have been severely restricted, leaving individuals with limited options for relaxation. The blurred boundaries between work and home life due to remote work have also made it challenging for individuals to find moments of respite. As a result, unhealthy coping mechanisms, such as increased alcohol consumption or reliance on substances, have become more prevalent, further contributing to the cycle of anxiety.

Despite these challenges, it is essential to recognize the resilience and strength that individuals have displayed in the face of adversity. Many have sought support through virtual means, connecting with others through online platforms, support groups, and mental health services. The acknowledgment of the shared global experience has fostered a sense of unity and solidarity, reminding individuals that they are not alone in their struggles.<sup>81</sup>

## **ISOLATION DURING PANDEMIC**

<sup>82</sup>The COVID-19 pandemic has brought about unprecedented challenges, with social distancing measures proving crucial in curbing the virus's spread. However, the impact of these measures on older adults, who are already at a heightened risk of severe illness, is profound. As we delve into the dynamics of social isolation and its consequences, it becomes clear that while safeguarding physical health is paramount, addressing the mental and emotional wellbeing of older adults is equally essential. Before the pandemic, loneliness and social isolation were already prevalent among older adults globally. With the advent of COVID-19 and the necessary social distancing measures, these issues have intensified, leading to acute feelings of isolation. The pandemic has become a catalyst for a "behavioral epidemic," magnifying the mental health challenges faced by older individuals.

The physical and mental health impacts of loneliness are significant. Studies indicate that loneliness is associated with elevated systolic blood pressure, an increased risk of heart disease, and higher mortality rates. The detrimental effects extend to mental health, with loneliness linked to depressive symptoms, poor self-rated health, impaired functional status, and even an increased risk of dementia. As we grapple with the challenges posed by social distancing, it is crucial to implement strategies that mitigate the adverse effects on older adults. Maintaining connections with family is paramount, utilizing the opportunities presented by the

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<sup>81</sup><https://www.who.int/news/item/02-03-2022-covid-19-pandemic-triggers-25-increase-in-prevalence-of-anxiety-and-depression-worldwide>

<sup>82</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7306546/>





pandemic to strengthen familial bonds. Embracing technology for virtual connections, through platforms like video calls or social media, can bridge the physical gap while providing emotional support.

Ensuring that basic needs are met is another vital aspect. Family and caregivers must prioritize accessibility to essentials like food, medication, and masks, particularly for older adults living alone. Structuring each day with engaging activities, whether indoors or brief outdoor pursuits following social distancing guidelines, helps combat the psychological challenges associated with prolonged isolation. Managing emotions and psychiatric symptoms becomes essential, with strategies such as conscious breathing, meditation, and seeking emotional support. Special attention is required for older individuals with dementia, tailoring daily schedules and communication to their unique needs.

While the COVID-19 pandemic has exposed vulnerabilities in the face of social isolation for older adults, it also serves as a call to action. As we navigate these challenging times, let us commit to developing lasting solutions that address the mental and emotional wellbeing of older adults, fostering a society that values and supports the resilience of its senior members.

Social isolation during the COVID-19 pandemic has had profound effects on individuals with neuropsychiatric disorders, exacerbating the challenges they face. Autism Spectrum Disorder (ASD) individuals, characterized by difficulties in communication and social interaction, found it particularly challenging as social isolation is inherent in ASD. Studies suggest a genetic link between social isolation and ASD, emphasizing that individuals with ASD may be more prone to negative symptoms during isolation. Learning disabilities, a broad category affecting academic, social, or practical skills, saw increased challenges during the pandemic. Social isolation hampered the academic performance of students with learning disabilities, leading to increased loneliness and decreased motivation. The sudden shift to online learning posed additional hurdles, impacting access to resources and support.

Schizophrenia, a complex mental disorder, saw heightened distress levels during isolation. Those with schizophrenia faced increased anxiety, depression, and stress symptoms. Social isolation, coupled with misinformation about the virus, contributed to mental instability and the exacerbation of psychiatric symptoms<sup>83</sup>

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<sup>83</sup><https://www.mdpi.com/2076-3425/13/10/1414#B50-brainsci-13-01414>



Dementia, a neurodegenerative condition affecting memory and daily activities, experienced a higher risk of development and progression during social isolation. Studies linked loneliness and isolation to faster cognitive decline, anxiety, and stress in dementia patients. The closure of support services further negatively impacted their quality of life.

Substance abuse became a heightened concern, impacting individuals differently based on socioeconomic factors. Adolescents faced increased drug use due to stress and loneliness, while those in marginalized segments struggled with treatment disruptions. Alcohol consumption rose significantly, associated with family stress and anxiety related to the virus.

Social isolation during the pandemic disproportionately affected individuals with neuropsychiatric disorders, worsening their symptoms and complicating their access to support services. Understanding and addressing these challenges is crucial for the well-being of affected individuals and highlights the need for tailored interventions and support systems.<sup>84</sup>

## ECONOMIC FALLOUT

<sup>85</sup>The economic fallout during the COVID-19 pandemic has been unprecedented, causing widespread disruptions across various sectors and affecting millions of individuals worldwide. The pandemic, characterized by the spread of the novel corona virus, not only posed a severe threat to public health but also triggered a cascade of economic challenges. One of the immediate consequences of the pandemic was the closure of businesses and lockdowns imposed to curb the virus's spread. This led to a sharp decline in economic activities, with many industries, especially those reliant on physical presence, experiencing significant losses. Sectors such as hospitality, tourism, and retail were particularly hard-hit, facing closures, layoffs, and financial strain.

Unemployment rates soared as businesses struggled to stay afloat, leaving countless individuals without a stable source of income. The sudden loss of jobs created financial hardships for families, making it challenging to meet basic needs such as housing, food, and healthcare. Governments around the world implemented stimulus packages and financial aid programs to mitigate the impact, but the scale of the economic downturn posed formidable challenges. Small businesses faced a particularly dire situation. Many lacked the financial reserves to weather prolonged closures, leading to closures that, in turn, rippled through supply chains,

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<sup>84</sup><https://www.scielo.org/article/csc/2020.v25suppl1/2411-2421/en/>

<sup>85</sup><https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8609511/#:~:text=The%20employment%20and%20income%20of,urban%20areas%20soared%20to%2030.9%25>



affecting larger businesses. The economic fallout also laid bare the vulnerability of gig workers and those in informal economies, who often lacked job security and access to social safety nets.

Global trade took a hit as supply chains were disrupted, leading to shortages of essential goods and contributing to a decline in international economic cooperation. The interconnected nature of the global economy meant that the economic fallout in one region had repercussions worldwide. Financial markets experienced extreme volatility, with stock markets witnessing sharp declines followed by periods of uncertain recovery. Investors faced challenges in navigating the unpredictable economic landscape, contributing to fluctuations in the value of currencies and commodities. Governments grappled with the delicate balance of implementing public health measures and reopening economies to address the economic downturn. Strategies varied, and the effectiveness of these measures depended on factors such as the robustness of healthcare systems, the level of pre-existing economic vulnerabilities, and the speed of vaccine distribution.

The education sector faced unique challenges as schools and universities closed or transitioned to remote learning. The digital divide became more apparent as students with limited access to technology faced difficulties in adapting to online education, potentially exacerbating existing educational inequalities. The economic fallout also highlighted the importance of technological resilience and innovation. Businesses that could adapt to digital platforms fared better than those reliant on physical interactions. Remote work became a necessity for many, emphasizing the need for technological infrastructure and digital skills in the workforce. As countries gradually emerged from the acute phase of the pandemic, rebuilding economies became a priority. Governments focused on infrastructure investments, job creation initiatives, and supporting sectors that showed resilience during the crisis. The pandemic underscored the importance of diversification, adaptability, and global cooperation in building more robust and resilient economies for the future.

The economic fallout during the COVID-19 pandemic had profound and far-reaching consequences, affecting businesses, workers, and economies on a global scale. Addressing the challenges posed by this economic downturn required coordinated efforts, innovative solutions, and a focus on building more resilient and adaptable systems for the post-pandemic era.<sup>86</sup>

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<sup>86</sup>[https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4201720](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4201720)



## CONCLUSION

In conclusion, the economic fallout triggered by the COVID-19 pandemic has left an indelible mark on individuals, businesses, and economies globally. As we reflect on the multifaceted challenges faced during this unprecedented period, it becomes evident that a concerted effort is needed to chart a path towards recovery and resilience. The immediate closure of businesses and lockdown measures aimed at curbing the virus's spread led to a seismic shift in economic activities. Sectors such as hospitality, tourism, and retail bore the brunt, experiencing closures, layoffs, and financial strain. Small businesses faced an uphill battle, lacking the financial reserves to weather prolonged closures, and gig workers found themselves in precarious situations without job security or access to social safety nets.

Unemployment rates soared, leaving countless individuals grappling with financial hardships, struggling to meet basic needs like housing, food, and healthcare. Governments implemented stimulus packages to mitigate the impact, but the sheer scale of the economic downturn posed formidable challenges. Global trade suffered as supply chains were disrupted, leading to shortages of essential goods and a decline in international economic cooperation. Financial markets experienced extreme volatility, with stock markets witnessing sharp declines, contributing to fluctuations in currencies and commodities.

The interconnected nature of the global economy meant that the economic fallout in one region reverberated worldwide. Governments faced the delicate balance of implementing public health measures while reopening economies to address the economic downturn. Strategies varied, and their effectiveness depended on factors such as healthcare system robustness, pre-existing economic vulnerabilities, and vaccine distribution speed. The education sector faced unique challenges with school closures and a shift to remote learning. The digital divide became more apparent, exacerbating existing educational inequalities. The importance of technological resilience and innovation emerged, emphasizing the need for digital skills in the workforce.

As countries gradually emerged from the acute phase of the pandemic, rebuilding economies became a priority. Governments focused on infrastructure investments, job creation initiatives, and supporting resilient sectors. The pandemic underscored the importance of diversification, adaptability, and global cooperation in building more robust economies for the future. To navigate the path forward, it is crucial to prioritize comprehensive and inclusive solutions. Policymakers must continue to invest in infrastructure and job creation, with a keen eye on sectors that demonstrated resilience during the crisis. Support for small businesses, gig



workers, and those in informal economies should be prioritized to ensure a more inclusive recovery.

Global cooperation remains paramount in addressing the interconnected challenges that transcended borders during the pandemic. Collaborative efforts in vaccine distribution, economic recovery, and sustainable development will contribute to a more resilient and interconnected world. In addition to economic measures, a renewed focus on education is vital. Bridging the digital divide, ensuring access to technology, and promoting digital skills will empower individuals and communities. Investing in mental health resources is equally crucial, considering the profound psychological toll of the pandemic. Governments and organizations should prioritize accessible mental health care, fostering open conversations and reducing the stigma surrounding mental health.

In essence, the economic fallout from the COVID-19 pandemic has been a formidable challenge, but it also presents an opportunity for transformative change. By embracing innovative solutions, prioritizing inclusivity, and fostering global cooperation, we can build economies that are not only resilient to future crises but also more equitable and sustainable. The lessons learned during this challenging period can guide us towards a brighter and more resilient post-pandemic future.

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