

Volume 10, Issue 2 (V)

April - June 2023

ISSN: 2394 – 7780



**International Journal of
Advance and Innovative Research**
(Special Issue)

Indian Academicians and Researchers Association
www.iaraedu.com



NURTURING POTENTIAL

Saket Gyanpeeth's Saket College of Arts, Science & Commerce (Unaided, Hindi Linguistic Minority Institution) Permanently affiliated to University of Mumbai (NAAC Accredited "B" grade)



Special Issue from selected papers of International Multidisciplinary Research Conference

"Roadmap for Business Innovation Melange of Technology & Management Strategy"

Organized by

**Saket College of Arts, Science & Commerce Katemanivali,
Kalyan (East) Thane, Maharashtra- 421 306**

E-Mail: principal@saketcollege.edu.in

Tel: 0251-2251500

EDITORIAL BOARD

PATRONS

Hon'ble Vinod R. Tiwari
Chairman Saket Gyanpeeth

Hon'ble Saket R. Tiwari
Secretary, Saket Gyanpeeth

Hon'ble Anil R. Tiwari
Founder Member, Saket Gyanpeeth

ADVISORY COMMITTEE

PRESIDENT

Prof (Dr.) Vasant D. Barhate
Principal
Saket College of Arts, Science & Commerce, Kalyan (E)

ORGANISING SECRETARY

Asst. Prof. Rani Raghuvanshi
Vice Principal & IQAC Coordinator
Saket College of Arts, Science & Commerce, Kalyan (E)

CONVENOR

Asst. Prof. Praseena Biju
Chief Coordinator
Saket College of Arts, Science & Commerce, Kalyan (E)

CO-CONVENOR

Asst. Prof. Rajeshree Mundhe
Asst. Prof. Grishma Nair

CHAIRPERSON OF THE EDITORIAL BOARD

Dr. Rishikesh Mishra

MEMBERS EDITORIAL BOARD

Dr. Shahaji Kamble
Asst. Prof. Priya Nerlekar
Asst. Prof. Pranali Bhosale
Mrs. Sheetal Shahane

TREASURER

Asst. Prof. Prakash Jadhav

From Principal's Desk...

On behalf of Saket Gyanpeeth's, Saket College of Arts, Science & Commerce Kalyan (East), I extend a very warm welcome to all the delegates and participants present today for the international conference on the subject of "Roadmap for Business Innovation: Melange of technology and management strategy". Our college has borne the mantle of excellence, committed to ensure the students their own space to learn, grow and broaden their horizon of knowledge by indulging into diverse spheres of learning. In our endeavor to raise the standards of disclosure, we continue to remain aware in order to meet with the changing needs of our stakeholders. In the coming era of Industry 5.0, it is of utmost necessity to align information technology with management practices. The recent trends have portrayed the inevitable role of technological skills for a management professional to thrive and excel in the industry. These circumstances necessitate an in-depth probe into pathways for integrating Information technology with Management. Organizations become successful when their visions and strategies are implemented with efficiency. And automation increases efficiency. State of the Art technologies like 'Internet of Things' 'Cloud Computing' and 'Artificial Intelligence' have enhanced the scope of automation in management practices. Considering that, these factors are of paramount importance, The Department of Management Studies, Information Technology and Computer Science in association with IQAC of SCASC is organizing an international conference on "Roadmap for Business Innovation: M elange of Technology and Management Strategy" on Saturday 11th February,2023.

With an aim to promote the motto 'GYANAM ANANTAM', the Saket Gyanpeeth's trust established Saket College of Arts, Science, and Commerce in the year 2002. The college is affiliated with the University of Mumbai and NAAC Accredited with B grade, offering undergraduate courses in B.A., B.Sc. Information Technology, Computer Science, B.Com. B.M.S., B.Com. (Banking and Insurance), B.Com. (Accounting and Finance), B.Com. (Financial Management), B.Com. (Investment Management) and Postgraduate Courses in M.A. (Hindi), M.Sc. I.T. and M.Com. (Advanced Accountancy).

We wish to welcome & thanks our eminent keynote speakers Mr. Raj Bowen, Founder Leadership Coach, New Direction, Mr. Yogi Sriram, Advisor to CEO and MD, Group HR, Larsen and Turbo, Mr. Jayakumar Mohanachandran, Group Chief Information Officer, Easa Saleh AI Gurg Group & Ms. Shubhlaxmi Nair, Senior Consultant EXL, UK.

I also congratulate convenors, staff members, student's participants from our college and other colleges for their efforts in organizing and participating in this conference and wish the conference all the success.

Prof. Dr. Vasant D. Barhate
Principal & Conference Chairman
Saket College of Arts, Science & Commerce
Kalyan (East), Thane, Maharashtra

International Journal of Advance and Innovative Research

Volume 10, Issue 2 (V): April - June 2023

Editor- In-Chief

Dr. Tazyn Rahman

Members of Editorial Advisory Board

Mr. Nakibur Rahman

Ex. General Manager (Project)
Bongaigoan Refinery, IOC Ltd, Assam

Dr. Alka Agarwal

Director,
Mewar Institute of Management, Ghaziabad

Prof. (Dr.) Sudhansu Ranjan Mohapatra

Dean, Faculty of Law,
Sambalpur University, Sambalpur

Dr. P. Malyadri

Principal,
Government Degree College, Hyderabad

Prof.(Dr.) Shareef Hoque

Professor,
North South University, Bangladesh

Prof.(Dr.) Michael J. Riordan

Professor,
Sanda University, Jiashan, China

Prof.(Dr.) James Steve

Professor,
Fresno Pacific University, California, USA

Prof.(Dr.) Chris Wilson

Professor,
Curtin University, Singapore

Prof. (Dr.) Amer A. Taqa

Professor, DBS Department,
University of Mosul, Iraq

Dr. Nurul Fadly Habidin

Faculty of Management and Economics,
Universiti Pendidikan Sultan Idris, Malaysia

Dr. Neetu Singh

HOD, Department of Biotechnology,
Mewar Institute, Vasundhara, Ghaziabad

Dr. Mukesh Saxena

Pro Vice Chancellor,
University of Technology and Management, Shillong

Dr. Archana A. Ghatule

Director,
SKN Sinhgad Business School, Pandharpur

Prof. (Dr.) Monoj Kumar Chowdhury

Professor, Department of Business Administration,
Guahati University, Guwahati

Prof. (Dr.) Baljeet Singh Hothi

Professor,
Gitarattan International Business School, Delhi

Prof. (Dr.) Badiuddin Ahmed

Professor & Head, Department of Commerce,
Maulana Azad National Urdu University, Hyderabad

Dr. Anindita Sharma

Dean & Associate Professor,
Jaipuria School of Business, Indirapuram, Ghaziabad

Prof. (Dr.) Jose Vargas Hernandez

Research Professor,
University of Guadalajara, Jalisco, México

Prof. (Dr.) P. Madhu Sudana Rao

Professor,
Mekelle University, Mekelle, Ethiopia

Prof. (Dr.) Himanshu Pandey

Professor, Department of Mathematics and Statistics
Gorakhpur University, Gorakhpur

Prof. (Dr.) Agbo Johnson Madaki

Faculty, Faculty of Law,
Catholic University of Eastern Africa, Nairobi, Kenya

Prof. (Dr.) D. Durga Bhavani

Professor,
CVR College of Engineering, Hyderabad, Telangana

Prof. (Dr.) Shashi Singhal

Professor,
Amity University, Jaipur

Prof. (Dr.) Alireza Heidari

Professor, Faculty of Chemistry,
California South University, California, USA

Prof. (Dr.) A. Mahadevan

Professor
S. G. School of Business Management, Salem

Prof. (Dr.) Hemant Sharma

Professor,
Amity University, Haryana

Dr. C. Shalini Kumar

Principal,
Vidhya Sagar Women's College, Chengalpet

Prof. (Dr.) Badar Alam Iqbal

Adjunct Professor,
Monarch University, Switzerland

Prof.(Dr.) D. Madan Mohan

Professor,
Indur PG College of MBA, Bodhan, Nizamabad

Dr. Sandeep Kumar Sahratia

Professor
Sreyas Institute of Engineering & Technology

Dr. S. Balamurugan

Director - Research & Development,
Mindnotix Technologies, Coimbatore

Dr. Dhananjay Prabhakar Awasarikar

Associate Professor,
Suryadutta Institute, Pune

Dr. Mohammad Younis

Associate Professor,
King Abdullah University, Saudi Arabia

Dr. Kavita Gidwani

Associate Professor,
Chanakya Technical Campus, Jaipur

Dr. Vijit Chaturvedi

Associate Professor,
Amity University, Noida

Dr. Marwan Mustafa Shammot

Associate Professor,
King Saud University, Saudi Arabia

Prof. (Dr.) Aradhna Yadav

Professor,
Krupanidhi School of Management, Bengaluru

Prof.(Dr.) Robert Allen

Professor
Carnegie Mellon University, Australia

Prof. (Dr.) S. Nallusamy

Professor & Dean,
Dr. M.G.R. Educational & Research Institute, Chennai

Prof. (Dr.) Ravi Kumar Bommisetti

Professor,
Amrita Sai Institute of Science & Technology, Paritala

Dr. Syed Mehertaj Begum

Professor,
Hamdard University, New Delhi

Dr. Darshana Narayanan

Head of Research,
Pymetrics, New York, USA

Dr. Rosemary Ekechukwu

Associate Dean,
University of Port Harcourt, Nigeria

Dr. P.V. Praveen Sundar

Director,
Shanmuga Industries Arts and Science College

Dr. Manoj P. K.

Associate Professor,
Cochin University of Science and Technology

Dr. Indu Santosh

Associate Professor,
Dr. C. V.Raman University, Chhattisgarh

Dr. Pranjal Sharma

Associate Professor, Department of Management
Mile Stone Institute of Higher Management, Ghaziabad

Dr. Lalata K Pani

Reader,
Bhadrak Autonomous College, Bhadrak, Odisha

Dr. Pradeepta Kishore Sahoo

Associate Professor,
B.S.A, Institute of Law, Faridabad

Dr. R. Navaneeth Krishnan

Associate Professor,
Bharathiyan College of Engg & Tech, Puducherry

Dr. Mahendra Daiya

Associate Professor,
JIET Group of Institutions, Jodhpur

Dr. Parbin Sultana

Associate Professor,
University of Science & Technology Meghalaya

Dr. Kalpesh T. Patel

Principal (In-charge)
Shree G. N. Patel Commerce College, Nanikadi

Dr. Juhab Hussain

Assistant Professor,
King Abdulaziz University, Saudi Arabia

Dr. V. Tulasi Das

Assistant Professor,
Acharya Nagarjuna University, Guntur, A.P.

Dr. Urmila Yadav

Assistant Professor,
Sharda University, Greater Noida

Dr. M. Kanagarathinam

Head, Department of Commerce
Nehru Arts and Science College, Coimbatore

Dr. V. Ananthaswamy

Assistant Professor
The Madura College (Autonomous), Madurai

Dr. S. R. Boselin Prabhu

Assistant Professor,
SVS College of Engineering, Coimbatore

Dr. A. Anbu

Assistant Professor,
Achariya College of Education, Puducherry

Dr. C. Sankar

Assistant Professor,
VLB Janakiammal College of Arts and Science

Dr. G. Valarmathi

Associate Professor,
Vidhya Sagar Women's College, Chengalpet

Dr. M. I. Qadir

Assistant Professor,
Bahauddin Zakariya University, Pakistan

Dr. Brijesh H. Joshi

Principal (In-charge)
B. L. Parikh College of BBA, Palanpur

Dr. Namita Dixit

Assistant Professor,
ITS Institute of Management, Ghaziabad

Dr. Nidhi Agrawal

Associate Professor,
Institute of Technology & Science, Ghaziabad

Dr. Ashutosh Pandey

Assistant Professor,
Lovely Professional University, Punjab

Dr. Subha Ganguly

Scientist (Food Microbiology)
West Bengal University of A. & F Sciences, Kolkata

Dr. R. Suresh

Assistant Professor, Department of Management
Mahatma Gandhi University

Dr. V. Subba Reddy

Assistant Professor,
RGM Group of Institutions, Kadapa

Dr. R. Jayanthi

Assistant Professor,
Vidhya Sagar Women's College, Chengalpattu

Dr. Manisha Gupta

Assistant Professor,
Jagannath International Management School

Copyright @ 2023 Indian Academicians and Researchers Association, Guwahati
All rights reserved.

No part of this publication may be reproduced or transmitted in any form or by any means, or stored in any retrieval system of any nature without prior written permission. Application for permission for other use of copyright material including permission to reproduce extracts in other published works shall be made to the publishers. Full acknowledgment of author, publishers and source must be given.

The views expressed in the articles are those of the contributors and not necessarily of the Editorial Board or the IARA. Although every care has been taken to avoid errors or omissions, this publication is being published on the condition and understanding that information given in this journal is merely for reference and must not be taken as having authority of or binding in any way on the authors, editors and publishers, who do not owe any responsibility for any damage or loss to any person, for the result of any action taken on the basis of this work. All disputes are subject to Guwahati jurisdiction only.



Scientific Journal Impact Factor

CERTIFICATE OF INDEXING (SJIF 2022)

This certificate is awarded to

International Journal of Advance & Innovative Research
(ISSN: 2394-7780)

The Journal has been positively evaluated in the SJIF Journals Master List evaluation process
SJIF 2018 = 7.46

SJIF (A division of InnoSpace)

 SJIFactor Project Manager
International Advisory Services
INNOSPACE INTERNATIONAL

CONTENTS

Research Papers

- DIGITAL MARKETING** 1 – 7
Rani R. Raghuwanshi
- DIGITAL TRANSFORMATION IN MAKING NEW STRATEGIES FOR BUSINESS MANAGEMENT** 8 – 10
Praseena Biju
- RUPAY CARD: OPPORTUNITIES & CHALLENGES** 11 – 15
Indu Rana
- ODD ALLOCATION ALGORITHM, A NOVEL HEURISTIC ALGORITHM FOR INITIAL BASIC FEASIBLE SOLUTION OF TRANSPORTATION MODEL** 16 – 20
Kuldeep P. Kori
- IMPACT OF M-COMMERCE ON CONSUMER BEHAVIOUR WITH REFERENCE TO BIG BASKET (ONLINE GROCERY DELIVERY SERVICE) IN KALYAN CITY, A STUDY BASED ON WORKING WOMEN** 21 – 24
Prof. Kuldeep P. Kori and Prof. Krishnamurthy Velar
- A COMPARATIVE STUDY OF REFORMS AND POLICIES OF ALAUDDIN KHILJI AND MUHAMMAD BIN TUGHLAQ WITH REFERENCE TO MANAGERIAL PLANNING AND CONTROL** 25 - 26
Prof. Kuldeep P. Kori and Prof. Sudam Mokal
- ELECTRONIC PAYMENT SERVICES IN INDIA** 27 - 30
Shubhangi Mohan Ingole
- ENHANCING CREDIT CARD FRAUD DETECTION USING SMOTE – TOMMEK LINKS FOR IMBALANCED DATASET** 31 - 37
Gauravi Desai
- BLOCK-VOTE: A BLOCKCHAIN BASED E-VOTING SYSTEM** 38 - 42
Soham Sandeep Raul, Neetansh Hemant Bhowad and Mrs. Pushpa Mahapatro
- A DETAILED STUDY ON COMPANIES OPTING FOR OUTSOURCING IN HR FUNCTIONS** 43 - 50
Sonali Ashok Desai and Athira M. K

A COMPARATIVE STUDY ON EDUCATION LOAN WITH REFERENCE TO SBI AND ICICI BANK 51 - 57

Ms. Neha Valsaraj and Mrs. Grishma Nair

HR PRACTICES IN BANKING SECTOR 58 - 61

Pooja Kale

आदिवासी विमर्श और समकालीन हिंदी कविता 62 - 70

डॉ. ऋषिकेश मिश्र

विष्णु प्रभाकर के उपन्यासों में नारी चेतना 71 - 74

डॉ. हेमा तिवारी

DIGITAL MARKETING**Rani R. Raghuwanshi**

Assistant Professor, Department of Commerce, Saket College of Arts, Science and Commerce, Kalyan East

ABSTRACT

Digital Marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing channel. It is the component of marketing that uses the Internet and online based digital technologies such as desktop computers, mobile phones and other digital media and platforms to promote products and services. Its development during the 1990s and 2000s changed the way brands and businesses use technology for marketing. As digital platforms became increasingly incorporated into marketing plans and everyday life, and as people increasingly use digital devices instead of visiting physical shops, digital marketing campaigns have become prevalent, employing combinations of search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, and optical disks and games have become commonplace. Digital marketing extends to non-Internet channels that provide digital media, such as television, mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.^[7] The extension to non-Internet channels differentiates digital marketing from online marketing. This paper mainly focuses on conceptual understanding of digital marketing, how digital marketing helps today's business and some cases in the form of examples.

Keywords: Media, Key Performance Indicators, Mail, Search Engines, Consumers

LITERATURE REVIEW

- Rajiv Kaushik (2016) in his article digital marketing is rising in India with fast pace. Many Indian companies are using digital marketing for competitive advantage. Success of marketing campaign cannot be solely achieved by digital marketing only. Rather for success of any marketing campaign it should fully harness the capabilities of various marketing techniques available within both the traditional and modern marketing. Startups who use digital marketing many times got failed. This study shows precautions to be taken for effective implementation of digital marketing to reap tremendous potential to increase in sales.
- Santanu K. Das & Dr. Gouri S. L. (2016) has explained in their article the world has transitioned into a digital environment. For today's businesses, it is imperative to have a website and use the web to interact with their customers. There are some successful traditional marketing strategies, particularly if you are reaching a largely local audience, but it is important to take advantage of digital marketing to keep up in today's world. Digital marketing is also known as Internet marketing, but their actual processes differ, as digital marketing is considered more targeted, measurable, and interactive. It includes Internet marketing techniques, such as search engine optimization (SEO), search engine marketing (SEM) and link building. It also extends to non-Internet channels that provide digital media, such as short messaging service (SMS), multimedia messaging service (MMS), call-back and on-hold mobile ring tones, e-books, optical disks, and games. Digital marketing is a new end 21st century tool of marketing. This research paper describes the different types of digital marketing techniques like SEO, SEM, SMM, PPC etc. This paper addresses importance and risk factors associated with digital marketing. It also gives digital marketing tips for businesses.
- S. Sivasankaran (2017) in his article has stated that digital marketing has posed many challenges to the marketer in the retail segment. The present generation is more fascinated with the online shopping than the conventional buying. The marketers are forced to introduce the innovative way of selling due to the pressure of the younger generation's buying behavior. The buying behavior and behavioral pattern of youth has a greater influence in the purchasing behavior, hence in this study, "Digital marketing and its impact on buying behavior of youth is focused as the core issue. The study reveals that most of the youngsters of the present generation have access to the digital media, but they lack the awareness about its optimum utilization.

INTRODUCTION

Digital marketing, also called online marketing/internet marketing/web marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. This includes not only email, social media, and web-based advertising, but also text and multimedia messages as a marketing

channel. Digital marketing encompasses all marketing efforts that use an electronic device or internet. Businesses leverage digital channels such as search engines, social media, email, and their websites to connect with current and prospective customers. Digital marketing is defined by use of numerous digital tactics and channels to connect with customers where they spend much of their time: online. From website to business's online branding assets - digital advertising, email marketing, online brochures, and beyond -- there's spectrum of tactics falling under the umbrella of "digital marketing." "Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium." Digital marketing methods such as Search Engine Optimization (SEO), Search Engine Marketing (SEM), Content Marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, and optical disks and games are becoming more common in advancing technology. Digital marketing now extends to non-Internet channels that provide digital media, such as mobile phones (SMS and MMS), callback, and on-hold mobile ring tones.

A shift of Marketing from Traditional to Digital: The development of digital marketing is inseparable from technology development. In 1971, Ray Tomlinson sent first email and his technology set the platform to allow people to send and receive files through different machines. In the 1980s, storage capacity of computer was already big enough to store huge volumes of customer information. Companies started choosing online techniques, such as database marketing, rather than limited list broker. This kind of databases allowed companies to track customers' information more effectively, thus transforming relationship between buyer and seller. However, the manual process was not so efficient. In the 1990s, the term Digital Marketing was first coined, with debut of server/client architecture and the popularity of personal computers, the Customer Relationship Management (CRM) applications became significant part of marketing technology. Fierce competition forced vendors to include more service into their software, for example, marketing, sales, and service applications. Marketers were also able to own huge online customer data by e CRM software after the Internet was born. Companies could update the data of customer needs and obtain the priorities of their experience. This led to first clickable banner ad being going live in 1994, which was the "You Will" campaign by AT&T and over first four months of it going live, 44% of all people who saw it clicked on the ad. In the 2000s, with more and more Internet users and the birth of iPhone, customers started searching products and making decisions about their needs online first, instead of consulting salesperson, which created a new problem for the marketing department of a company. In addition, survey in 2000 in the United Kingdom found that most retailers had not registered their own domain address. These problems made marketers find the digital ways for market development. Digital marketing's development since 1990s and 2000s has changed way brands and businesses use technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient. In 2007, the concept of marketing automation was raised to solve the problem above. Marketing automation helped companies' segment customers, launch multichannel marketing campaigns, and provide personalized information for customers. However, the speed of its adaptability to consumer devices was not fast enough. Digital marketing became more sophisticated in the 2000s and the 2010s, when the proliferation of devices' capable of accessing digital media led to sudden growth. Statistics produced in 2012 and 2013 showed that digital marketing was still growing. With development of social media in the 2000s, such as LinkedIn, Face book, YouTube and Twitter, consumers became highly dependent on digital electronics in daily lives. They expected seamless user experience across different channels for searching product's information. The change of customer behavior improved the diversification of marketing technology. Worldwide digital marketing has become the most common term, especially after the year 2013. Digital media growth was estimated at 4.5 trillion online ads served annually with digital media spend at 48% growth in 2010. An increasing portion of advertising stems from businesses employing Online Behavioral Advertising (OBA) to tailor advertising for internet users, but OBA raises concern of consumer privacy and data protection.

DIGITAL MARKETING TACTICS AND EXAMPLES

Digital marketers oversee driving brand awareness and lead generation through all the digital channels -- both free and paid -- at company's disposal. These channels include social media, the company's own website, search engine rankings, email, display advertising, and the company's blog. The digital marketer focuses on different key performance indicator (KPI) for each channel so they can properly measure the company's performance across each one. Digital marketing is carried out across many marketing roles today. In small companies, one generalist might own many of the digital marketing tactics described above at the same time. In larger companies, these tactics have multiple specialists that each focus on just one or two of the brand's digital

channels. Here are some examples of these specialists: The best digital marketers have clear picture of how each digital marketing campaign supports their overarching goals. And depending on goals of their marketing strategy, marketers can support larger campaign through free and paid channels at their disposal. A content marketer, for example, can create series of blog posts that serve to generate leads from a new eBook the business recently created. The company's social media marketer might then help promote these blog posts through paid and organic posts on the business's social media accounts. Perhaps the email marketer creates an email campaign to send those who download the eBook more information on company.

Following are some of most common digital marketing tactics and the channels involved:

- **Search Engine Optimization (SEO):** This is process of optimizing website to "rank" higher in search engine results pages, thereby increasing the amount of organic (or free) traffic your website receives. The channels that benefit from SEO include Websites, Blogs, and Info graphics.
- **Social Media Marketing:** This practice promotes your brand and your content on social media channels to increase brand awareness, drive traffic, and generate leads for your business. The channels you can use in social media marketing include Face book, Twitter, LinkedIn, Instagram, Snap chat, Pinterest, and Google+.
- **Content Marketing:** It denotes the creation and promotion of content assets for the purpose of generating brand awareness, traffic growth, lead generation, and customers. The channels that can play a part in your content marketing strategy include Blog posts, eBooks and whitepapers, Info graphics, Online brochures and look books.
- **Affiliate Marketing:** This is a type of performance-based advertising where you receive commission for promoting someone else's products, services on your website. Affiliate marketing channels include Hosting video ads through the YouTube Partner Program and Posting affiliate links from your social media accounts.
- **Native Advertising:** Native advertising refers to advertisements that are primarily content-led and featured on a platform alongside other, non-paid content. Buzz Feed-sponsored posts are a good example, but many people also consider social media advertising to be "native" – Face book advertising and Instagram advertising.
- **Marketing Automation:** Marketing automation refers to the software that serves to automate your basic marketing operations. Many marketing departments can automate repetitive tasks they would otherwise do manually, such as Email newsletters, social media post scheduling, Contact list updating, Lead-nurturing workflows, Campaign tracking and reporting.
- **Pay-Per-Click (PPC):** PPC is a method of driving traffic to your website by paying a publisher every time your ad is clicked. One of the most common types of PPC is Google Ad Words, which allows you to pay for top slots on Google's search engine results pages at a price "per click" of the links you place. Other channels where you can use PPC mainly include Paid ads on Face book, Promoted Tweets on Twitter, Sponsored Messages on LinkedIn.
- **Email Marketing:** Companies use email marketing as a way of communicating with their audiences. Email is often used to promote content, discounts, and events, as well as to direct people toward the business's website. The types of emails you might send in an email marketing campaign include Blog subscription newsletters, Follow-up emails to website visitors who downloaded something, Customer welcome emails, Holiday promotions to loyalty program members, Tips or similar series emails for customer nurturing.
- **Inbound Marketing:** Inbound marketing refers to the "full funnel" approach to attracting, engaging, and delighting customers using online content. You can use every digital marketing tactic listed above throughout an inbound marketing strategy.
- **Online PR:** Online PR (online public relations) is the public relations work of communicators via available online communication channels (and communication tools). In addition to the online pages of classic media, these channels include social media, blogs, and websites.

DIGITAL MARKETING – A BOOST TO TODAY’S BUSINESSES

Regardless of what your company sells, digital marketing still involves building out buyer’s personas to identify your audience’s needs and creating valuable online content.

- **B2B Digital Marketing:** If company is business-to-business (B2B), digital marketing efforts are likely to be centered on online lead generation, with end goal being for someone to speak to salesperson. The role of your marketing strategy is to attract and convert highest quality leads for salespeople via your website and

supporting digital channels. Beyond website, you'll probably choose to focus efforts on business-focused channels like LinkedIn where your demographic is spending their time online.

- **B2C Digital Marketing:** If your company is business-to-consumer (B2C), depending on price point of products, the goal of digital marketing efforts is to attract people to website and have they become customers without ever needing to speak to salesperson. For that reason, you're probably less likely to focus on 'leads' in their traditional sense, and more likely to focus on building an accelerated buyer's journey, from the moment someone lands on your website, to moment that they make a purchase. This will often mean your product features in your content higher up in the marketing funnel than it might for a B2B business, and you might need to use stronger calls-to-action (CTAs). For B2C companies, channels like Instagram and Pinterest are more valuable than business-focused platforms LinkedIn.
- **Website Traffic:** You can see the exact number of people who have viewed your website's homepage in real time by using digital analytics software, available in marketing platforms like Hub Spot. Also how many pages they visited, what device they were using, and where they came from, amongst other digital analytics data. This intelligence helps you to prioritize which marketing channels to spend more or less time on, based on the number of people those channels are driving to your website. For example, if only 10% of your traffic is coming from organic search, you know that you probably need to spend some time on SEO to increase that percentage.
- **Content Performance and Lead Generation:** Imagine you've created product brochure and posted it through people's letterboxes -- that brochure is a form of content, albeit offline. The problem is no idea how many people opened your brochure or how many people threw it straight into trash.
- **Attribution Modeling:** An effective digital marketing strategy combined with right tools and technologies allows to trace all sales back to customer's first digital touch point with your business is called attribution modeling. It allows identifying trends in the way people research and buying your product, helping you to make more informed decisions about what parts of your marketing strategy deserve more attention, and what parts of your sales cycle need refining. Connecting the dots between marketing and sales is hugely important -- according to Aberdeen Group, companies with strong sales and marketing alignment achieve a 20% annual growth rate, compared to a 4% decline in revenue for companies with poor alignment. If you can improve your customer's' journey through the buying cycle by using digital technologies, then it's likely to reflect positively on your business's bottom line.
- **Online behavioral advertising:** is the practice of collecting information about a user's online activity over time, "on a particular device and across different, unrelated websites, in order to deliver advertisements tailored to that user's interests and preferences.
- **Collaborative Environment:** A collaborative environment can be set up between the organization, technology service provider, and digital agencies to optimize effort, resource sharing, reusability, and communications. Organizations are inviting their customers to help them better understand how to service them. Much of this is acquired via company websites where the organization invites people to share ideas that are then evaluated by other users of the site. Using this method of acquiring data and developing new products can foster the organizations relationship with their customer as well as spawn ideas that would otherwise be overlooked.
- **Data-driven advertising:** Users generate lot of data in every step they take on the path of customer journey and Brands can now use that data to activate their known audience with data-driven programmatic media buying. Without exposing customers' privacy, users' Data can be collected from digital channels (e.g.: when customer visits a website, reads an e-mail, or launches and interact with brand's mobile app), brands can also collect data from real world customer interactions, such as brick and mortar stores visits and from CRM and Sales engines datasets. Data-driven advertising is empowering brands to find their loyal customers in their audience and deliver in real time much more personal communication, highly relevant to each customer's moment and actions.
- **Remarketing:** Remarketing plays a major role in digital marketing. This tactic allows marketers to publish targeted ads in front of an interest category or defined audiences, generally called searchers in web speak, they have either searched for particular products or services or visited a website for some purpose.
- **Game advertising:** Game ads are advertisements that exist within computer or video games. One of the most common examples of in-game advertising is billboards appearing in sports games. In-game ads also might appear as brand-name products like guns, cars, or clothing that exist as gaming status symbols.

- **Ease of access:** A key objective is engaging digital marketing customers and allowing them to interact with brand through servicing and delivery of digital media. Users with access to Internet can use many digital mediums, such as Face book, YouTube, Forums, and Email etc. Through Digital communications it creates a multi-communication channel where information can be quickly shared around world by anyone without any regard to who they are.

PROS AND CONS OF DIGITAL MARKETING

PROS:

1. Brand Loyalty is Increased as a Result of Digital Marketing

The best way a business or a company can increase their brand loyalty is by attracting recurring clients and maintaining a constant/stable relationship with them. Digital marketing may help you build the kind of customer loyalty you'll need to keep your firm afloat. In this digitally competitive market, a business has to stand apart and increase its brand loyalty. By providing, nurturing and maintaining relationships, a business increases its business opportunities as a result of increased brand loyalty.

2. Digital Marketing Offers Instant Feedback

It is thoroughly necessary for reputed brand owners and other local shop owners to get constant feedback on what they are providing. Feedbacks are a source of improvement and teach the service providers where they lack and how much they have to improve. Feedbacks also teach you what your customers and clients are expecting according to their taste and preferences. It will take relatively little time for digital marketing initiatives to reach potential clients. As a result, collecting feedback from clients is very quick and simple. One of the best benefits of digital marketing is instant feedback.

3. Measurable and Trackable Results

Several tools are available to assess the campaign's effectiveness. For a brand owner or a digital marketer working constantly and effectively to gain results by using digital channels, tracking and measuring results becomes a priority. Digital marketing wouldn't want their invested money to go to waste. One of the pros of digital marketing is the use of online measuring tools. A piece of comprehensive information on how the client uses the website or responds to the advertisement can be obtained.

4. Digital Marketing Increases Engagements

Another benefit of digital marketing is that it helps in increasing engagements. Several digital marketing techniques and tactics which are effectively used at the right time help in keeping the customer's attention and keep them engaged with the brand. Customer engagement activities like as polls, frequent blog posts, event promotions, relevant and real-time social media material, and promotional activities are just a few examples. This makes it much easier for a brand to survive.

5. Brand Growth

Through digital marketing efforts, it is vital for brand owners and companies to build and maintain their brand image. Customers go for a brand's credibility and loyalty whenever to wish to shop. Digital marketing assists in the development of a brand through a variety of direct campaigning and tailored approaches. Customers get more engaged as a result of this strategy, which allows them to feel the brand's distinctive selling proposition and value.

6. Improved Market Analysis

Information from digital mediums is sufficient for review and studies. For any digital marketer or business development, researching and analyzing is the essential key to gaining success. Understanding the market, competition, and customer behaviours are all necessary questions that are to be answered. It will aid in the successful promotion of the brand and the expansion of the product's market. As a result, it is one of the essential benefits of digital marketing.

CONS:

1. Cut-throat Competition

In digital marketing, there is far too much rivalry. Everybody from over the world is adopting digital marketing channels to advertise and promote their goods and services. Getting the attention of clients is really tough. Methods quickly become obsolete, and responding to client requirements should be swift.

2. Concerns for Security and Privacy

For all businesses, security is a top priority. Even customers, most of them still rely on traditional shopping rather than online shopping. Customers are worried about whether to rely on online products. Data protection and privacy standards must be followed by an organization.

3. Time Consuming

Though some digital marketing tools, such as HubSpot, Hootsuite, Ahrefs, and Tweetdeck, can assist you in overcoming time-consuming methods, a digital marketer should make sure that their digital marketing strategies and plans are organized.

4. Digital Marketing Requires Digital Skills

The individual in charge of the campaign should be well-versed in numerous digital marketing channels. It is not impossible to become digital effective, but it is required for a successful digital marketer to have years of good experience. The tools and trends change all the time, so it's important to stay up with them.

5. Comments and Complaints

It's difficult to provide customer support over the Internet. If a consumer leaves a nasty comment, the entire audience will see it. It will have an influence on the brand's promotion and credibility.

A LIGHT ON REAL CASES UNDER DIGITAL MARKETING

- 1. Every Smile Matters:** Britannia Good Day supports children born with cleft lip. On World Smiles Day, October 5th, Britannia Good Day launched Every Smile Matters campaign. The campaign focuses on very important aspect that in today's day and age, smiles have been taken for granted and we don't smile enough. Good Day, has partnered with Smile Train India, the world's leading cleft charity that provides free cleft surgery and care to children. According to a Smile Train study, 1 in 1,000 Indian children are born with a cleft lip –common birth condition that can occur alone or as part of genetic condition or syndrome. Not only does this condition prohibit smiling, it can also cause difficulty in natural activities such as eating and speaking.
- 2. Parle Kismi** spreads love this Valentine's Day in collaboration with the dabbawalas. The Har Kismi Mein Hai Kiss campaign by Parle Kismi is an attempt to spread some love on Valentine's Day by dropping in a reminder to consumers with the help of their dabbawalas. Working professionals often forget Valentine's Day and Parle Kismi wanted to send out a sweet reminder to consumers to wish their partners in time. 'Food is way to one's heart' so Parle collaborated with the most successful food delivery system – The Dabbawalas. They made pouch of love that consisted of Kismi paan toffees - new variant of Kismi and a reminder note asking them to express love to their loved ones this Valentine's. This pouch was attached to each dabba and was received by almost one lakh people. This simple act by Parle Kismi brought joy to lives of many couples in Mumbai. Parle Kismi has always stood as an enabler and bringing about small moments of happiness in lives of its consumers. This campaign was an extension of the thought for Valentine's Day.
- 3. HDFC Ergo Markets** its new app with "Ab Take It Easy": Ab Take It Easy practices what it preaches, reassuring policyholders that in case of health emergency, first and foremost priority should be you, not formalities with health insurance. Depicting the panic induced jitters that one experiences during the 'moment of truth', wherein the focus of family and friends should be immediate attention to the patient, HDFC Ergo Health Insurance debuted their new, smart phone apps with Ab Take It Easy, which helps put policyholders first, formalities second. Explained through a vigilant father's regular preparation drill whenever he hears ambulance sirens in distance, Ab Take It Easy shows us how his worry is laid to rest knowing that all his health insurance details, and location of nearest cashless hospital are available in moment.

CONCLUSION

Digital marketing helps brands reach their target audience and promote their product or service. While that's the goal of a traditional marketing campaign too, digital marketing allows brands to target a more specific or niche audience. To summarize, digital marketing has a bright future for long term sustainability of the product or services in the current technological market with all its pros and cons.

REFERENCES

- [1] Bala M., Verma D. "A Critical review of Digital Marketing," www.ijmrs.us
- [2] Booms, B. H. and Bitner, M. J., 1981. Marketing strategies and organization structures for service firms. Marketing of services, 25(3), pp.47-52

-
-
- [3] Chaffey, D. and Ellis-Chadwick, F. (2012). *Digital Marketing: Strategy, Implementation and Practice*. 1st ed. Harlow: Pearson Education.
- [4] Dahiya R., "A Research Paper on Digital Marketing Communication and Consumer Buying Decision Process: An Empirical Study in the Indian Passenger Car Market", *Journal of Global Marketing* 31(2):1-23, September 2017.
- [5] Elizabeth S. B, "Digital Marketing", February 2011, webservices.itcs.umich.edu/.
- [6] French, A. and Smith, G. (2013). Measuring brand association strength: a consumer-based brand equity approach. *European Journal of Marketing*, 47(8), pp.1356-1367.
- [7] Marr, B. (2012). *Key performance indicators*. 1st ed. Harlow, England; New York: Pearson Financial Times Pub.
- [8] McCarthy, E. J. (1964), *Basic Marketing*, Richard D. Irwin, Homewood, IL.
- [9] Mercer, D. (1999). *Marketing*. 1st ed. Oxford [u. a.]: Blackwell.
- [10] Ryan, D. (2014). *Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation* Ed. 3. 1st ed. Kogan Page.
- [11] [namp.americansforthearts.org/.../Netmarks-2016- Guide-to-Digital- Marketing.pdf](http://namp.americansforthearts.org/.../Netmarks-2016-Guide-to-Digital-Marketing.pdf)
- [12] http://shodh.inflibnet.ac.in:8080/jspui/bitstream/123456789/8564/4/04_review%20of%20literature.pdf

DIGITAL TRANSFORMATION IN MAKING NEW STRATEGIES FOR BUSINESS MANAGEMENT

Praseena Biju

Assistant Professor, Department of Information and Technology, Saket college of Arts, Science & Commerce,
Kalyan (East)- 421306

ABSTRACT

Digital transformation has revolutionized business operations, forcing companies to adopt new strategies and management practices to remain competitive in the market. This paper aims to examine how digital transformation can help businesses create new strategies for effective management. The study is conducted through a systematic literature review and analysis of case studies on digital transformation in various industries. The findings suggest that digital transformation enables companies to improve efficiency, increase customer engagement, and gather data-driven insights to make informed decisions. The paper also highlights the challenges and risks associated with digital transformation and offers recommendations for successful implementation.

Keywords: digital transformation, business Management, Data driven.

OBJECTIVE

Digital transformation refers to the integration of digital technologies into all areas of a business, resulting in fundamental changes to how the business operates and delivers value to customers. As a result, digital transformation can play a critical role in shaping new strategies for business management.

An objective for digital transformation in making a new strategy for business management might include:

Improving Operational Efficiency: Digital transformation can automate manual processes, streamline workflows, and reduce overhead costs, allowing businesses to become more agile and competitive.

Enhancing Customer Experience: Digital transformation can enable businesses to better understand customer needs and preferences, personalize interactions, and deliver a seamless experience across all channels.

Developing new business models: Digital transformation can unlock new revenue streams and business models by leveraging emerging technologies such as artificial intelligence, blockchain, and the Internet of Things.

Empowering Employees: Digital transformation can provide employees with new tools and technologies to work more efficiently, collaborate better, and access information in real time.

Increasing Data-Driven Decision-Making: Digital transformation can provide businesses with new insights into their operations, customers, and market trends, enabling data-driven decision-making and faster response to changing business conditions.

Ultimately, the objective of digital transformation in making new strategies for business management is to create a more agile, customer-focused, and innovative organization that can thrive in today's fast-paced digital economy.

INTRODUCTION

Digital transformation is the integration of digital technology into all aspects of business operations, leading to fundamental changes in how organizations operate and deliver value to customers. The term 'digital transformation' has been used to describe the shift towards digital technologies such as mobile devices, cloud computing, social media, big data analytics, and artificial intelligence, and their impact on business models, products, and services. The pace of digital transformation has accelerated in recent years, with organizations leveraging technology to create new opportunities, improve operations, and enhance customer experience.

The adoption of digital technologies has made it necessary for businesses to rethink their strategies and management practices to remain competitive in the market. Digital transformation has enabled companies to create new strategies for effective management by leveraging technology to improve efficiency, increase customer engagement, and gather data-driven insights to make informed decisions. This paper aims to examine how digital transformation can help businesses create new strategies for effective management.

IMPROVING EFFICIENCY

Digital transformation enables companies to improve efficiency by automating processes, reducing manual labor, and streamlining operations. For instance, digital technologies such as robotic process automation (RPA) and artificial intelligence (AI) can automate repetitive tasks and reduce the need for human intervention, resulting in cost savings and increased productivity. Similarly, cloud computing can enable businesses to scale their operations quickly, reduce IT costs, and improve collaboration among team members.

INCREASING CUSTOMER ENGAGEMENT

Digital transformation also enables companies to increase customer engagement by leveraging technology to improve the customer experience. For instance, businesses can use social media, chatbots, and mobile applications to communicate with customers and provide personalized services. This helps companies build stronger customer relationships, enhance customer satisfaction, and improve customer retention rates.

GATHERING DATA-DRIVEN INSIGHTS

Digital transformation enables companies to gather data-driven insights that can inform decision-making processes. For instance, businesses can use big data analytics to gather insights into customer behaviour, market trends, and operational performance. This helps companies to make informed decisions, identify new opportunities, and mitigate risks.

CHALLENGES AND RISKS

Despite the benefits of digital transformation, there are also challenges and risks associated with it. For instance, digital transformation can require significant investment in technology and human resources, and it can be challenging to implement across all business functions. Additionally, digital transformation can expose companies to cyber threats and data breaches, which can harm the company's reputation and financial performance.

LITERATURE REVIEW

Digital transformation is a term that has been widely used in recent years to describe the fundamental changes that organizations must undergo to remain competitive in the digital age. At its core, digital transformation is about leveraging technology to improve business processes, operations, and customer experiences. In this literature review, we will explore the key findings from recent studies on digital transformation in making new strategies for business management.

DIGITAL TRANSFORMATION AND STRATEGY

According to a study by McKinsey & Company, digital transformation can help businesses unlock new business models and revenue streams. The study found that businesses that leverage emerging technologies such as artificial intelligence, blockchain, and the Internet of Things can create new products and services, enter new markets, and increase customer engagement. In other words, digital transformation is about optimizing existing processes and creating new opportunities for growth and innovation.

DIGITAL TRANSFORMATION AND CULTURE

Digital transformation also requires a cultural shift that emphasizes agility, experimentation, and continuous learning. A study by MIT Sloan Management Review and Deloitte found that companies that have embraced digital transformation are 26% more profitable than their industry peers. The study also found that digital transformation requires a cultural shift towards agile ways of working and experimentation to remain competitive in the digital age. Therefore, it is essential that businesses prioritize a culture of innovation and experimentation to drive digital transformation.

DIGITAL TRANSFORMATION AND CUSTOMER EXPERIENCE

A study by Accenture found that digital transformation can enable businesses to become more customer-focused and responsive. The study found that businesses that prioritize customer experience can increase customer loyalty and advocacy, leading to higher revenue and profitability. As such, businesses must leverage digital transformation to improve customer experiences and deliver better products and services.

DIGITAL TRANSFORMATION AND RETURN ON INVESTMENT

Investing in digital transformation can result in a significant return on investment (ROI). A study by IDC found that companies that invest in digital transformation can see a return on investment of 45% within the first year. The study also found that digital transformation can help businesses improve customer experience, reduce costs, and increase revenue. As such, businesses must invest in digital transformation to remain competitive in the digital age.

DIGITAL TRANSFORMATION AND STRATEGY IMPLEMENTATION

Finally, a study by Gartner found that digital transformation requires a comprehensive strategy that addresses culture, talent, and technology. The study found that businesses that approach digital transformation holistically can create a more agile, customer-focused, and innovative organization. Therefore, businesses must prioritize a comprehensive strategy for digital transformation to ensure successful implementation.

CONCLUSION

In conclusion, digital transformation is a critical aspect of business management in the digital age. It requires a strategic and holistic approach that addresses culture, talent, and technology to drive growth and innovation. Businesses that invest in digital transformation can see significant improvements in profitability, customer experience, and innovation. Therefore, businesses must prioritize digital transformation to remain competitive and achieve success in the digital age.

REFERENCES

1. Ross, J.W., Cotteleer, M.J., & Cole, R.E. (2017). Digital transformation: A roadmap for billion-dollar organizations. MIT Sloan Management Review and Deloitte. <https://sloanreview.mit.edu/projects/strategy-drives-digital-transformation/>
2. International Data Corporation (IDC). (2017). IDC White Paper: The Business Value of Digital Transformation. <https://www.idc.com/mea/customer-case-studies/detail?id=3d7589391a4486825215>
3. Manyika, J., Chui, M., Brown, B., Bughin, J., Dobbs, R., Roxburgh, C., & Byers, A.H. (2017). Artificial Intelligence: The Next Digital Frontier? McKinsey Global Institute. [https://www.scirp.org/\(S\(i43dyn45teexjx455qlt3d2q\)\)/reference/ReferencesPapers.aspx?ReferenceID=1868156](https://www.scirp.org/(S(i43dyn45teexjx455qlt3d2q))/reference/ReferencesPapers.aspx?ReferenceID=1868156)
4. Accenture. (2018). Digital Transformation: Reimagine Your Business Through the Lens of the Customer. https://www.accenture.com/in-en/services/digital-engineering-manufacturing-index?c=acn_g_lb_brand_expression_google_134029_27&n=psgs_02_23&gclid=Cj0K_CQjwtsCgBhD_EARIsAE7RY_h3Zkiw2ApdVetnp_MCvB52B_MCy3Zmsny_jHVGcWTK9T0724eEJsJkaAhdvEALw_wcB
5. Gartner. (2018). Digital Business Requires a Holistic Approach to Strategy. <https://www.gartner.com/en/newsroom/press-releases/2018-02-26-gartner-says-digital-business-requires-growth-mindset-and-not-just-technology>

RUPAY CARD: OPPORTUNITIES & CHALLENGES**Indu Rana**

Assistant Professor, Saket college of Arts, Science & Commerce, Kalyan (East)- 421306

ABSTRACT

This is the era of technology and innovation. Now and then, we hear about Artificial Intelligence tools, Chat GPT, Machine learning and robotics. With the changing requirements of economies and the evolution of technology, many things have changed. Technological advancements have changed the way banks function. Money and payments have changed considerably Humans moved to plastic money or e-money. Banks and other organisations incorporated technology into banking and payment system. One example of this is RuPay. NPCI launched RuPay - India's own payment gateway network in 2012. RuPay is an attempt to fulfill RBI's vision of initiating a 'less cash' economy. This paper is a modest attempt to study and analyse the future prospects of RuPay in the Indian Banking Sector. This paper also highlights the challenges faced by Rupay and the benefits offered by this card to different segments.

Keywords: MDR, Payment Gateway, PoS, PMJDY

INTRODUCTION

'RuPay' is a one-of-its-kind low-cost domestic alternative to other payment gateways, such as MasterCard and VISA. RuPay is a product of the Reserve Bank of India-backed National Payments Corporation of India (NPCI). NPCI is an umbrella organisation that powers retail payments in the country. RuPay is a combination of two words –Rupee + Payment. RuPay is widely accepted at ATMs, POS devices e-commerce websites across. RuPay has made a noteworthy impact on the retail payment systems in the country in its journey of the last seven years. Through RuPay, an attempt has been made to provide a gateway that aims to nudge domestic consumers to make digital payments. It is a highly secure network that protects against anti-phishing.

OBJECTIVES OF STUDY

This paper was written with an objective to study the growth of RuPay. Some more objectives are as follows:

- To study the emergence and growth of RuPay
- To highlight the benefits offered by RuPay to different segments.
- To highlight the strengths and opportunities that RuPay is having.
- To highlight the challenges the RuPay is facing.

RESEARCH METHODOLOGY

This research paper has used a descriptive approach. It is relied on secondary data for analyzing and concluding the research. This paper has used various authentic and reliable sources for data collection and analysis. Information has been sourced from reliable books, articles, and websites.

LITERATURE REVIEW

Dash, S. Chada, V., & Nankani, V.D.(2019) in their research paper “ RuPay: The Emergence of an Indian Card Giant (A Marketing Perspective)” discussed the marketing mix of RuPay. In their paper, they highlighted the 7 Ps of marketing. This Research paper showed that RuPay has a competitive cost advantage over its Master card and Visa Card due to lower logistics and transactional costs. RuPay can effectively tap the global market by collaborating with Retail Giants and using effective promotion and marketing strategies.

Moinak Maiti,(2014) in her research paper “Rupay”- The Future Payment Gateway Of India” highlighted that e-payment in any form is growing year-wise. This paper analysed all critical aspects of e-payment and inferred that RuPay has a large segment to grow. The special characteristics of the RuPay payment gateway like customization, low transaction cost, affordability, conservation of home data, and integration platform for other services will help Ru Pay to capture more market share.

NPCI in its article “RuPAY- Making India Prominent on the World Map discussed the idea of empowering India to go cashless the Indian way with the help of RuPay. It highlighted that RuPay is an effective channel for placing India on the world map. It discussed how RuPay helped in financial inclusion.

RUPAY Growth Story

Till 2011, 557 million Indians did not have access to banking services. These people were not having bank accounts because of the requirement of a minimum balance of 3000-5000. To address this issue, the government

launched Pradhan Mantri, Jan Dhan Yojana in 2014. Under this scheme, the government issued RuPay debit cards to new account holders. As of February 2023, **48.14** crore bank accounts had been opened, with **32.64** crore Rupay debit cards issued through PMJDY(given in the below table). This scheme gave a significant push for RuPay to reach India’s unbanked population.

Along with this scheme, Kisan Credit Card Scheme was launched which pushed the growth of Ru Pay further. Farmers who have accounts under the Kisan Credit Card Scheme, are provided with a RuPay Kisan credit card. This scheme provided credit support to farmers for their cultivation needs as well as for non-farming activities. The card can be used for ATM, POS and e-commerce transactions. It moved towards capturing close to 60% of the market in terms of the issuance of cards. Besides, RuPay is cheaper and more affordable compared to foreign company cards such as MasterCard and Visa, as its transactions are processed domestically. Other Schemes that helped RuPay to grow were RuPay Mudra, RuPay PunGrain, Rupay Contactless & RuPay Tokenisation.

DATA ANALYSIS

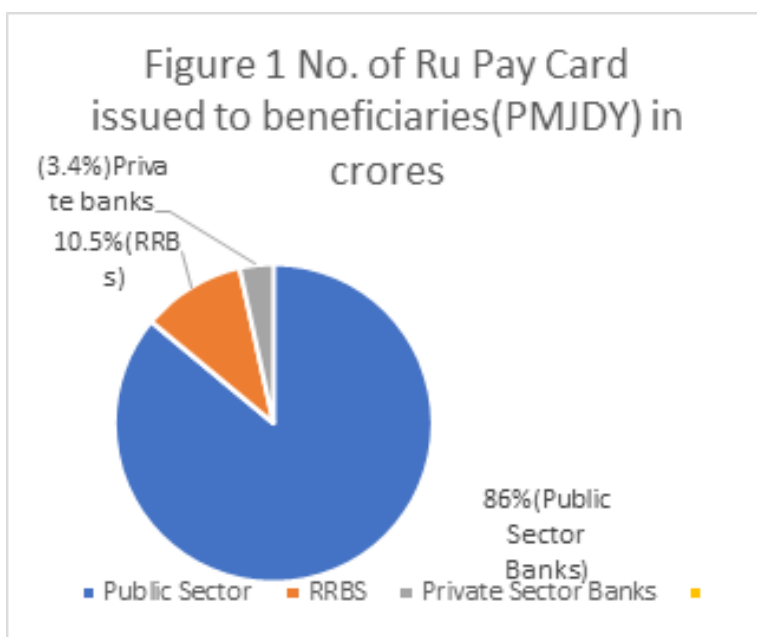
Pradhan Mantri Jan - Dhan Yojana

(All figures in Crore)

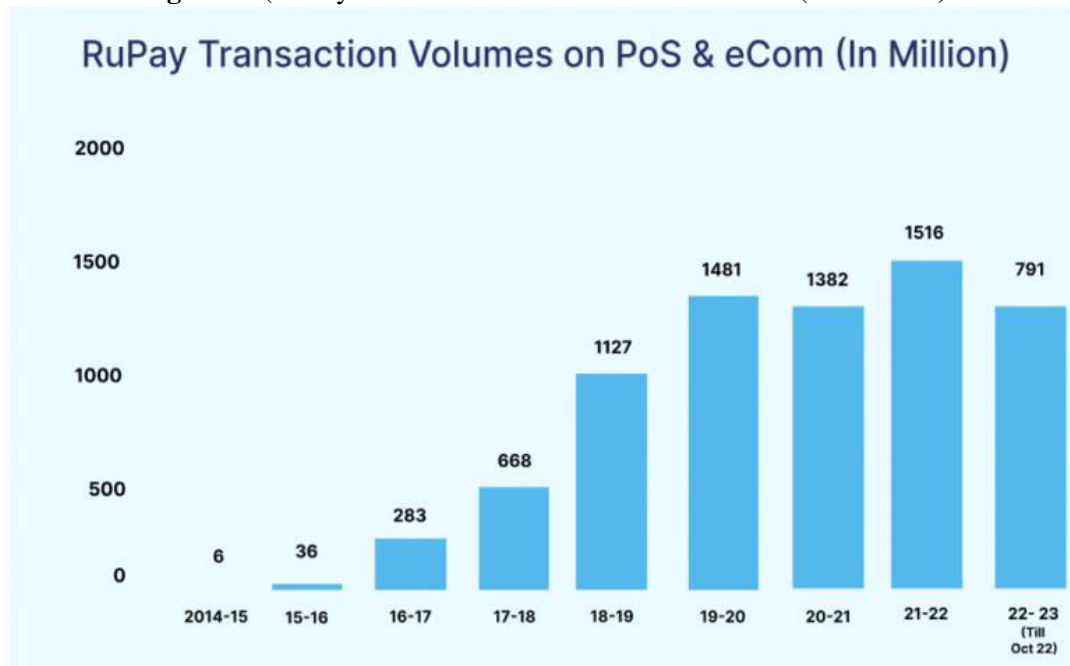
Beneficiaries as on 15/02/2023

| Bank Name / Type | Number of Beneficiaries at rural/semiurban centre bank branches | Number of Beneficiaries at urban metro centre bank ranches | No of Rural-Urban Female Beneficiaries | Number of Total Beneficiaries | Deposits in Accounts (In Crore) | Number of Rupay Debit Cards issued to beneficiaries |
|----------------------|---|--|--|-------------------------------|---------------------------------|---|
| Public Sector Banks | 23.71 | 14.13 | 20.85 | 37.84 | 147131.87 | 28.09 |
| Regional Rural Banks | 7.70 | 1.24 | 5.16 | 8.94 | 36687.47 | 3.44 |
| Private Sector Banks | 0.69 | 0.66 | 0.72 | 1.36 | 5292.42 | 1.12 |
| Grand Total | 32.10 | 16.04 | 26.73 | 48.14 | 189111.76 | 32.64 |

Source: PMJDY website assessed as on 17 February 2023



As you can see in Figure 1, Public sector banks are playing a major role under PMJDY by issuing 86% of Total RuPay cards issued under this scheme.

Figure 2: (RuPay Transaction volume on PoS & eCom (in Millions))

Source: GoI

Fig 2 shows that Rupay Transactions on PoS and eCom are growing continuously.

BENEFITS OF RUPAY

Banks: Banks adopted RuPay as a gateway entry cost is very low compared to RuPays counterparts like Master Card or VISA. RuPay cards are equipped with innovative security measures like card digitisation and two-factor authentication. It is a highly secure network that protects against anti-phishing. Domestic interoperability and interchange fees are at par with ICS (credit and prepaid). Banks looked forward to RuPay as RBI Fulfilled data localisation and data security norms. The Government also provides an incentive scheme for the promotion of RuPay debit cards The Union Cabinet on Wednesday approved a Rs 2,600 crore incentive scheme for the promotion of RuPay debit cards and low-value BHIM-UPI transactions for the current financial year

Customers: Customers get the benefits of low-cost, multiple digital, and contactless payment opportunities. Cardholders avail of free Personal Accident Health Insurance that comes along with the card. The Data of the customers is safe as RuPay is a highly secure network that protects against anti-phishing. It is having ATMs and a POS facility and it is widely accepted by banks and merchants. The RuPay Contactless card is essentially one card for all quick, low-value electronic payments. It can be used for transit payments (Bus, Metro, Cab, etc.), tolls, parking, small value payments, as well as for all normal day-to-day payment needs. The Card is accepted in key international travel destinations. Customers can avail of Exclusive offers, loyalty benefits, and card privileges. Through this card, the poor and underprivileged are included in the ambit of financial services.

Government: For the government Empowerment of state and central government schemes Greater economic inclusion and enhanced banking coverage for all sections of the society Domestic economic and financial system development Lower cost of transactions Ability to support agriculture and other rural programmes.

STRENGTH & OPPORTUNITIES

Indian government has long promoted RuPay to develop a homegrown card network. It is encouraging citizens to go for their own RuPay by connecting it with nationalism and loyalty to the country.

With the government's involvement, all public sector banks (PSUs) now issue only RuPay cards to new customers. In Union Budget 2023-24, FM focused on promoting RuPay. "RuPay card would have to be the only card you promote," Finance Minister Nirmala Sitharaman said in November 2020 at a bankers' conference.

RuPay is subject to the Indian government's Zero-MDR policy, which means merchants do not have to pay fees for transactions on these networks. The banks operation cost of Ru Pay is

Lower compared to the global networks. Banks are not required to pay this fee as card is on a domestic network, so no processing or transaction fees are passed on to customers.

The government is trying to make RuPay go global to provide ease of payment for RuPay card holders. Processing time and processing charges are low compared to other major players in this segment. Thus

globalizing this payment method will make the life of Indian cardholders easier. RBI is also very strict when it comes to data security, which is another feather in RuPay's cap.

RuPay got acceptance globally. In many countries, RuPay got accepted. In this list comes – Singapore, Bhutan, Maldives, UAE, Bahrain, Saudi Arabia, South Korea, Nepal, France, the UK, Russia, Oman, and Europe. Australia and the Philippines are also on the verge of giving their acceptance. The Russia-Ukraine war provides a niche advantage. Visa and MasterCard have ceased operations in Russia, which has created an excellent opportunity for India to fill the void.

CHALLENGES IN FRONT OF RUPAY

RuPay was not able to penetrate the market effectively as customers are unaware of the eligibility criteria for RuPay. Mostly, rural customers hold the major share of RuPay card. In many cases, they do not collect their RuPay cards due to the long distances. RuPay card PIN becomes invalid after 45 days if the card is not used within this period after initial activation. There are no ATMs or stores with POS devices in villages to use these cards. Low literacy makes it harder for villagers to use this card.

BMs do not receive RuPay cards or PINs within the stipulated 7-8 working days from the bank branch to which they are linked. There is a delay in the issuance and distribution of RuPay cards and PIN. Bank branches are not encouraging customers to apply for a RuPay card because of the delay and possibility of fraud. BMs are unable to inform customers to collect their RuPay cards or PINs as many times customers are not reachable. There are operational issues on the supply side of RuPay. Banks are favouring Master and Visa cards over RuPay cards as RBI has revoked merchant charges on digital payments. Fintechs such as Google Pay and PhonePe are incurring losses because of the zero merchant discount rate (MDR) for unified payments interface (UPI) and RuPay debit card transactions.

RECOMMENDATIONS

RuPay is having many strengths and opportunities that it can take advantage of. But there are some set of challenges. RuPay needs to encourage its citizens to adopt RuPay. This paper tries to suggest some ways through which RuPay can face these challenges and overcome these challenges effectively. Banks should be encouraged to work on operational level to provide timely delivery of RuPay card and PIN. It is necessary to improve the accessibility to transaction points for RuPay card activation. Every bank branch can install at least one ATM at their branch offices. Banks can also increase the number of BMs, equipped with Aadhaar and RuPay-enabled micro-ATMs, in villages and marketplaces. This could encourage customers to conduct transactions using RuPay cards. SHGs and Micro Finance institutions can help in providing education related to RuPay. These institutions can encourage people on using RuPay cards regularly. More offers can be provided to promote RuPay among middle- and higher-income group. Use of RuPay can be promoted more on Make in India platform.

CONCLUSION

RuPay card is India's answer to the two most dominant Payment Systems. India has become the sixth market transaction sixth country in the world to have a domestic payment gateway system. The other five countries are US, Japan, China, Singapore and Brazil. RuPay has a lot to offer both banks and consumers. While the Indian government is helping to boost the usage of RuPay by giving incentives to banks, making zero MDR for customers, and by promoting RuPay at the global stage. Some steps can be taken to overcome the challenges faced by RuPay. By taking suggested steps, RuPay can expect more growth in near future. These all measures will also prevent the draining of Indian money abroad. By using this card, one contributes to revenue maximization of India through every transaction and helps in the prevention of draining Indian money abroad. Thus, every user is also contributing in helping the Balance of trade. Having our own domestic card payment network which helps in electronic money transfers will help both banks (between 200-250 member banks) and consumers. This card gives its citizen a chance to be proud of themselves.

REFERENCES

1. Dash, S. Chada, V., & Nankani, V.D (2019). RuPay: The Emergence of an Indian Card Giant (A Marketing Perspective), International Journal of Scientific and Research Publications, Volume 9, Issue 2, February 2019 525 ISSN 2250-3153
2. Online, E. (2018, November 13). RuPay: How a six-year-old card gave the scare to global biggies such as Visa and Mastercard. Retrieved from Economic Times: <https://economictimes.indiatimes.com/news/economy/finance/rupay-how-a-six-year-old-card-gave-the-scare-to-global-biggies-such-as-visa-and-mastercard/articleshow/66591913.cms>

-
3. "Payment Systems In India" (PDF), rbidocs.rbi.org.in. Retrieved 19 Feb 2023.
 4. Progress report, <https://pmjdy.gov.in/literacy> Retrieved 17 Feb 2023.
 5. Rupay: <https://www.rupay.co.in/> Retrieved 20 Feb 2023.
 6. NPCI website <https://www.npci.org.in/> Retrieved 22 Feb 2023.
 7. Benchmarking India's Payment System, rbi.org.in Retrieved 19 Feb 2023 <https://rbi.org.in/scripts/PublicationReportDetails.aspx?ID=1214#IF>

ODD ALLOCATION ALGORITHM, A NOVEL HEURISTIC ALGORITHM FOR INITIAL BASIC FEASIBLE SOLUTION OF TRANSPORTATION MODEL

Kuldeep P. Kori

Assistant Professor, Department of Commerce, Saket College of Arts, Science & Commerce, Kalyan (East)

ABSTRACT

This paper Gives a novel heuristic algorithm (Odd Allocation Algorithm) to find initial basic feasible solution of a transportation problem. Odd allocation algorithm gives the initial basic feasible solution which is closest to the optimal solution. Results are compared with North West corner rule, least cost method, vogel’s approximation method and it is found that odd allocation algorithm gives initial basic feasible solution which is closest to optimal solution And sometimes equal to the optimal solution when compared with IBFS of these methods.

INTRODUCTION

A transportation problem is a special type of linear program with ‘m’ sources and ‘n’ destination. With the help of LPP it can be formulated as given below:

Objective function, minimize cost (C) = $\sum_{i=1}^m \sum_{j=1}^n C_{ij}$

Subject to constraints,

$\sum_{j=1}^n X_{ij} \leq S_i \quad \forall i = 1, 2, 3, \dots, m \quad (\text{SUPPLY CONSTRAINT})$

$\sum_{i=1}^m X_{ij} \geq D_j \quad \forall i = 1, 2, 3, \dots, n \quad (\text{DEMAND CONSTRAINT})$

$X_{ij} \geq 0 \quad (\text{NON NEGATIVITY CONSTRAINT})$

C_{ij} = transportation cost per unit from its source to j^{th} destination.

X_{ij} = quantity transported from i^{th} source to j^{th} destination.

History and motivation of transportation problem: -

1. Leonid Kantorovich, Soviet mathematician and economist who is regarded as father of linear programming utilised LPP and contributed to the major advancement in the transportation problem during World War II
2. Frank Lauren Hitchcock American mathematician and physicist has remarkably contributed in the formulation of transportation problem in 1941
3. Tjalling Charles Koopmans a Dutch - American Mathematician and economist was the joint winner with Leonid Kantorovich of Noble Memorial Prizes in Economic Sciences 1995 for his work on the theory of the optimum allocation of resources.

Transportation problems are also known as Hitchcock-Koopmans transportation problems.

Proposed Algorithm for “Odd Allocation Algorithm” (OAA)

Step I. If $S_i < 0$ and $D_j < 0$ then stop.

Step II. If it is unbalanced then balance it with dummy.

Step III. Select least odd cost (least odd number) from the cost matrix.

Step IV. If odd cost is not available (all even number in cost matrix) then keep dividing all numbers in cells by 2 till at least one odd cost is achieved and select least odd cost.

Step V. Keep the least odd cost in particular cell as it was and subtract selected least odd cost from each odd cost in the cost matrix of transportation problem. This will give revised intermediary transportation table (RIT).

Step VI. From RIT identify, minimum (Si, Dj). Minimum value amongst supply and demand should be identified. Allocate this minimum quantity Xij in the cell of RIT that has minimum cost in row or column.

Step VII. If there is a tie between the quantities of supply or quantity of demand (Si=Dj) then the row or column with minimum cost is selected.

Step VIII. Adjust the supply and demand. Cross out the row and column that has exhausted its demand or supply.

Step IX. Transfer this allocation from RIT to original transportation problem table.

Step X. At last, calculate the total transportation cost,

$$\text{Total cost} = \sum c_{ij} \times x_{ij}$$

Numerical examples: In each example M1, M2, M3.... represent the market and F1, F2, F3.... represent factories.

EXAMPLE: 1

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|-----|-----|-----|-----|--------|
| F1 | 3 | 1 | 7 | 4 | 300 |
| F2 | 2 | 6 | 5 | 9 | 400 |
| F3 | 8 | 3 | 3 | 2 | 500 |
| DEMAND | 250 | 300 | 400 | 200 | |

After subtracting minimum odd number from each cost cell with odd number except the cell that contains it, the table becomes:

| | M1 | M2 | M3 | M4 | Supply |
|--------|-----|-----|-----|-----|--------|
| F1 | 2 | 1 | 6 | 4 | 300 |
| F2 | 2 | 6 | 4 | 8 | 400 |
| F3 | 8 | 2 | 2 | 2 | 500 |
| Demand | 250 | 300 | 400 | 200 | |

Allocate the least cost cell in the row or column that has minimum supply or demand quantity

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|-----|-----|-----|-----|--------|
| F1 | 3 | 300 | 7 | 4 | 300 |
| F2 | 250 | 6 | 150 | 9 | 400 |
| F3 | 8 | 50 | 250 | 200 | 500 |
| DEMAND | 250 | 300 | 400 | 200 | |

$$\begin{aligned} \therefore C &= (300 \times 1) + (250 \times 2) + (150 \times 5) + (50 \times 3) + (250 \times 3) + (200 \times 2) \\ &= 300 + 500 + 750 + 150 + 750 + 400 \\ &= 2850 \end{aligned}$$

Transportation Cost= 2850

EXAMPLE NO. 2.

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|----|----|----|----|--------|
| F1 | 7 | 5 | 9 | 11 | 30 |
| F2 | 4 | 3 | 8 | 6 | 25 |
| F3 | 3 | 8 | 10 | 5 | 20 |
| F4 | 2 | 6 | 7 | 3 | 15 |
| DEMAND | 30 | 30 | 20 | 10 | |

SOLUTION

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|-----------------|-----------------|-----------------|-----------------|--------|
| F1 | 7 | 10 ⁵ | 20 ⁹ | 11 | 30 |
| F2 | 5 ⁴ | 20 ³ | 8 | 6 | 25 |
| F3 | 10 ³ | 8 | 10 | 10 ⁵ | 20 |
| F4 | 15 ² | 6 | 7 | 3 | 15 |
| DEMAND | 30 | 30 | 20 | 10 | |

Transportation Cost: 420

EXAMPLE NO 3.

| | M1 | M2 | M3 | M4 | M5 | M6 | SUPPLY |
|---------------|----|----|-----|----|----|----|--------|
| F1 | 12 | 4 | 13 | 18 | 9 | 2 | 120 |
| F2 | 9 | 16 | 10 | 7 | 15 | 11 | 80 |
| F3 | 4 | 9 | 10 | 8 | 9 | 7 | 50 |
| F4 | 9 | 3 | 12 | 6 | 4 | 5 | 90 |
| F5 | 7 | 11 | 5 | 18 | 2 | 7 | 100 |
| F6 | 16 | 8 | 4 | 5 | 1 | 10 | 60 |
| DEMAND | 75 | 85 | 140 | 40 | 90 | 65 | |

SOLUTION

| | M1 | M2 | M3 | M4 | M5 | M6 | SUPPLY |
|---------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|--------|
| F1 | 12 | 55 ⁴ | 13 | 18 | 9 | 65 ² | 120 |
| F2 | 9 | 16 | 80 ¹⁰ | 7 | 15 | 11 | 80 |
| F3 | 50 ⁴ | 9 | 10 | 8 | 9 | 7 | 50 |
| F4 | 9 | 30 ³ | 12 | 6 | 60 ⁴ | 5 | 90 |
| F5 | 25 ⁷ | 11 | 60 ⁵ | 18 | 15 ² | 7 | 100 |
| F6 | 16 | 8 | 4 | 40 ⁵ | 20 ¹ | 10 | 60 |
| DEMAND | 75 | 85 | 140 | 40 | 95 | 65 | |

EXAMPLE NO 4.

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|----|----|-----|----|--------|
| F1 | 50 | 60 | 100 | 50 | 20 |
| F2 | 80 | 40 | 70 | 50 | 38 |
| F3 | 90 | 70 | 30 | 50 | 16 |
| DEMAND | 10 | 18 | 22 | 24 | |

SOLUTION

| | M1 | M2 | M3 | M4 | SUPPLY |
|--------|----|----|-----|----|--------|
| F1 | 10 | 60 | 100 | 10 | 20 |
| F2 | 80 | 18 | 6 | 14 | 38 |
| F3 | 90 | 70 | 16 | 50 | 16 |
| DEMAND | 10 | 18 | 22 | 24 | |

Total Cost = 3320

Result Analysis: - Comparison of the IBFS obtained by OAA (Proposal algorithm) with IBFS obtained by using few existing methods is given below.

| Method | Transportation cost | | | |
|----------------------------|---------------------|-----------|-----------|-----------|
| | Example 1 | Example 2 | Example 3 | Example 4 |
| North West Corner Method | 4400 | 540 | 4285 | 4160 |
| Least Count Method | 2900 | 435 | 2455 | 2900 |
| Vogel Approximation Method | 2850 | 470 | 2220 | 3320 |
| Odd Allocation Method | 2850 | 420 | 2175 | 3320 |
| Optimal Solution | 2850 | 410 | 2170 | 3320 |

| Matrix Size | Example Number |
|-------------|----------------|
| 3 x 4 | 1 |
| 4 x 4 | 2 |
| 6 x 6 | 3 |
| 3 x 4 | 4 |

CONCLUSION

IBFS obtains after solving the example 1,2,3 and 4 by OAA (proposed algorithm) is very close to optimal solution and in few cases, it is equal to optimal solution. Moreover after comparing the results with NWCM, LCM and VAM it can be concluded that OAA (proposed algorithm) gives IBFS with least transportation cost.

REFERENCES

- Hitchcock, F.L. (1941) the distribution of a Product from Several Sources to Numerous Localities. Journal of Mathematics and Physics, 20,224-230.
- Dantzig, G.B. (1951) Application of the Simplex method to a Transportation problem, Activity analysis of Production and Allocation. In: Koopmans, T.C., Ed., John Wiley and sons, New York, 359-373.
- Mollah Mesbahuddin Ahmed, Aminur Rahman Khan, Md. Sharif Uddin and Faruque Ahmed. (2016) A New Approach to Solve Transportation Problems. Open Journal of Optimization, 5, 22-30. <http://dx.doi.org/10.4236/ojop.2016.51003>

-
-
- Ilija Nikolic. (2007) Total Time Minimizing Transportation Problem. Yugoslav Journal of Operation Research, 1, 125-133. DOI: 10.2298/YUJOR0701125N
 - Reena G Patel and Dr. P.H. Bhathawala. (2016) An Innovative Approach to Optimum Solution of a Transportation Problem. International Journal of Innovative Research in Science, Engineering and Technology, Vol. 5, Issue 4, 2347-6710.
 - M. Kavitha and Dr V. Vinoba. (2015) A Study of Transportation Problem using Stepping Stone Method and its Applications. International Journal of Mathematics Trends and Technology, 1, 2231-5373.

IMPACT OF M-COMMERCE ON CONSUMER BEHAVIOUR WITH REFERENCE TO BIG BASKET (ONLINE GROCERY DELIVERY SERVICE) IN KALYAN CITY, A STUDY BASED ON WORKING WOMEN

Prof. Kuldeep P. Kori and Prof. Krishnamurthy Velar
Assistant Professors, Saket College

ABSTRACT

M-commerce that uses mobile devices like smart phones, tablet etc., have impacted the consumer behaviour due to various reasons. This paper helps to understand the Utility of local M-commerce platform for purchase of grocery by working women. Big Basket, an online grocery delivering service is considered for study.

Keywords: Consumer behaviour, M-commerce, working women

INTRODUCTION

Mobile commerce is the process of buying and selling products or services over the internet by using wireless handheld devices. M commerce devices are portable. The process of m commerce can be executed in Home, Office or during travelling. M-commerce has also proved its utility During COVID 19 pandemic.

LITERATURE REVIEW

Johanthan Reynolds – International Journal of Retail and Distribution Management (2000) – Concludes that E-commerce is future of trade and Commerce.

Manos Tsagkias, Traay Holloway king, Surya Kallumadis Vanessa, Murdock, Marteen de Rigke – Challenges and research opportunities in E-commerce search and recommendations – In this article it is proves that there exists significant amount of challenges and research opportunities required to improve the E-commerce customer experience.

Sanju Mhawar, Gangan Bhati, Kalicharan Modak (2021) states that there is change in perception and behaviour of customer with respect to m-commerce in India after outbreak of Covid- 19.

Sam, Sharama (2015) have thrown light on the fact that online purchase decision is significantly dependent on product type. It also depends on information of product displayed on website and ease to use the app.

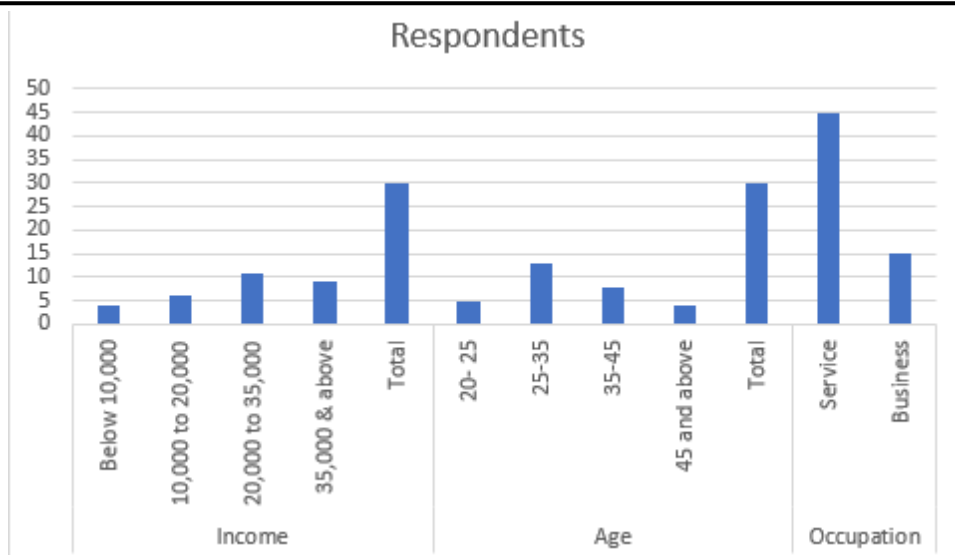
RESEARCH METHODOLOGY

Primary Data is collected with the help of questionnaire from 60 Working Women. Data is represented with the help of tables and simple analysis is done with the help of percentages.

DATA PRESENTATION AND ANALYSIS

Table 1: (Demographic characteristics)

| Criteria | Break up | Respondents |
|-----------------|------------------|--------------------|
| Income | Below 10,000 | 04 |
| | 10,000 to 20,000 | 06 |
| | 20,000 to 35,000 | 11 |
| | 35,000 & above | 09 |
| | Total | 30 |
| Age | 20- 25 | 05 |
| | 25-35 | 13 |
| | 35-45 | 08 |
| | 45 and above | 04 |
| | Total | 30 |
| Occupation | Service | 45 |
| | Business | 15 |



The above table provides of basic demographic segmentation comprising age, income, and occupation.

Table 2: (Access of Internet / Apps)

| Place of use | Respondents |
|--------------|-------------|
| Home | 18 |
| Office | 09 |
| Cyber café | 03 |
| Others | 30 |
| Total | 60 |

Source: - Primary data

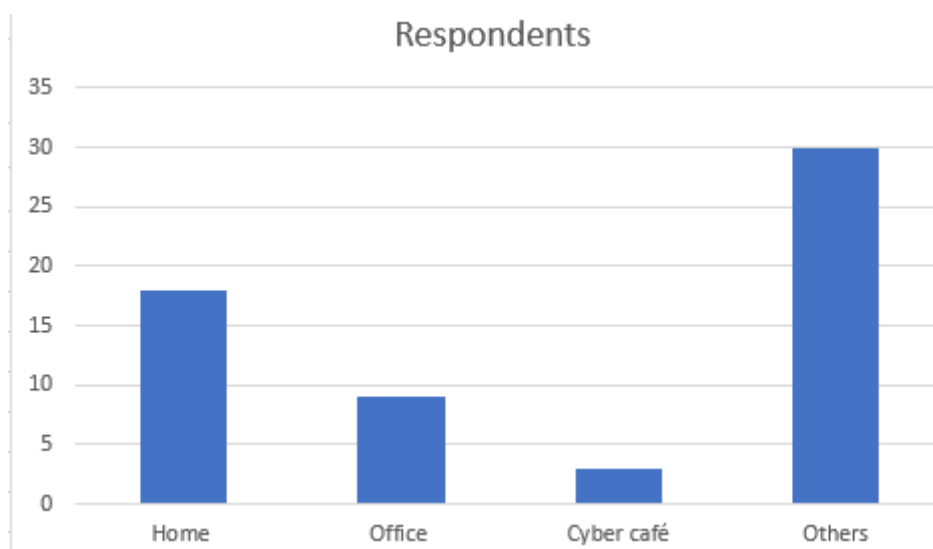


Table 2 shows that majority of the people are assessing internet from their homes or offices which shows that penetration of internet has been effectively done.

Table 3: Analysis of multiple responses goods mostly purchased from Big basket products which are frequently purchased on apps

| Category | Percentage |
|-----------------|--------------|
| Wheat Aata | 32 % |
| Rice - grains | 25 % |
| Vegetables | 10 % |
| Beverages | 07 % |
| Fruits | 03 % |
| Household needs | 10 % |
| Personal care | 13 % |
| Total | 100 % |

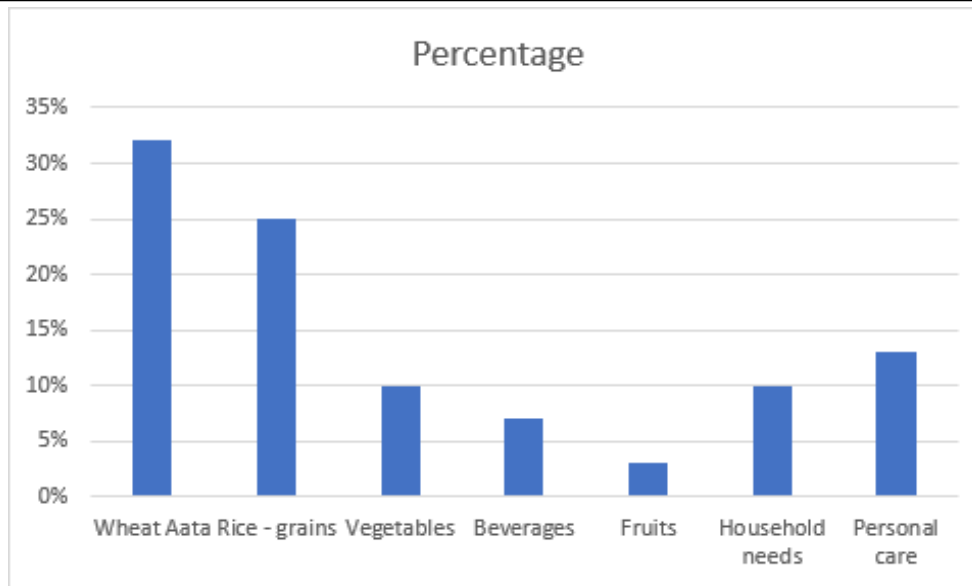


Table 3.1: Reason for choosing Big basket for purchasing daily need product

| Reasons | Percentage |
|-----------------------------------|--------------|
| Discount offered | 44 % |
| On time delivery | 29 % |
| Wide category of products offered | 18 % |
| Easy to access | 03 % |
| Big brand to choose from | 06 % |
| Total | 100 % |

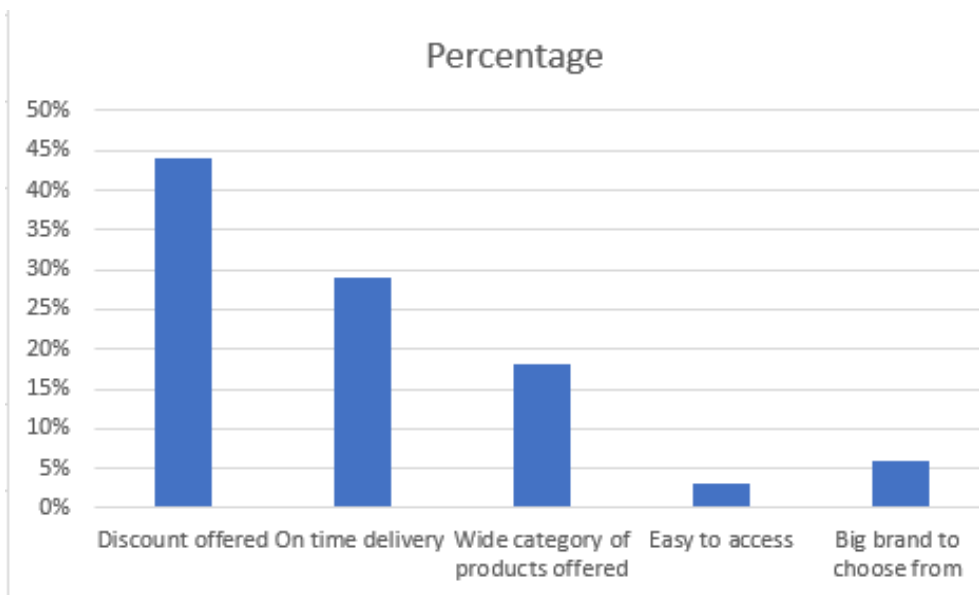


Table 3 and 3.1 shows the different multiple product purchased online and at the same time it also shows the reason why working women of two purchase on big basket.

Table 4: Reason for purchasing daily need goods on M-Commerce

| Reason of working women for online purchase | Percentage |
|---|--------------|
| Time saving | 30 % |
| Good Discount Offers | 28 % |
| Convenience | 36 % |
| Wider selection | 06 % |
| Total | 100 % |

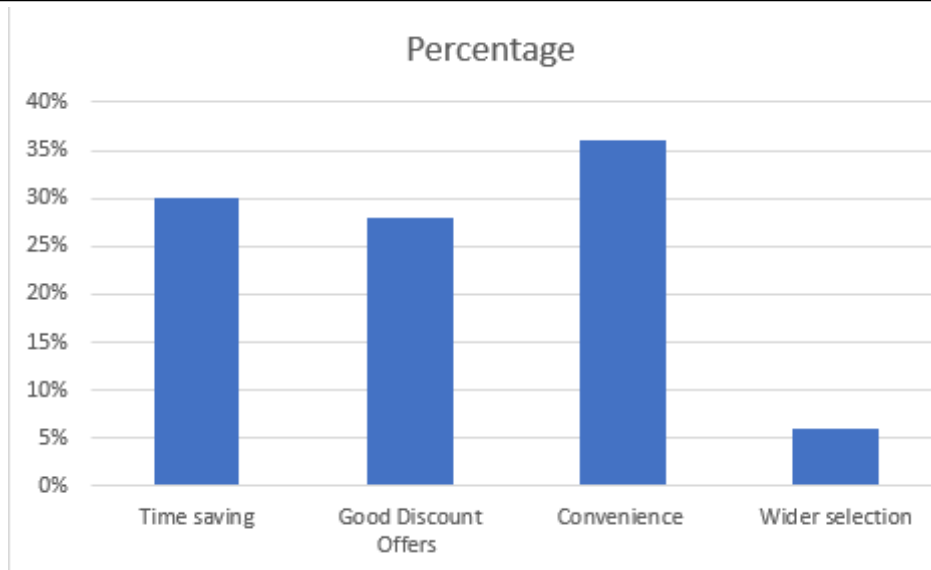


Table 4 gives us the clear idea why working women has opted for M-commerce as a medium for their daily need shopping.

CONCLUSION

M-commerce has had a significant impact on consumer behavior, especially in the context of online grocery shopping. Big Basket's mobile app has leveraged the convenience, personalization, and security offered by m-commerce to influence consumer behavior and drive business growth.

A COMPARATIVE STUDY OF REFORMS AND POLICIES OF ALAUDDIN KHILJI AND MUHAMMAD BIN TUGHLAQ WITH REFERENCE TO MANAGERIAL PLANNING AND CONTROL

Prof. Kuldeep P. Kori and Prof. Sudam Mokul

Assistant Professor, Department of Commerce, Saket College, Kalyan(E)-421306

ABSTRACT

This paper studies the reforms and policies that were formulated and implemented by Alauddin Khilji the second Sultan of Khilji dynasty and Muhammad bin Tughlaq second Sultan of Tughlaq dynasty. Success and failure of their reforms and policies are discussed from the perspective of managerial planning and control. This paper focuses on the comparison of the reforms and policies of these two rulers of Delhi Sultanat.

Keywords: Alauddin khilji, khilji dynasty, Muhammad bin tughlaq, tughlaq dynasty, reforms, policies, managerial planning and control, comparison.

INTRODUCTION

Allauddin khilji was one of the excellent rulers of Delhi sultanate. In childhood he didn't get proper education but he proved his wisdom via his successful reforms and policies which can be guiding factors for administrators, policy makers and strategists.

ALAUDDIN KHILJI: POLICIES AND REFORMS

After attacking and looting Devgiri, Alauddin khilji murdered his father-in-law (Jalal Uddin khilji) and became Sultan (ruler of Delhi sultanate) from governor of Kara. After becoming Sultan, he wanted to strengthen military which will not only provide protection from Mongol attack but also fuel the expansion. To achieve this, he focused on agrarian reforms. To implement agrarian reforms, it was important to free the agriculture from feudal Lords. He focussed on the freedom of agriculture from feudal Lords. Price control and market regulation was also very important task which would directly affect the implementation of agrarian reforms.

- (a) **Agricultural reforms and land revenue policy:** Alauddin khilji bought all Iqtas under the Khalsa land. This increased the states revenue. The entire region of Doab was brought under Khalsa. The land tax from khalsa was collected in kind and grain went to the state granaries. He not only reduced the privileges of Khut and Mukaddam but also had a tight control on their activities. He followed a land measurement of cultivated land known as Zabita and tax known as Kharaz of 50% which was collected in terms of yield per Biswa. Biswa was 1/20 of Bigha. Moreover, Ghari and Chari tax were also collected. He confiscated Wakf and other Charitable Trusts.
- (b) **Price control and stability:** He established 'Dewan I riyasat'a price control department. He also deployed 'munhiya' (Secret spies) Check the corruption, hoarding and black marketing. price control leads to stable prices which was conducive for low salaried soldiers. This helped Sultan to maintain large standing army with minimum payment of salary.
- (c) **Market policy and reforms:** He established 'Ser I Adl' and 'Sahana I Mandi for efficient functioning of market reforms. Ser I Adl, Built in Delhi was a market where goods were sold at the prices fixed by state administration. Sahana I Mandi Was responsible to supervise the market and punish the violators of market regulation. All merchants had to do registration with Ministry of Commerce.

Market during alauddin khilji can be divided into:

1. Grain market:
2. Cloth market
3. Horse, cattle and slave market
4. Miscellaneous market

1. Grain Market: Due to robust land revenue system cultivators had to sell the food grains at the less price. Corruption black marketing and hoarding and it was checked by secret spies. Even in the post famine period the grains were sold in Ser-i-Ald at the rates that prevailed before famine.

2. Cloth Market: Clothes for also sold at cheaper prices. If someone wanted to buy imported or high quality clothes he had to get permit from the state administration. This remarkable step avoided black marketing of clothes.

3. Horse Cattle & Slaves Market: Sultan eliminated the intermediaries, classified horses based on breed quality and strength and made system where in horses could be sold to the Diwane-I-Ariz directly prices of the slaves and the cattle were also fixed.

4. Miscellaneous Market: any thing that was not sold in the above three markets was sold in this market. it also had place in Ser-iAld.

Mohammad -Bin- Tuglaq: He was one of the wisest sultan with good knowledge of mathematics and Persian poetry. He was proactive ruler but lacked by patience. His administration and economic reforms turned out to be complete failure. His political and expansion strategies also failed.

Khurasan Expedition: Like other sultans he also wanted to secure the north west border thus he planned and executed Khurasan expedition which was a complete failure. He paid advance salaries to approximately four lakh soldiers appointed for this expedition later he had to abort the plan due to political turmoil in the kingdom that were about to support him. Result of this field expedition was the tensed economy and around 4 lakh unemployed soldiers.

Qarachil Expedition: This expedition was result of expansion policy sultan wanted to expand in Chinese province. It was also a failure.

Token currency: Qublai Khan (china) and Kaikhatu Khan (Persia) has introduced token currency in their Kingdoms but Qublai Khan's, paper token currency was successful. Kaikhatu Khan's token currency was failure. Similarly, Mohammad bin tughlaq also introduced a Token currency of Bronze and copper alloy but very soon every house started minting it. Inflation was at peak. He had to withdraw all the coins introduced as token currency from the market and returned gold and silver coin how the holders of token currency. This led to huge financial loss.

Shifting of capital from Delhi to Daulatabad: Mohammed bin tughlaq shifted capital from Delhi to Daulatabad. he also shifted people from Delhi to Daulatabad. This led to inconvenience in the people. He regretted and changed the decision of shifting capital.

AN ANALYSIS

- **Mongol Danger:** Both the rulers had to tackle the same situation but Alauddin khilji handled it more carefully and focused on fortification and attacked Mongols but Muhammad bin tughlaq shifted his capital to daulatabad which was latter regretted by him.
- **Taxes:** Rate of taxation was 50% during alauddin khilji rule which was quite high but he was able to control the rebellions whereas Muhammad bin tughlaq could not control the rebellion that erupted into his empire in spite of low tax rate.
- **Price Control Mechanism:** Muhammad bin tughlaq inherited a treasury which was full but Alauddin khilji had much problem to fill the treasury. Muhammad bin tughlaq though had a full treasury had to face severe losses due to lack of administration and managerial control but alauddin khilji had built a strong administration which had Supervisors, spies and soldiers.
- **Expeditions:** Alauddin khilji secured his empire from the threat of Mongol attack by securing the northwest border of his empire. Then he captured Gujarat subsequently he could have attacked and captured Rajasthan but his priority was security and finance. Later he captured Rajasthan also. Muhammad bin tughlaq undertook few decisions which were not rational. He had to not only change it but regret it.

CONCLUSION

From the above paragraph it can be concluded that although Alauddin khilji was illiterate he was wiser than Muhammad bin tughlaq and he was able to implement his policies and reforms properly whereas Muhammad bin tughlaq was unable to implement the policies and reforms which led to his failure. Muhammad bin tughlaq failed due to harsh and irrational decisions, improper administration and corrupt officials.

REFERENCES

1. Banarai Prasad Saksena (1992). The Khaljis: Alauddin khilji- a comprehensive history of India the Delhi sultanate (AD 1206 to 1226), volume 5, P. 382 to 383.
2. Chandra Satish, Medieval India, Har Anand Publications, New Delhi, 2008.
3. Jackson Peter, Delhi sultanate – Political and military history, Cambridge University press,2003.

ELECTRONIC PAYMENT SERVICES IN INDIA**Shubhangi Mohan Ingole**

Assistant Professor, Saket College of Arts, Science & Commerce, Kalyan, Maharashtra

ABSTRACT

Nowadays most people are using online payment systems, on the Survey-based dataset to understand how factors such as 'perception' and 'trust' in electronic payments, and experience with online frauds, affect the payment behaviour of consumers. While demographic factors like age, Education, awareness of e-payment services, gender and income are relevant factors which determine this choice, i find compelling evidence that a person's usage of digital payment methods is influenced by her perception of these instruments, as well as her trust in the overall payments framework and banking system in general. India's digital payment system is a promising success story in the making. I find that the degree to which past-experience with electronic usage of digital payments varies with the purpose of the transaction.

Keywords: Cash usage, Electronic-Payments, Google Pay.

INTRODUCTION

In my research study I have found some problems while using cash payment and cash management. While using cash payment. It takes a few working days to get the amount transferred to the bank account of the receiver. Bank charges additional fees on dishonored and bounced cheques. Depositing cheques require the physical presence of the user, and cannot be done online. Electronic payment is the transfer of funds through electronic or digital medium via the internet. There are different forms of online payments, including mobile pay, digital wallets, e-banking, bank transfers, and many more. Electronic Payment Systems in India Money can be transferred from one person to another electronically through various electronic payment systems in India. The initiatives and steps taken by the Reserve Bank of India has created a strong technology-based system for electronic payments, allowing seamless electronic fund transfer between two parties with very minimal transaction cost. In my studies, we look at the different types of electronic payment systems currently in India. Such as following are NETC, e-RUPI, Bharat Bill Payment System, BHIM Aadhar Pay, UPI, Google Pay, Cent Mobile, PayTM, IMPS, RuPay, UPI Lite, Razorpay

RESEARCH OBJECTIVES

The most common problems encountered by companies worldwide are: **Problem #1: Stagnant collection in accounts receivable** Most companies face a hurdle here because they don't have good visibility into when late accounts may pay. Without a solution to analyze cash across regions, bank accounts, and entities, it is difficult to understand receivables and related inflows. **Problem #2: Idle cash** Many companies are unable to continuously monitor and manage excess funds due to a lack of visibility and accurate cash forecasts., The idle cash could be used for:, Buying tools and equipment, Paying taxes timely and decreasing debt ,Investing in stock markets at lower costs ,Helping in the expansion of business. The main Objective of my study that awareness of people and how they trust on Electronic Payment system and also found that How factors such as 'perception' and 'trust' in Electronic payments, and experience with online & affect the payment behaviour of consumers

LITERATURE REVIEW

The roots of electronic payment can be traced back to 1871, when Western Union debuted the electronic fund transfer in the U.S. It was the first time when people could pay for goods and services without having to be present during the transaction process. Forms of payment continue to transform since then, including the launch of the first modern-day credit card by the Bank of America in 1958. However, it was not until the 1960s when the U.S. Advanced Research Projects Agency Network was launched.. History of digital payments in india 2008, the National Payments Corporation of India (NPCI) started to create a more established payment and settlement infrastructure in the country. That has since given birth to various products and services, including India's unique digital identity system Aadhaar in 2010 and many more.

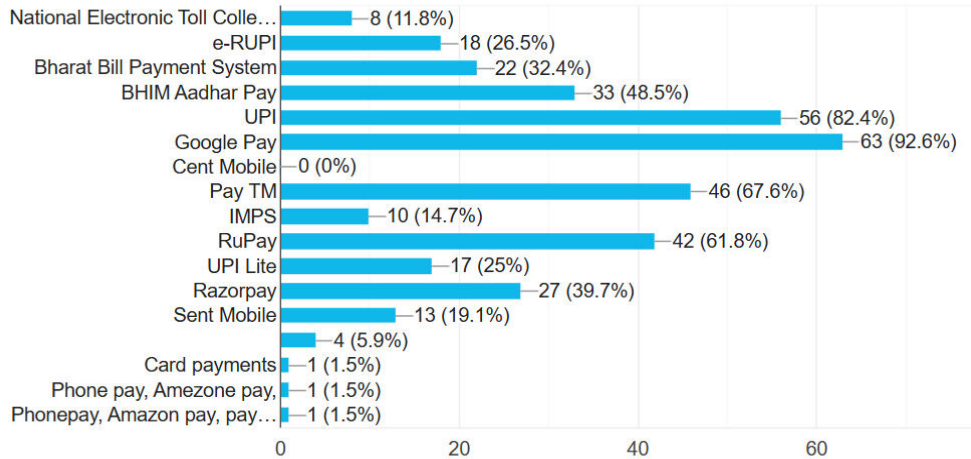
RESEARCH METHODOLOGY

This study has been carried out on the E-Payment System. Data used in this study was collected basically from the secondary sources. Primary data is also collected through a public response method conducting the person who is supposed to have knowledge about the services in India. Secondary data have been collected from various sources including websites, various published and unpublished articles about pre-primary education etc.

In the online survey form question where, are you aware of the various ways of E-Payment people put responses on that based result shown below such as maximum people are awareness on google pay which is 92.6% of people are none of the are does know the Cent Mobile as you can see the below graph.

Are you aware of the various ways of e-payment?

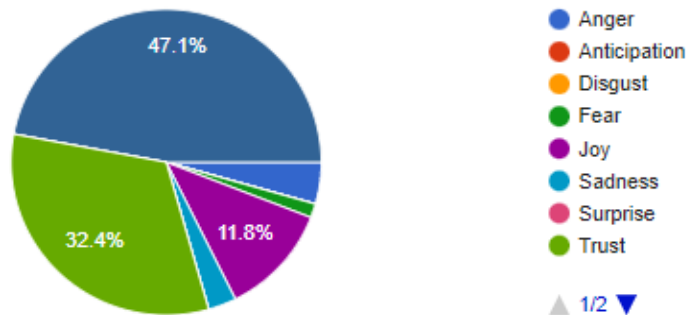
68 responses



As per the sentiments reflected in Graph analysis there are found 47.1% of people felt like Anger, 32.4% of people felt Trust while paying online and 11.8% of people were joyful.

Sentiments Reflected

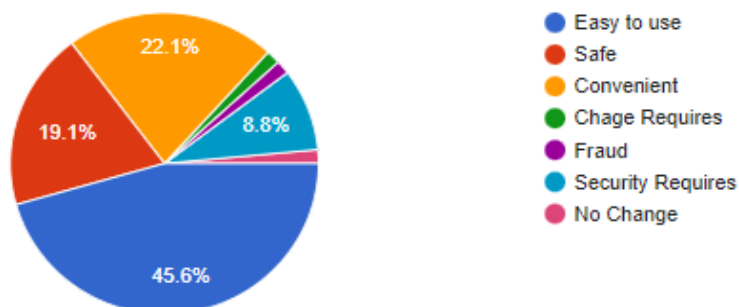
68 responses



As per the textual Graph analysis there are found 45.6% of people were felt like easy to be used, 22.1% of people were felt convenient while paying online and online payment and 19.1% of people were felt safe.

Textual Analysis

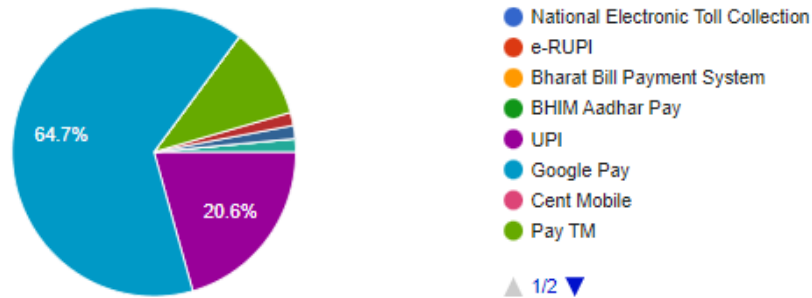
68 responses



Select your Preference for E-Payment system

Copy

68 responses

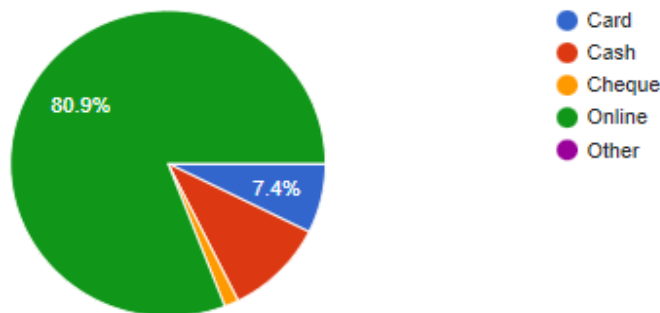


DATA ANALYSIS

Statistical tools like tables, graphs, bar charts, averages, percentages etc. were used to analyze the data collected on various things

What is your go-to payment option?

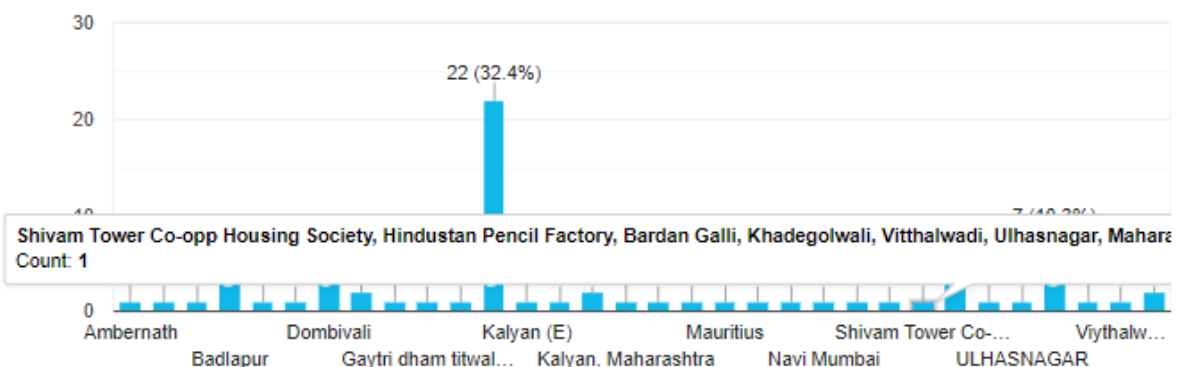
68 responses



Place of Residence

Copy

68 responses



OBSERVATIONS

People are increasingly comfortable paying online. When members or supporters are ready to sign up, register for an event, or make a donation, they want to do it quickly and easily. In fact, websites that don't support online payment can be seen as being out of step. Once you set up online payments for your website, they are automatically processed. You don't handle or store any credit card information. Any updates to member records are handled automatically.

CONCLUSION

The key policy recommendation from my study is that incorporating feedback from students and public perception can further analyze digitisation. I observe through My study that perception of digital payment instruments affects the payment behavior of an individual. Digital payments were not only driven by a positive outlook on digital payments but also a negative outlook on cash. Digital payments adoption is expected to increase in line with the overall socioeconomic development of the population. The data has been collected from Kalyan, Dombivali, Ulhasnagar, Ambarnath, Mumbai & Badlapur Region. Thus, most of the respondents were already digitally literate, educated and economically sound when compared to the population.

BIBLIOGRAPHY

- <https://www.highradius.com/resources/treasury/blogs/cash-flow-management-challenges/>
- <https://www.ayoconnect.com/blog/brief-history-of-online-payments-where-electronic-payments-began#:~:text=India,services%20in%20their%20retail%20branches.>
- Survey Research | Definition, Examples & Methods (scribbr.com)

ENHANCING CREDIT CARD FRAUD DETECTION USING SMOTE – TOMEK LINKS FOR IMBALANCED DATASET

Gauravi Desai

Research Scholar, Department of Computer Science, SJIT University, Rajasthan

ABSTRACT

Credit card fraud is a significant issue today due to the massive volume of transactions that take place every day, and it has gotten worse during COVID-19 since many governments have started requiring individuals to use contactless payments for every possible transaction. Huge amounts of money are lost annually as a result of credit card fraud. Given the volume of data and complexity of bank fraud in the digital age, it is impossible to manually analyse fraudulent transactions; as a result, fraud detection technologies are crucial for financial institutions. Machine learning approaches provide solutions to this problem. However, they face the issue of imbalanced data, i.e., uneven class distribution, while constructing these systems (in our situation, the percentage of fraudulent transactions is far lower than the percentage of legitimate transactions, leading to a bias in favour of the majority). Thus, balancing the dataset turns into a crucial sub-task. According to an analysis of cutting-edge methods, hybrid sampling techniques give good findings that can enhance the fraud detection system. In this study, we propose a hybrid sampling framework (hybrid of SMOTE and Tomek Links) with Random Forest classification algorithm to achieve the best balance between the classes. 284,807 financial transactions were subjected to the experimental test in order to monitor the performance metrics. The outcomes show that the suggested model is effective and the proposed algorithm is one of the best sampling algorithms in the field of imbalanced datasets.

Keywords: Imbalanced dataset, SMOTE, Tomek Links, Hybrid sampling, Random Forest

1. INTRODUCTION

Although the widespread usage of credit cards has usually sped up transactions for both consumers and businesses, it has also increased the number of fraud incidents. When someone uses another person's credit card for personal expenses without the owners or the card's issuing authorities being aware of it, that behaviour is known as credit card fraud (Maniraj et al., 2019). Finding fraudulent internet transaction activity is a particularly challenging task for banks and other financial organisations (John & Naaz, 2019). According to the Ministry of Home Affairs (MHA) (Kaur, 2022), a total of 1,46,495 unified payments interface (UPI) fraudulent acts were reported on the National Cybercrime Reporting Portal (NCRP) during the first and second quarters of 2022. Financial organisations and customers lose a lot of money to credit card fraud every year, and criminals are constantly working to find new strategies (Alamri & Ykhlef, 2022). Therefore, banks and other organisations are continuously looking for new strategies for identifying this form of fraud in order to boost the confidence of their customers and protect the businesses.

One prominent approach for addressing the issue of credit fraud detection is machine learning. Absolute certainty regarding the genuine intention and legitimacy of a request or transaction is unattainable. The most efficient way to proceed is to use classification algorithms to look for potential fraud indicators among the current information ("Credit Card Fraud Detection Predictive Modeling," 2023). The lack of a well-balanced dataset presents the researchers with their biggest obstacle in this situation (Nguyen et al., 2020). As there are many more genuine transactions than fraudulent ones, the available databases are really unbalanced. The objective of classification algorithms has usually been to increase the anticipated accuracy of the resulting classifiers. However, increasing overall accuracy in the case of an imbalanced dataset might not be the most effective approach. Since the majority class has the largest weight in the data, a classifier prioritises it while maximising overall accuracy. As a result, while the classifier performs poorly on the minority class, it does well on the majority class and, subsequently, on the overall dataset.

The goal of this study is to address the problems that supervised learning-based classification algorithms encounter due to imbalance dataset. On combined features extracted from the dataset, the supervised-learning classifier Random Forest is applied together with the synthetic minority over-sampling technique (SMOTE) and Tomek Links (T-link) approaches. The remaining paper is structured as follows. An outline of the possible solutions for the problem of class imbalance is given in section 2, section 3 describes the problem definition, section 4 has a list of research objectives, section 5 provides the methodology followed for this research, section 6 provides performance evaluation metrics used to evaluate the ability of the proposed model, section 7 shows the obtained results, section 9 concludes the research and the last section i.e. section 9 provides the limitations and future scope for this research.

2. LITERATURE REVIEW

Wibowo & Fatichah (2021) conducted a thorough performance analysis of the oversampling methods used to address the high-class imbalance issue. The adoption of the oversampling technique balanced the data for each class and produced impartial evaluation outcomes for modelling. The effectiveness of the Random Oversampling (ROS), ADASYN, SMOTE, and Borderline-SMOTE approaches was compared. The use of machine learning techniques like Random Forest, Logistic Regression, and k-Nearest Neighbor (KNN) were integrated with all oversampling strategies. The test results demonstrated that Random Forest with Borderline-SMOTE provides the best value with accuracy values of 0.9997, precision values of 0.9474, recall values of 0.8571, F1-score values of 0.9000, ROC-AUC values of 0.9388, and PRAUC values of 0.8581 for the overall oversampling strategy.

Ito et al. (2020) used three alternative dataset proportions in this study, and the skewed dataset was sampled randomly using the random under-sampling (RUS) technique. The three machine learning methods used in this study are K-nearest neighbour, Naive Bayes, and logistic regression. With the help of their comparative study, the performance of these algorithms was documented. The work was carried out in Python, and the algorithms' performance was evaluated in terms of F-measure, area under the curve, accuracy, sensitivity, specificity, and precision. Based on these observations, it was discovered that the logistic regression-based model for predicting fraud significantly outperformed other prediction models created using Naive Bayes and K-Nearest Neighbor. Applying under sampling strategies to the data before creating the prediction model also produces better outcomes.

Xie et al. (2021) provided a heterogeneous ensemble learning model based on data distribution (HELMDD) in order to deal with imbalanced data in Credit Card Fraud Detection (CCFD). On two existing credit card datasets, the efficacy of HELMDD was validated. The testing findings suggest that HELMDD has the best overall performance when compared to current cutting-edge methods. HELMDD not only boosts the banks' savings rate to 0.8623 and 0.6696, respectively, but also achieves good recall rates for both the minority class and the majority class.

3. PROBLEM DEFINITION

In order to prevent customers from being charged for products they did not buy; credit card firms must be able to identify fraudulent credit card transactions. The researchers' major challenge in this situation is the absence of a balanced dataset which is known as the Class Imbalance problem. This problem occurs when the proportion of legitimate transactions exceeds the proportion of fraudulent transactions. An effective approach is required to address this problem.

4. RESEARCH OBJECTIVES

The major objective of this research is to deal with the Class Imbalance problem using the hybrid sampling methodology (hybrid of SMOTE and Tomek Links) along with Random Forest classifier and improve the values for performance metrics.

- False negatives should be avoided as much as possible while detecting credit card fraud. False negative cases result in the assessment of a fraud-positive transaction as a legitimate transaction, which is undesirable. So, in this case the improving recall value is more significant than other metrics.
- AUC-ROC Curve (Narkhede, 2018): Receiver Operating Characteristics (ROC) curve is a probability curve. Area Under Curve (AUC) indicates estimation of separability. It reveals how well the model can differentiate across classes. The model performs better at class prediction with the greater value of AUC. An effective model has an AUC close to 1, indicating that it has a high level of separability. So, getting the best AUC-ROC value is equally crucial.

5. PROPOSED METHODOLOGY

Figure 1 presents the flow of a proposed methodology.

5.1 Dataset Description

The dataset comes from Kaggle and includes 492 fraud transactions out of 284,807 total purchases made by European cardholders on 2 days in September 2013 ("Machine Learning Group - ULB," 2013). This demonstrates that the dataset is severely skewed.

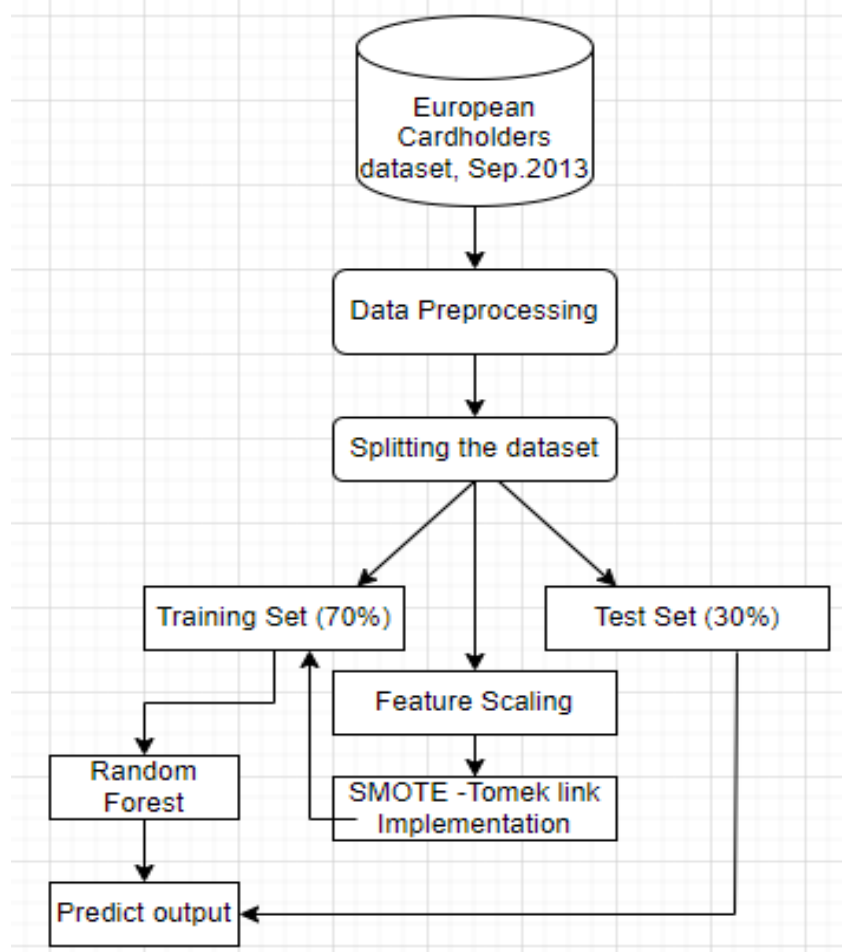


Figure 1. Flowchart of proposed methodology

5.2 Data Pre-Processing

Data pre-processing is a technique where raw data is modified so that a system can effectively interpret it. To improve the accuracy and quality of the data, pre-processing is utilised. Data integration, data reduction, data cleaning, and data transformation are the components of data preparation.

5.3 Data Level Approaches to Handle Class Imbalance Problem

Oversampling Techniques: These methods either create new instances from minority class examples or replicate minority class instances.

- **Synthetic Minority Oversampling Technique (SMOTE):** It is a well-known oversampling method which uses synthetic data points rather than a sample replication of the minority class. The new data points are plotted between several existing, positive minority-class occurrences to create the synthetic data points. This interpolation of the synthetic data points, which are added to the original data and utilised to train a machine-learning model depending on the necessary number of synthetic data points, is created using the KNN algorithm and minority class data instances (Alamri & Ykhlef, 2022).

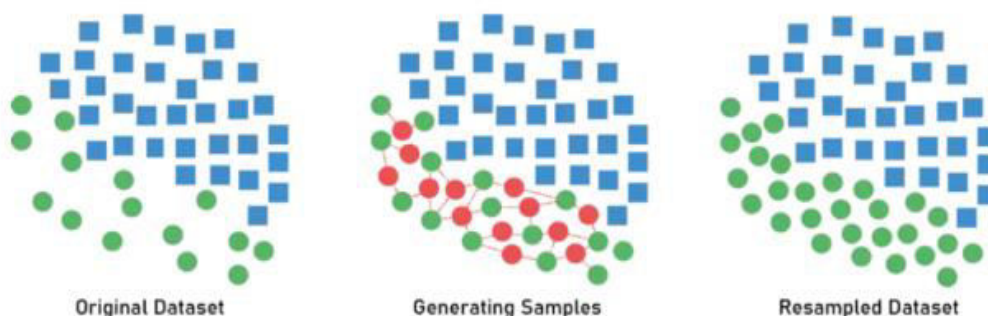


Figure 2. SMOTE

Undersampling Techniques: It deletes or chooses only a subset of the samples from the majority class.

- Tomek links:** When the nearest neighbour rule is applied to a subset of instances, T-link eliminates instances of the majority class that are closer to the minority class (Sawangarreerak & Thanathamath, 2020). Due to the lack of clearly defined borderline regions, this method can also be used for post-processing data cleaning when instances from the majority and minority classes are eliminated (Swana et al., 2022). Only when the vast majority of class instances are eliminated, this strategy can be considered as undersampling (Pereira et al., 2020).

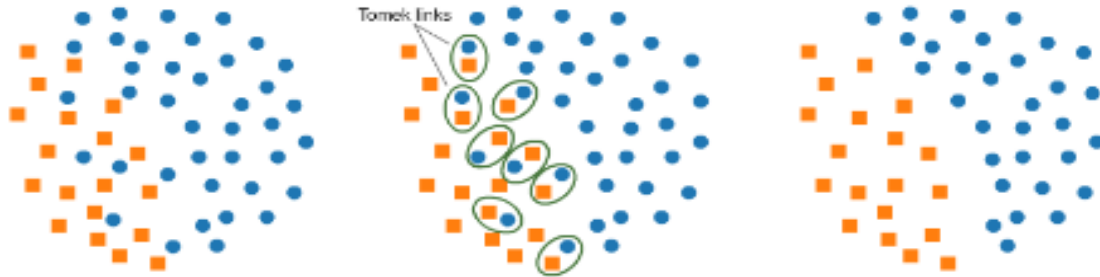


Figure 3. Tomek Links

HYBRIDIZATION: SMOTE AND TOMEK LINKS

Undersampling and oversampling strategies are combined in hybridization techniques. This is done to improve how well classifier models perform on samples produced using these methods (Satpathy, 2020). This method, first introduced by Batista et al. (2003) (Viadinugroho, 2021), combines the SMOTE capacity to create synthetic data for the minority class with the Tomek Links capability to remove the data from the majority class that are classified as Tomek Links (samples of data from the majority class that are most similar to samples of data from the minority class). The SMOTE-Tomek Links procedure is as follows (Viadinugroho, 2021):

1. (SMOTE commences) Select arbitrary data from the minority class.
2. Identify the k closest neighbours of the random data and determine their distance from them.
3. As a synthetic sample, multiply the difference by a number at random between 0 and 1, and then add the result to the minority class.
4. Repeat steps 1-2 as necessary to reach the required minority class percentage. (SMOTE ends here)
5. (Tomek Links commences) Pick random data from the majority class.
6. Remove the Tomek Link if the data from the minority class is the random data's nearest neighbour (i.e., establish the Tomek Link).

5.4 Classification Technique

Random Forest: Whether they are regression or classification issues, Random Forest is a versatile learning model that can handle both. It works by building several "decision trees" during the training phase and producing average forecasting of all the decision trees involved. When it comes to classification-related problems, the target variable is categorical, but in regression, it is continuous (Mohapatra et al., 2020).

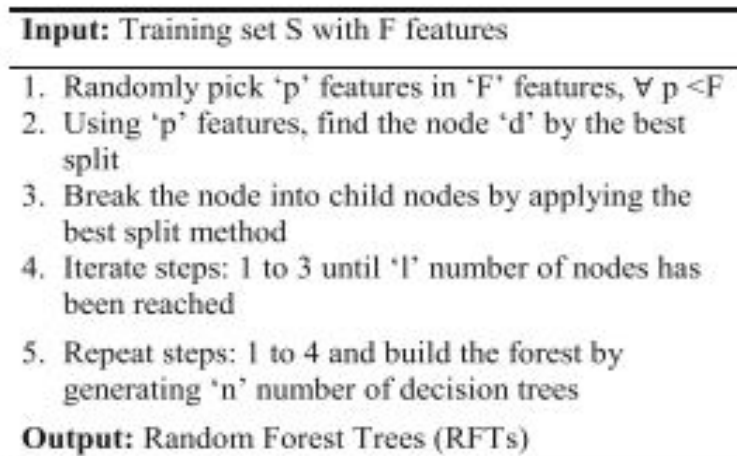


Figure 4. Pseudocode for Random Forest formation

Performance Evaluation Metrics

Confusion Matrix: It is a table that displays the proportion of accurate and inaccurate estimates (Credit Card Fraud Detection using Imbalance Resampling Method with Feature Selection, 2021).

- **True Positive (TP):** Since true value is positive, predicted value will likewise be positive as true value is the same as predicted value.
- **True Negative (TN):** Predictive is negative because true value is negative.
- **False Positive (FP):** The true value is different from the projected value; it is negative while the predicted value is positive.
- **False Negative (FN):** While the anticipated value is negative, the true value is positive.

| | | Predicted Value | |
|--------------|----------------|-----------------|-------------|
| | | Non-Fraud (NO) | Fraud (YES) |
| Actual Value | Non-Fraud (NO) | TN | FP |
| | Fraud (YES) | FN | TP |

Figure 5. Confusion Matrix

The performance of the classification model is evaluated using following performance criteria. The major performance criterion in our case is Recall. Also, it’s equally important to consider the value of AUC-ROC curve for SMOTE + Tomek Links as mentioned in the research objective section.

1. **Accuracy:** Classifier's overall performance can be calculated with the help of accuracy.
2. **Recall:** The recall measures how frequently positive classifications are accurately anticipated, in percentage terms.
3. **Precision:** It determines how many fraud cases there are out of all successful predictions.
4. **F1 Score:** It determines the balance between Precision and Recall
5. **Receiver Operating Characteristics (ROC) Curve:** The True Positive and False Positive Rate graph is displayed via the ROC Curve.

6. RESULTS

Here are the findings from our experiment using the proposed algorithm:

| | Random Forest with | Recall | Precision | F1 Score | Accuracy |
|---|--------------------|----------|-----------|----------|----------|
| 0 | SMOTE + Tomek | 0.852113 | 0.275 | 0.415808 | 0.996006 |

Figure 6. Obtained values for evaluation metrics

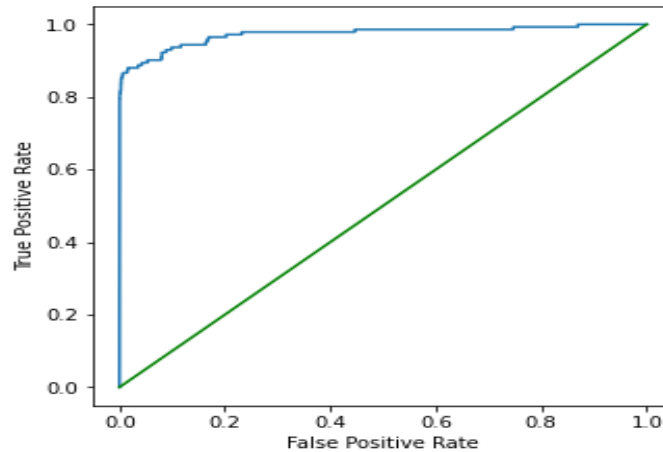


Figure 7. ROC for Random Forest

According to the data in the above table, Random Forest with SMOTE + Tomek Links achieved 85% recall, demonstrating that the model can consistently and reliably identify whether a transaction is fraudulent. The ROC curve's value of 0.92 shows that the model has a fair amount of separability between genuine and fake transactions.

7. CONCLUSION

Due to its effect on the performance of learning classifiers, imbalanced data is a prominent topic for which researchers are working to develop an ideal solution. In order to produce more optimized results, the research in this paper tries to integrate undersampling and oversampling techniques. Tomek Links are used for undersampling, and Synthetic Minority Oversampling Technique (SMOTE) is utilised for oversampling. Imbalanced dataset from Kaggle was used for the experiment. The Random Forest classification approach, which focuses evaluation on the measurement of Accuracy, Precision, Recall, F1 score, and ROC values, is used. These techniques worked together to get the best recall (85%) and ROC (0.92) values.

8. LIMITATIONS AND FUTURE SCOPE

Our proposed methodology i.e. Random Forest Classifier with SMOTE + Tomek Links achieved 85% Recall score, but at a significant cost of Precision and F1-Score as their values are comparatively low i.e. 0.27 and 0.41 respectively.

As with any other project with similar nature, this project also has a scope of improvement which is described as follows:

- More algorithms can be incorporated into this model to further enhance it. The output of these algorithms must, however, follow the same format as that of the others. The modules are simple to add once that criterion is met. This gives the project a high degree of adaptability and flexibility.
- The dataset contains more opportunities for development. As shown by the past research, as the size of the dataset increases, the algorithms' efficiency rises. Consequently, more data will undoubtedly improve the model's ability to identify frauds and decrease the amount of false positives. However, the financial institutions themselves must formally support this.

REFERENCES

1. Kaur, J. (2022, November 14). 1.4 Lakh UPI Frauds Reported In Q1, Q2 2022: MHA. Inc42 Media. <https://inc42.com/buzz/1-4-lakh-upi-frauds-reported-in-q1-q2-2022-mha/#:~:text=In%20Q1%202022%2C%20debit%20and>
2. John, H., & Naaz, S. (2019). Credit Card Fraud Detection using Local Outlier Factor and Isolation Forest. *International Journal of Computer Sciences and Engineering*, 7(4), 1060–1064. <https://doi.org/10.26438/ijcse/v7i4.10601064>
3. (2022). Cf.ac.uk. https://pats.cs.cf.ac.uk/@archive_file?p=1859&n=final&f=1-report.pdf&SIG=04e2353a2ff38fdc8bb9e309ba2cc0d4da37276d5cfd6748c922decf449e44ee
4. Maniraj, S. P., Saini, A., Ahmed, S., & Sarkar, S. D. (2019). Credit Card Fraud Detection using Machine Learning and Data Science. *International Journal of Engineering Research & Technology*, 8(9). <https://www.ijert.org/credit-card-fraud-detection-using-machine-learning-and-data-science>

5. Alamri, M., & Ykhlef, M. (2022). Survey of Credit Card Anomaly and Fraud Detection Using Sampling Techniques. *Electronics*, 11(23), 4003. <https://doi.org/10.3390/electronics11234003>
6. Nguyen, T. T., Tahir, H., Abdelrazek, M., & Babar, A. (2020). Deep Learning Methods for Credit Card Fraud Detection. *ArXiv:2012.03754 [Cs]*. <https://arxiv.org/abs/2012.03754>
7. Credit Card Fraud Detection Predictive Modeling. (n.d.). Retrieved January 27, 2023, from <https://library.ndsu.edu/ir/bitstream/handle/10365/31611/Credit%20Card%20Fraud%20Detection%20Predictive%20Modeling.pdf?sequence=1>
8. Devi, D., Biswas, S. K., & Purkayastha, B. (2020, July 1). A Review on Solution to Class Imbalance Problem: Undersampling Approaches. *IEEE Xplore*. <https://doi.org/10.1109/ComPE49325.2020.9200087>
9. Wibowo, P., & Faticah, C. (2021). An in-depth performance analysis of the oversampling techniques for high-class imbalanced dataset. *Register: Jurnal Ilmiah Teknologi Sistem Informasi*, 7(1), 63–71. <https://doi.org/10.26594/register.v7i1.2206>
10. Itoo, F., Meenakshi, & Singh, S. (2020). Comparison and analysis of logistic regression, Naïve Bayes and KNN machine learning algorithms for credit card fraud detection. *International Journal of Information Technology*. <https://doi.org/10.1007/s41870-020-00430-y>
11. Xie, Y., Li, A., Gao, L., & Liu, Z. (2021). A Heterogeneous Ensemble Learning Model Based on Data Distribution for Credit Card Fraud Detection. *Wireless Communications and Mobile Computing*, 2021, 1–13. <https://doi.org/10.1155/2021/2531210>
12. Machine Learning Group - ULB. (2013). Credit Card Fraud Detection. *Kaggle.com*. <https://www.kaggle.com/mlg-ulb/creditcardfraud>
13. Swana, E. F., Doorsamy, W., & Bokoro, P. (2022). Tomek Link and SMOTE Approaches for Machine Fault Classification with an Imbalanced Dataset. *Sensors*, 22(9), 3246. <https://doi.org/10.3390/s22093246>
14. Sawangarreerak, S., & Thanathamthee, P. (2020). Random Forest with Sampling Techniques for Handling Imbalanced Prediction of University Student Depression. *Information*, 11(11), 519. <https://doi.org/10.3390/info11110519>
15. Pereira, R. M., Costa, Y. M. G., & Silla Jr., C. N. (2020). MLTL: A multi-label approach for the Tomek Link undersampling algorithm. *Neurocomputing*, 383, 95–105. <https://doi.org/10.1016/j.neucom.2019.11.076>
16. SATPATHY, S. (2020, October 6). SMOTE - A Common Technique to Overcome Class Imbalance Problem. *Analytics Vidhya*. <https://www.analyticsvidhya.com/blog/2020/10/overcoming-class-imbalance-using-smote-techniques/>
17. Viadinugroho, R. A. A. (2021, April 18). Imbalanced Classification in Python: SMOTE-Tomek Links Method. *Medium*. <https://towardsdatascience.com/imbalanced-classification-in-python-smote-tomek-links-method-6e48dfe69bbc>
18. Mohapatra, N., Shreya, K., & Chinmay, A. (2020). Optimization of the Random Forest Algorithm. https://doi.org/10.1007/978-981-15-0978-0_19
19. Kumar, V. (2020). Evaluation of computationally intelligent techniques for breast cancer diagnosis. *Neural Computing and Applications*. <https://doi.org/10.1007/s00521-020-05204-y>
20. Credit Card Fraud Detection using Imbalance Resampling Method with Feature Selection. (2021). *International Journal of Advanced Trends in Computer Science and Engineering*, 10(3), 2061–2071. <https://doi.org/10.30534/ijatcse/2021/811032021>
21. Narkhede, S. (2018, June 26). Understanding AUC - ROC Curve. *Medium; Towards Data Science*. <https://towardsdatascience.com/understanding-auc-roc-curve-68b2303cc9c5>

BLOCK-VOTE: A BLOCKCHAIN BASED E-VOTING SYSTEM

¹Soham Sandeep Raul, ²Neetansh Hemant Bhowad and ³Mrs. Pushpa Mahapatro^{1,2}Student, B.SC IT and ³Assistant Professor, Vidyalankar School of Information Technology, Vidyalankar College Marg, Wadala (East), Mumbai- 4000037, India**ABSTRACT**

Elections are critical in modern democracies, yet huge portions of the population around the world do not trust the democratic system. This is a significant issue for democracy. Even the world's largest democracies, such as India and the United States, have defective electoral systems. The present voting system's main difficulties are voter fraud, EVM (Electronic Voting Machine) hacking, voter fraud, and polling station occupation. Blockchain is viewed as a developing decentralized technology that has the potential to revolutionize many elements of many industries. Extending e-voting to blockchain technology could be a solution to present issues with e-voting systems. Due to its various properties that set it apart from smart contracts and other systems, a blockchain is a strong tool. Expanding e-voting into blockchain technology could be the solution to eliminate the present concerns in e-voting system. Blockchain is a powerful tool because of its smart contracts and many features which overcomes traditional systems. The blockchain with the smart contracts, emerges as a good candidate to use in developments of safer, cheaper, more secure, more transparent, and easier-to-use e-voting systems. Due to its consistency, widespread use, and provision of smart contracts logic, Ethereum and its network is one of the most suitable ones.

Keywords: Blockchain, Ethereum, smart contracts, electoral system, Bitcoin system, e-voting, security, privacy.

1. INTRODUCTION

An electoral system, often known as a voting system, is a set of laws that govern how elections and referendums are held and how their outcomes are determined. Governments organize political electoral systems, whereas non-political elections may occur in businesses, nonprofits, and unofficial organizations. On election day, e-voting systems may fail, lose, or jumble votes, or perform improperly. Because a defect in an electronic system has the ability to be systematic and centralized, as opposed to a fault in a manual system, which is more likely to be localized and random, even small errors can have disastrous results. Because a defect in an electronic system has the ability to be systematic and centralized, as opposed to fault in a manual system, which is more likely to be localised and random, even small errors can have disastrous results.

2. BACKGROUND

BLOCKVOTE is a blockchain-based voting system. A blockchain is a distributed database shared between nodes in a computer network. As a database, blockchain electronically stores information in digital form. Blockchain is best known for its vital role in maintaining a secure, decentralized record of transactions in cryptocurrency systems like Bitcoin. The innovation of blockchain is to ensure the fidelity and security of data records and create trust without the need for trusted third parties, public key cryptography, or smart contracts. A blockchain creates a series of blocks that are replicated in a peer-to-peer network, each block in the blockchain has a cryptographic hash and timestamp appended to the previous block. A block contains a Merkle tree block header and some transactions. Encryption is a secure network technique that combines computer science and mathematics to hide data and information from others. Allows secure transmission of data over insecure networks in encrypted and decrypted form.

3. PROBLEM DEFINITION

Manual voting systems have been used in our country for many years. But in many parts of our country, people cannot vote for various reasons. For example, if you are not in your area of registration, you may not be able to fulfill your voting obligations. We need an online voting system to solve these problems, but remember that EVM voting operations are also problematic. Therefore, this online voting system will be integrated with blockchain technology and tamper-proof. Current voting systems, such as ballot boxes and electronic, are subject to various security threats such as DDoS attacks, voting booths, voter counterfeiting and fraud, malware attacks, etc., and require large amounts of paper, manpower, and time. increase. This creates a sense of distrust among existing systems.

Disadvantages include long lines during elections, security breaches such as data breaches and voter fraud, the difficulty for voters with disabilities to reach polling stations, and high voting costs.

Meaning: This project report aims to comprehensively inform about the technical aspects and real-time design of the project "Enhanced Electronic Voting System Using Blockchain Technology" (the web application for citizens of each country).

Goal: The goal of this project is to build a platform using blockchain smart contracts. An in-depth study of the electoral process as it relates to voting. Design and development of software forums for voter registration, election polling, and real-time election capture and monitoring, especially for voters reaching long-distance elections.

Significance: This project report is to provide comprehensive information about the technical aspects and real-time design of the project - Extended EE-VotingSystem Using Block Chain Technology (Web application for citizens of each country).

Objective: The objective of this project is to build a platform using Blockchain smart contracts. Detailed research of electoral processes as it relates to voting. Design and develop software forums for voter registration, election voting, real-time election collection and monitoring and especially voters reaching remote elections.

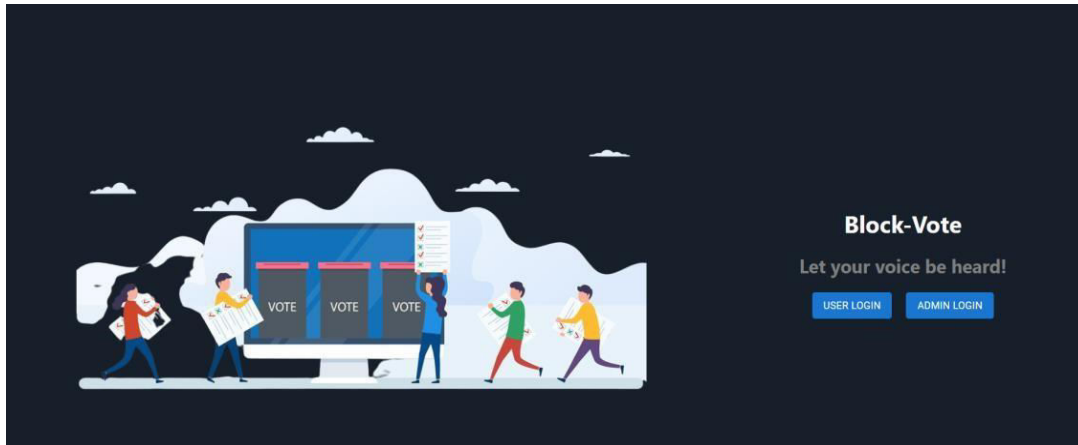


Figure 1: Voter/Admin login page.

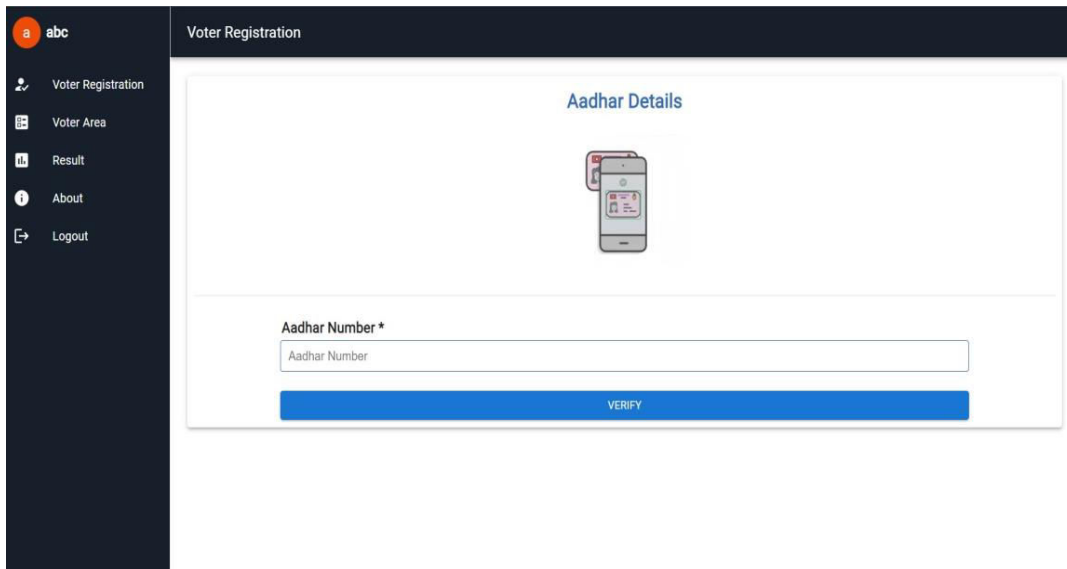


Figure 2: Aadhar verification page for voter

3.1 These are the main architectural components of Blockchain as shown in the figure:

- **Node:** A user or machine in a blockchain layout (each device has a unique copy of the entirety of the blockchain's ledger);
- **Transaction:** It is the smallest unit of data (records and details) in the blockchain system;
- **Block:** Distributed among all nodes on the network, a block is a collection of data structures needed to process transactions.
- **Chain:** A group of blocks arranged in a specific sequence;
- **Miners:** Correspondent nodes that add the block to the blockchain system after the transaction has been verified;
- **Consensus:** A set of directives and institutions for carrying out blockchain operations.

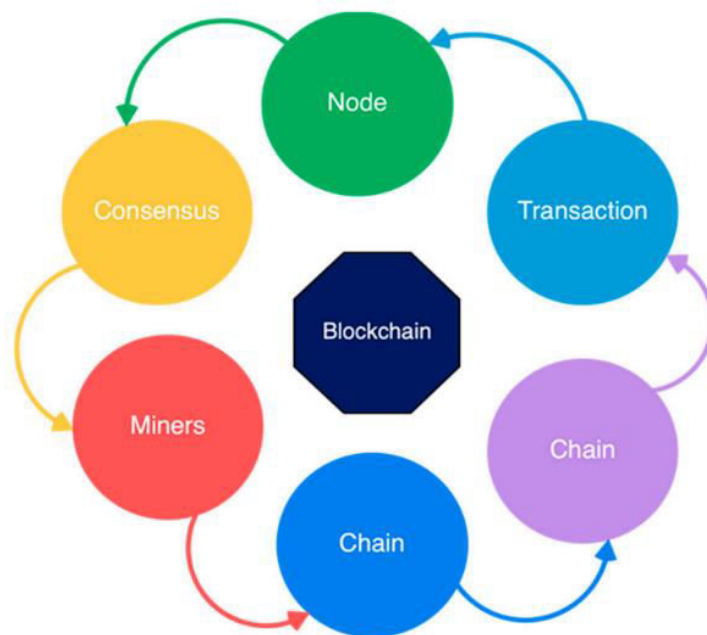


Figure 3: Core components of blockchain architecture.

Suitable electronic voting systems should meet the following electronic voting requirements.

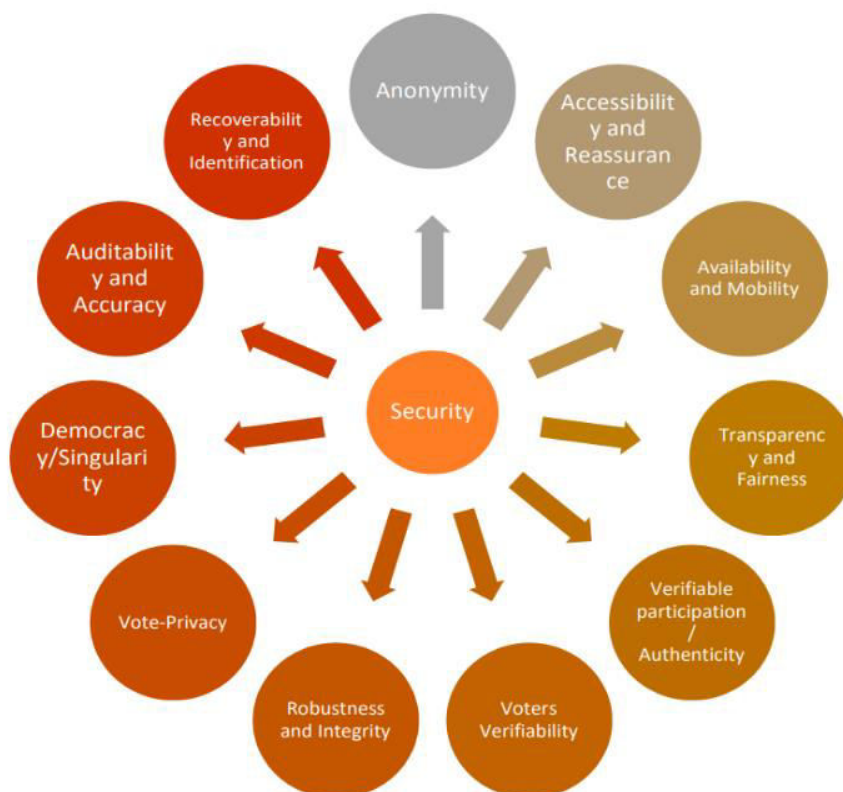


Figure 5: Security requirements for electronic voting system.

Advantages of Block Chain based voting System:

- Anonymity
- Auditability and Accuracy
- Democracy/Singularity
- Vote Privacy
- Robustness and Integrity

- Lack of Evidence
- Transparency and Fairness
- Availability and Mobility
- Verifiable Participation/Authenticity
- Accessibility and Reassurance
- Recoverability and Identification
- Voters Verifiability



Figure 6: Candidate Registration Page.

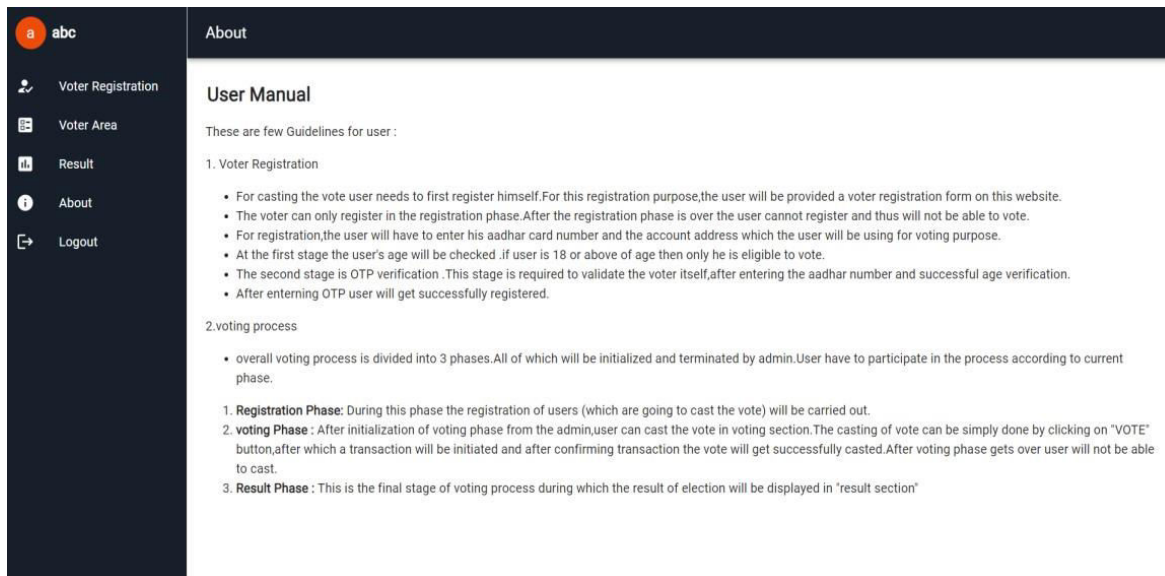


Figure 7: User manual

4. CONCLUSION

Active E-Voting platform created using HTML / CSS / JavaScript, React.js, Material UI, Ganache, Truffle Integrated Environment, Infura, and Metamask. Users were able to register for the application and the administrator was able to add candidates to the election. The administrator was able to control the entire election process. The project’s main objective is that the user can only vote once. In each case the work will be done using the Metamask wallet and the details of the transaction will be displayed on the ether scan, but no one can track the user who did the work because it is completely protected

by cryptographic hashing. User votes are cryptographically protected. Once the votes have been saved they have not changed and there is evidence of disruption. The system maintains voter privacy and anonymity. The program also promotes transparency. The system allows for quick results. Voting results are publicly auditable

5. REFERENCES

1. G. Rathee, R. Iqbal, O. Waqar and A. K. Bashir, "On the Design and Implementation of a Blockchain Enabled E-Voting Application Within IoT Oriented Smart Cities," in *IEEE Access*, vol. 9, pp. 34165-34176, 2021, doi: 10.1109/ACCESS.2022.3061411.
2. L. V. Thuy, K. Cao-Minh, C. Dang-Le-Bao and T. A. Nguyen, "Votereum: An Ethereum-Based E-Voting System," 2019 IEEE-RIVF International Conference on Computing and Communication Technologies (RIVF), 2019, pp. 1-6, doi: 10.1109/RIVF.2022.8713661.
3. F. Þ. Hjálmarsson, G. K. Hreiðarsson, M. Hamdaqa and G. Hjálmtýsson, "Blockchain-Based E-Voting System," 2018 IEEE 11th International Conference on Cloud Computing (CLOUD), 2018, pp. 983-986, doi: 10.1109/CLOUD.2018.00151.
4. Liu, Y.; Wang, Q. An E-voting Protocol Based on Blockchain. *IACR Cryptol. Eprint Arch.* 2017, 2017, 1043.
5. Shahzad, B.; Crowcroft, J. Trustworthy Electronic Voting Using Adjusted Blockchain Technology. *IEEE Access* 2022, 7, 24477–24488.
6. Racsko, P. Blockchain and Democracy. *Soc. Econ.* 2019, 41, 353–369.
7. Yaga, D.; Mell, P.; Roby, N.; Scarfone, K. Blockchain technology overview. *arXiv* 2019, ar Xiv: 1906.11078.

A DETAILED STUDY ON COMPANIES OPTING FOR OUTSOURCING IN HR FUNCTIONS

¹Sonali Ashok Desai and ²Athira M. K

¹Student (TYBMS) and ²Assistant Professor, Saket College of Arts, Science and Commerce

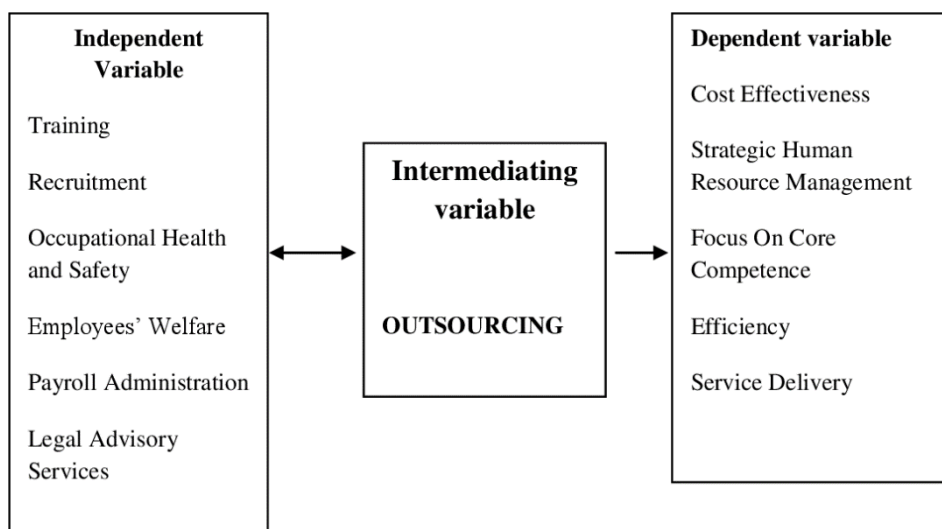
ABSTRACT

- **Purpose:** The present paper focuses on different types of HR outsourcing and the factors which need to be considered before a company goes for outsourcing of Human resource Functions
- **Approach:** A review of available literature was done in order to understand how today’s HR firms offer a wide variety of services to companies that need to focus on their core business activities and still establish and maintain good HR policies and to explore the factors that affect the HR outsourcing decision with special emphasis on a proper cost benefit analysis of HR outsourcing
- **Findings:** The Findings of the paper implicitly point out that the decision of HR outsourcing is contingent upon factors like flexibility, availability of adequate resources, affordability, and acceptability (openness to information-sharing) etc. The paper also suggests a systematic process and certain pre-requisites to successfully execute HR outsourcing.
- **Originality:** Based on literature review, the paper makes specific recommendations with regard to the process of HR outsourcing and its pre-requisites; and is an attempt to highlight the fact that HR outsourcing is a double-edged sword; and should be viewed in totality keeping in mind the pros and cons it has.

INTRODUCTION

Outsourcing is a common practice among both private and public organizations and is a major element in business strategy. Perhaps most organizations now outsource some of the functions they used to perform themselves. Due to widespread outsourcing practices, it has become a frequent topic in the literature. Outsourcing has been defined as work done for a company by people other than the company’s full-time employees. In the modern setting, outsourcing turns out to be highly complex and organizations use outsourcing vendors for a variety of a reasons.

According to analysts, companies usually cite cost reduction as the most crucial reason for HR outsourcing. As companies were discussing how to cut costs in the face of an economic downturn, many look at outsourcing for some of their HR processes. As the Managing Director of Capita HR Solutions, Wayne Story, rightly puts it, “HR outsourcing is on every HR director's list of things to do. It has to be driven by the business case though – the right partner at the right time, for the right reasons.” However, some analysts argue that by outsourcing major HR activities, the number of HR jobs is decreasing, others feel that on the contrary by outsourcing these kinds of repetitive and administrative jobs, higher-level HR professionals get the time they need to tackle strategic workforce challenges.



"HR outsourcing can happen in areas such as payroll, employee benefits administration, fixed assets administration, network, receivable and logistics management, hardware maintenance, telemarketing, call centres and database management. In India, the most common processes outsourced are related to training, payroll processing, surveys, benchmark studies and statutory compliance," Mahajan adds.

TYPES OF HR OUTSOURCING:

- 1) Discrete Services
- 2) Multi-Process Services
- 3) Total HR outsourcing

SHOULD ORGANIZATIONS OUTSOURCE THEIR HR FUNCTION?

Successful HR outsourcing means quality service. The recent decision by Unilever to outsource its HR activities to Accenture appears to be in the right direction. For over two decades now, much of the literature on the role of the HR function has tended to emphasize the fact that HR departments in organizations are seen as administration departments. They do very little value addition in the realm of human potential and capital management. What Unilever has outsourced, based on media reports, is the transaction part. In most organizations, pay-roll administration, applicant tracking, training and development record-keeping, performance appraisal follow-up, human resource policy clarification are all transaction activities. These are people and effort-intensive activities but are routine in nature. Such activities, repetitive and routine in nature, ought to be automated or outsourced.

2. RESEARCH METHODOLOGY**2.1 Statement of Problem**

Many companies are outsourcing their HR functions to third-party service providers to reduce costs, improve efficiency, and focus on their core business activities. However, this strategy has its own set of challenges, including a loss of control over HR operations, a lack of understanding of local laws and regulations, and a potential negative impact on employee morale and engagement. Furthermore, outsourcing HR functions can result in a lack of alignment between HR practices and overall business strategy, leading to potential conflicts in terms of employee performance, retention, and development. Therefore, companies need to carefully weigh the pros and cons of outsourcing HR functions and implement effective strategies to address the challenges associated with this approach.

2.2 Objectives of the Research

- To investigate the impact of outsourcing HR functions on organizational performance, including factors such as cost savings, efficiency, and employee satisfaction.
- To examine the factors that influence organizations' decisions to outsource HR functions, including organizational size, industry, and strategic goals.
- To evaluate the effectiveness of outsourcing companies in delivering HR functions, including the quality of service, responsiveness, and expertise.
- To identify best practices for selecting, implementing, and managing outsourcing relationships in HR functions.
- To find and provide suggestions to the organizations that on which factors outsourcing activities should be done.

2.3 Sources of Data:**(a) Primary Source**

For the purpose of this study, primary data is collected through survey method using a well-structured questionnaire which adopts qualitative research methodology.

(b) Secondary Source

Secondary data included in this project is collected through:

1. Websites
2. News Articles
3. Reference Books

2.4 Scope of study

- A) A study on company outsourcing HR functions could provide insights into the benefits, challenges
- B) It also includes emerging trends and new technologies that could shape the practice, these best practices help companies make informed decisions about whether and how to outsource their HR functions.

3. LITERATURE REVIEW

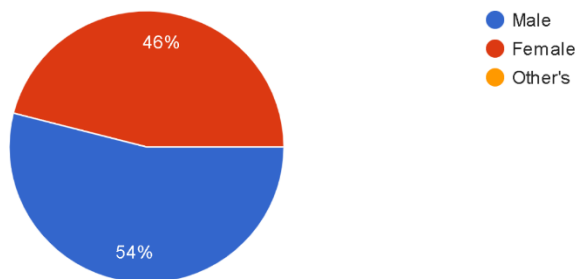
- **Christina Parisi:** "The Pros and Cons of Outsourcing HR Functions", published in The Balance Small Business. This article provides an overview of the advantages and disadvantages of outsourcing HR functions, as well as tips for selecting an outsourcing partner.
- **James Sullivan:** "Outsourcing HR Functions: When and Why it Makes Sense", published in HR Daily Advisor. This article explores the various factors that organizations should consider when deciding whether to outsource HR functions, and provides guidance on how to choose the right outsourcing partner.
- **Sheryl Nance-Nash:** "Why Companies Outsource HR Functions", published in Investopedia. This article discusses some of the main reasons why organizations choose to outsource HR functions, such as cost savings, improved efficiency, and access to specialized expertise.
- **Greer et al. (1999)** argue that HR outsourcing is consistent with the business partner role that the in-house HR department is attempting to assume. These roles arguably are where HR can add the greatest value to the organization, but they are difficult to measure quantitatively. Outsourcing HR is also seen as an effective way to bypass organizational politics and improve efficiency.
- As **Greer, Youngblood, and Gary (1999)** observe, HR outsourcing decisions are frequently a response to an overwhelming demand for reduced costs for HR services.
- As **Oates (1998)** suggests, the outsourcing decision is a strategic one and is generally taken at a senior level.
- **Finn (1999)** suggests that a basic distinction can be made between HR “core” and “noncore” activities. The former includes top-level strategy, HR policies, and line management responsibilities (e.g., appraisal and discipline), while the latter include specialist activities (e.g., recruitment and outplacement), routine personnel administration (e.g., payroll and pension), and professional HR advice (e.g., legal advice related to employment regulations).

4. DATA ANALYSIS & INTERPRETATION

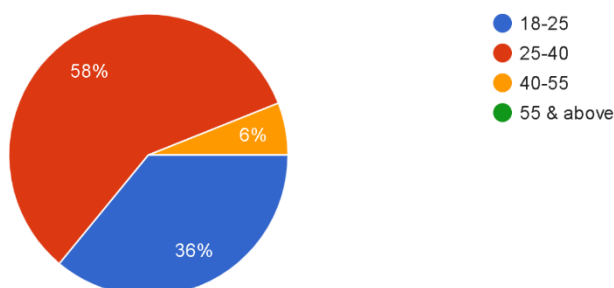
a) **Survey Analysis:** - A Sample survey was conducted for the research on " A Detailed Study On The Company Opting For Outsourcing In HR Functions". **The sample size of the survey is 50.** The survey was done online through Google forms.

b) **Analysis of the Project:-** Analysis (Online- Google forms) An online survey was conducted by circulating the questionnaire to a random selection of employee who’s company has outsourced some or all of the Hr function in their organisation.

Gender
50 responses

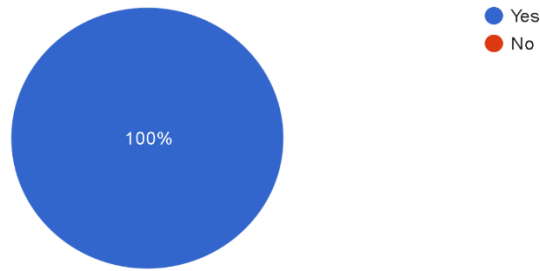


Age Group
50 responses



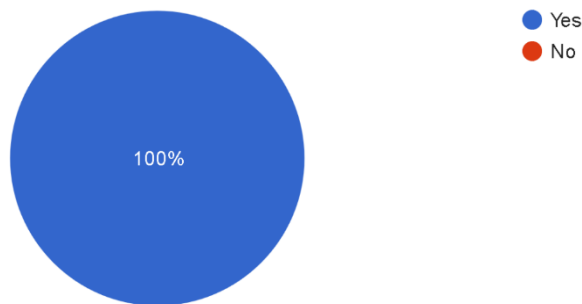
Do you know about outsourcing services?

50 responses



Does your organization have implemented outsourcing services?

50 responses



To what extent your company has outsourced HR function?

50 responses



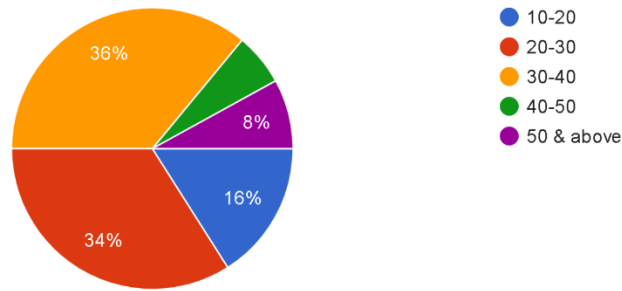
Which HR function has your organization completely outsourced?

50 responses



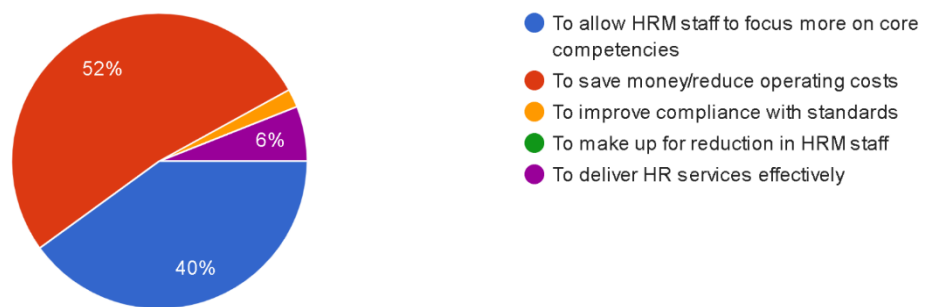
What is the approximate percentage of outsourcing services provided to your firm?

50 responses



What are your company's reasons for outsourcing HR function?

50 responses



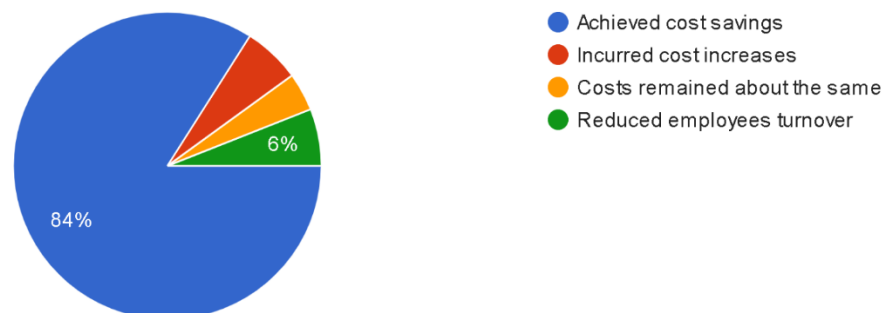
What benefits has your company gained from HR outsourcing?

50 responses



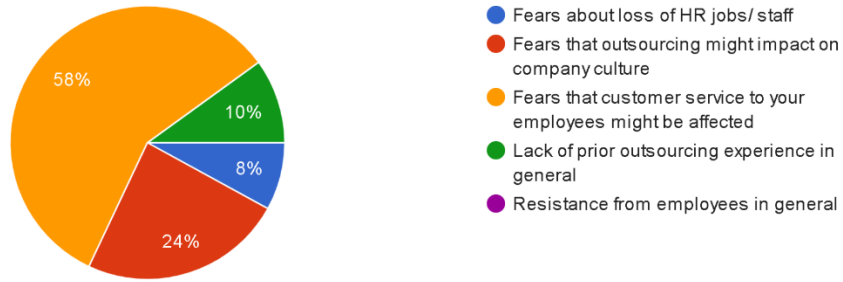
What has your organization achieved as a direct result of outsourcing it's HR functions?

50 responses



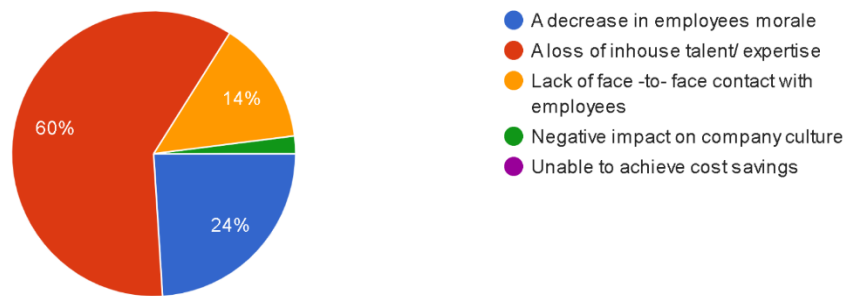
What were the obstacles that your organization faced when it decided to outsource it's HR function?

50 responses



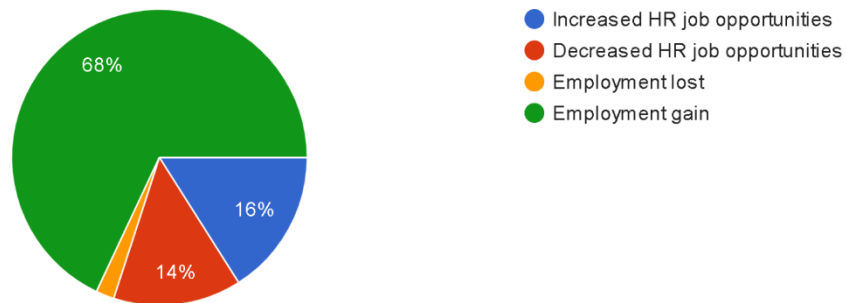
What have been the negative outcomes of outsourcing your organization's HR functions?

50 responses



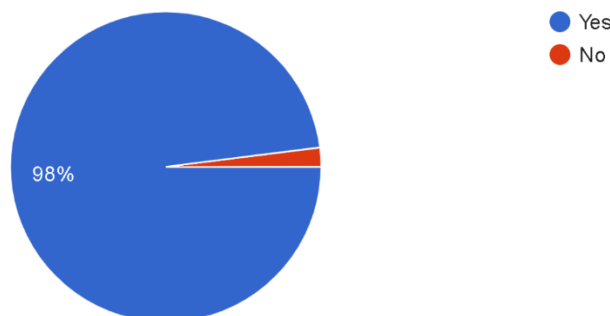
In terms of its impact on the HR profession,do you believe that human resource outsourcing has made the following impacts

50 responses



Do you think that outsourcing of HR functions has positive impact on cost saving ?

50 responses



What unique benefits you observe with outsourcing HR functions in your organization?

50 responses

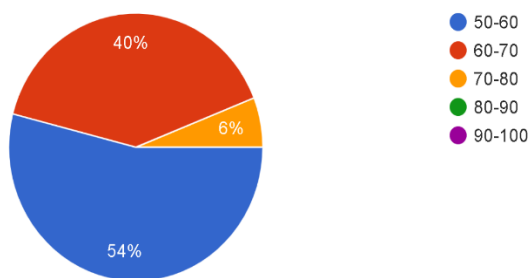


Do you think that outsourcing of HR functions has improved organizational productivity?



What level of Return On Investment (ROI) does your organization achieved by outsourcing of HR functions?

50 responses



5. FINDINGS

- Analyzing the survey response, almost all the organization has availed the outsourcing services in Hr function.
- Most of the organization in Hr function has outsourced strategic business planning in HRM & Hrm information system development
- Most of the organizations have outsourced 30 - 40 % of Hr services.
- Through the survey we found that most of the Hr functions are outsourced to reduce cost & focus on core competencies.
- Most of the personnel and staff believe that Hr outsourcing has positive impact because it generates Hr job opportunities
- Due to outsourcing services the performance and organizational development take place effectively.

6. SUGGESTION & CONCLUSION

- Organizations should carefully consider the benefits and challenges of outsourcing HR functions before making a decision.
- Employee satisfaction is an important consideration when outsourcing HR functions.
- Organizations should consider the potential benefits and challenges of this approach before making a decision.
- Outsourcing HR functions can be a complex process that requires careful planning and execution. Organizations should seek out expert advice and guidance to ensure they are making informed decisions and implementing best practices.

In conclusion, outsourcing companies in HR functions can offer many potential benefits for organizations, but it is important to carefully consider the challenges and risks involved. Effective vendor management, the use of technology, and attention to employee satisfaction can all contribute to the success of outsourcing relationships. Ultimately, the decision to outsource HR functions should be based on a thorough analysis of the costs and benefits and the specific needs and goals of the organization.

7. BIBLIOGRAPHY & REFERENCE

- Chaturvedi, A., & Chaturvedi, V. (2017). Outsourcing human resource functions: A review and analysis of literature. *Journal of Advances in Management Research*, 14(2), 156-175.
- Chaturvedi, A., & Chaturvedi, V. (2017). Outsourcing human resource functions: A review and analysis of literature. *Journal of Advances in Management Research*, 14(2), 156-175.
- Kakabadse, A., & Kakabadse, N. (2003). Outsourcing HR through the strategic partnership model. *Strategic Change*, 12(7), 385-393.
- Kramar, R., & Syed, J. (2012). Guest editorial: HRM and outsourcing: Theoretical perspectives and empirical observations. *Human Resource Management Review*, 22(1), 1-5.
- Mehta, N., & Gupta, N. (2016). A review of outsourcing of human resource functions: An exploratory study. *International Journal of Management Sciences and Business Research*, 5(5), 22-34.
- Sharma, A., & Ranganathan, R. (2014). Impact of outsourcing on HR practices: A study of Indian organizations. *The International Journal of Human Resource Management*, 25(20), 2911-2928.
- Taylor, R., & Bainbridge, L. (2017). *Human resource outsourcing: A strategic approach*. Kogan Page Publishers.
- Zafar, A., & Ahmad, N. (2012). Outsourcing human resource activities: A comparison of public and private sector organizations in Pakistan. *African Journal of Business Management*, 6(22), 6703-6711.
- <https://scholars.google.com>
- <https://www.outsourceaccelerator.com>
- <https://www.hr.brew.com>
- <https://www.researchgate.net/publication>

A COMPARATIVE STUDY ON EDUCATION LOAN WITH REFERENCE TO SBI AND ICICI BANK

¹Ms. Neha Valsaraj and ²Mrs. Grishma Nair

¹TYBMS and ²Assistant Professor, Saket College of Arts, Science & Commerce, Katemanivali, Kalyan-E, Thane, M.S- 421306

ABSTRACT

Education loan scheme was formulated and propagated by Govt. of India as a priority sector. The public sector, private sector banks and other financial institutions made concentrated financing in this category since the last decade. Education loan is the most important aspect from all points of view whether from the point of student or from the point of banks. It helps the students to study further and is open to all people in all its myriad forms. Education loans can realize your education plans or the education plans of your children. It helps the student to achieve great knowledge. The student who can't pay the fees of college they take this type loan. This paper aims at comparing the education loan services provided by public and private sector banks (SBI and ICICI) and the borrower's satisfaction in relation to accessibility of educational loans. A well-structured questionnaire is used to collect the data. The study finds that public sector is more preferred in comparison to private sector banks and the borrower's satisfaction is quite high. The implications of finding are discussed in this research paper.

1. INTRODUCTION

An education loan is a sum of money borrowed to finance post-secondary education or higher education-related expenses. Education loans are intended to cover the cost of tuition, books and supplies, and living expenses while the borrower is in the process of pursuing a degree. Payments are often deferred while students are in college and, depending on the lender, for an additional six-month period after earning a degree. They are issued for the purpose of attending an accredited college or a university to pursue an academic degree.

| | SBI | ICICI Bank |
|-------------------------------|--|--|
| Type of bank | Public sector (government owned) | private sector |
| Established in | 1955; ancestry to British India, the Imperial Bank of India, and the Bank of Calcutta found in 1806 | ICICI formed in 1955; ICICI Bank formed in 1994 |
| Traded as | NSE: SBIN BSE:500112 LSE: SBID BSE SENSEX Constituent | NSE: ICICI Bank BSE:532174 NYSE: IBN BSE SENSEX Constituent |
| Ranking (According to Assets) | Largest bank in India | Second largest bank in India |
| Branches (in India) | Over 22000 branches | Over 5418 branches |
| ATM's (in India) | Over 62617 ATM's | Over 13626 ATM's |
| Presence | 31 Countries | 17 Countries |
| Products | <ul style="list-style-type: none"> • Retail banking • Corporate banking • Investment banking • Mortgage loans • Private banking • Wealth management • Credit cards • Finance and Insurance | Banking, commodities, credit cards, equities trading, insurance, investment management, mortgage loans, mutual funds, private equity, risk management, wealth management, asset management |
| Assets (As on 2022) | ₹5,177,545 Cr (US\$650 billion) | ₹1,752,637 Cr (US\$220 billion) |
| Revenue (As on 2022) | ₹406,973 Cr (US\$51 billion) | ₹157,536 Cr (US\$20 billion) |
| Profit (As on 2022) | Rs 14,205 Cr | Rs 6905 Cr |
| Number of Employees | 2,44,250 | 97,354 |

SBI EDUCATIONAL LOAN - State Bank of India is an Indian multinational banking and financial service company owned by the government, State Bank of India has many attractive schemes that cater to foreign bound students, domestic students, and students who wish to take skill development classes. SBI offers education loan at an attractive interest rate with student-centric attitude when it comes to marking tenure of education loan.

SBI Education Loan Schemes- Rate of Interest (w.e.f. 15/12/2022)

The Interest Rates will be floating for the entire period of time; Mean Rate of Interest= **9.37%** State Bank of India charges no processing fees when the student pursues higher education in India or when the loan amount sought is below Rs.20L for foreign education.SBI has bought many schemes that aim to cater to diverse needs of India’s youth. The maximum tenure is 15 years on SBI Educational Loans. The scheme target specific group of students that might pursue higher education in India, abroad or simply want to develop a specific vocational skill.

| SBI STUDENT LOAN SCHEME | | | | |
|--------------------------------|--|------------|--------------------------------|------------------|
| Loan Limit | EBR | CRP | Effective Interest Rate | Rate Type |
| Up to Rs. 7.5 Lacs | 8.90% | 2.00% | 10.90% | Floating |
| Concession | 0.50% concession in interest for girl students | | | |
| Above Rs. 7.5 Lacs | 8.90% | 2.00% | 10.90% | Floating |
| Concession | 0.50% concession in interest for girl students | | | |
| | 0.50% concession for students availing SBI Rinn Raksha or any other existing policy assigned in favor of Bank | | | |

ICICI EDUCATION LOAN - ICICI Bank is one of the leading banks that provides education loan in India. ICICI Bank believes that it is their responsibility to provide financial aid to students, as the students' work should end at finalizing at the institute and course they want to take. Students who are taking ICICI Bank loans can rest easy that the bank will guide them through the process of taking the loan whether it is for a course pursued domestically or internationally. **Benefits and Features:**

| | |
|-----------------------------------|--|
| Interest rate | Starting at 9.50 % per annum |
| Loan Tenure | Up to 8/10 years for Under Graduate post course period + 6 months Up to 10/12 years for Post Graduate post course period + 6 months |
| Maximum Loan Amount | Up to Rs 50L for domestic courses Up to Rs 1 Cr for international courses |
| Collateral Requirement | Exceptional collateral can be accepted in the form of Fixed Deposit, Fresh Property, Cross collateralization with existing Mortgage loans |
| Unsecured Loan Requirement | Unsecured loan for selected institutes: Up to 20L for UG & up to Rs 40 for PG courses |
| Moratorium Period | Course period + 6 Months Grace period. |
| Margin | No margin for premier institutes No margin up to Rs 20 L for other category of institutes Ranging from 5% - 15% margin for loans above Rs 20 L (Margin can be FD/scholarship/initial fee paid to the institute) |

Interest rate range for Education Loans for the Apr 2022 to Jun 2022:

| Type of Credit Facility | Minimum | Maximum | Mean |
|---------------------------------------|------------------|-------------------|-------------------|
| Education Loan –iSMART interest rates | 8.25 % per annum | 13.20 % per annum | 10.77 % per annum |

2. RESEARCH METHODOLOGY

2.1 Statement of Problem

Education has become a very expensive proposition today. Every institution follows different fees structure, though to a certain extent controlled by the state. With regard to the government-run institution, it follows a different fee structure and manages the institution by seeking funds from the state and the central government. As a solution, increasing the accessibility of financial opportunities to fund students through the nationalized and the private sector banks was initiated. Truly, there is still a wide gap between the demand and supply of the educational loans offered in India.

➤ **Sample size of the research study is 100**

➤ **Nature of study is exploratory**

2.2 OBJECTIVE OF STUDY

➤ **To have a comparative study about educational loans with reference to both SBI and ICICI Bank.**

➤ **To study the satisfaction towards educational loan service providers.**

- To have a comparative study about educational loans with reference to both SBI and ICICI Bank.
- To analyze which bank is more preferred by the students.
- To study and analyze the process of educational loans in the public and private sector banks.
- To find out awareness about educational loans.

2.3 SOURCES OF DATA

(a) **Primary Source:** For the purpose of this study, primary data is collected through survey method using a well-structured questionnaire which adopts qualitative research methodology.

(b) **Secondary Source:** Secondary data included in this project is collected through:

1. Websites
2. News Articles
3. Reference Books

2.4 SCOPE OF STUDY

- The present study is confined to Education loan services provided by SBI and ICICI Bank.
- The study includes a comparison on the interest rates, schemes, procedures provided by both the banks.

3 LITERATURE REVIEW

(a) **Jandhyala Tilak and Varghese (1991)** in their working paper titled "Financing higher education in India" argued that the given resource constraints and equity considerations, financing higher education mostly from the general tax revenue may not be a desirable policy in the long run.

(b) **William and Light (1999)** in their paper titled "Student Income and Costs of Study in "The United Kingdom" found that the United Kingdom student loan program began in 1989-90 as a small, conventional, strictly top up loan program as the government began to freeze, then lower the generous means tested maintenance grants.

(c) **Narayana (2005)** in his paper "Student Loan by Commercial Banks: A Way to Reduce State Government Financial Support to Higher Education in India" studied about the student loan scheme in Karnataka state.

(d) **Jamie Hyatt, Paul Gini and Roger Smyth (2005)¹¹** - This report provides new information on the impacts of the Student Loan Scheme by looking at the income of those who used the Scheme between 1997 and 2000.

(e) **Erik Cantona and Andreas Blom (2004)¹⁰** - Financial aid to students in tertiary education can contribute to human capital accumulation through two channels: increased enrollment and improved student performance.

(f) **Claire Callender and Jonathan Jackson (2010)¹²** Concerns over the impact of debt on participation in higher education have dominated much of the debate surrounding the most recent reforms of financial support for full-time students in England, including the introduction of variable tuition fees.

(g) **Ziderman (2003)** states that the Thai loans scheme, which began operating in 1996, is aimed at disadvantaged students, enrolled in upper secondary general and vocational schooling as well as tertiary education, in both the public and the private sector.

(h) **Veronica R. Nyahende (2013)¹³** - This study is to examine the factors indicating the success of students' loans in financing higher education in Tanzania. Using data collected from a larger cross-sectional survey in Tanzania, this study found that students loans in financing higher education in Tanzania is successful as it increases enrollment of students in higher learning institutions.

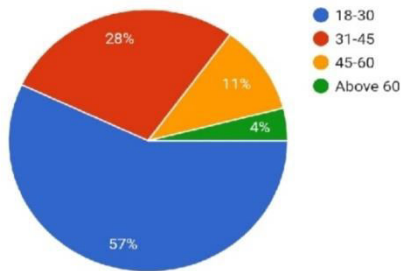
4 DATA ANALYSIS & INTERPRETATION

a) **Survey Analysis:** - A Sample survey was conducted for the research on "A Comparative study on education loan with reference to SBI & ICICI Bank. The sample size of the survey is **100**. The survey was done online through Google forms.

b) **Analysis of the Project:** Analysis (Online- Google forms) An online survey was conducted by circulating the questionnaire to a random selection of people who have availed educational loan or people related to those who have availed it. As the selection was random there are few who haven't opt or are aware of it.

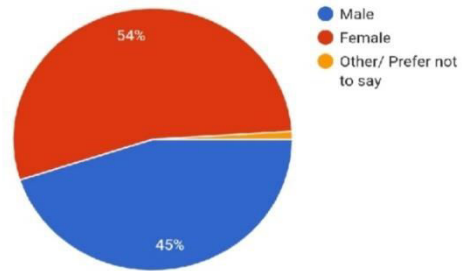
Age

100 responses



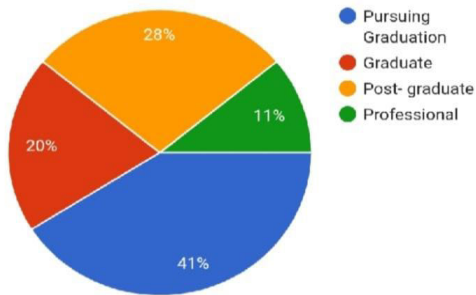
Gender

100 responses



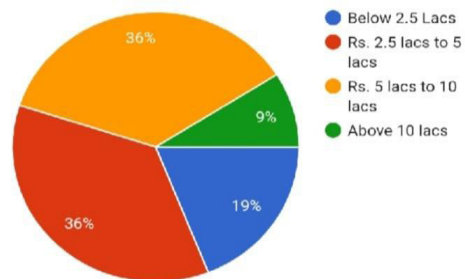
Educational Qualification

100 responses



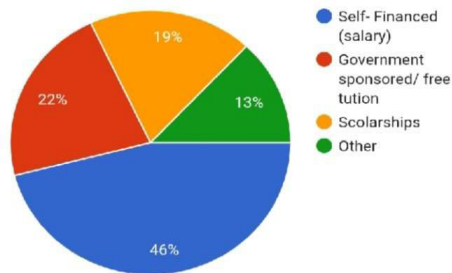
Annual Income of your Family

100 responses



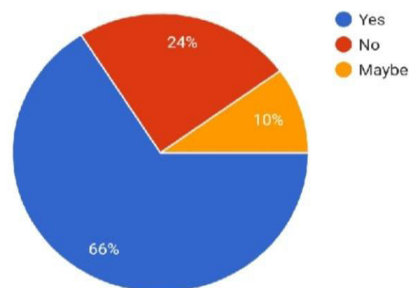
How did/are you finance/financing your college education?

100 responses



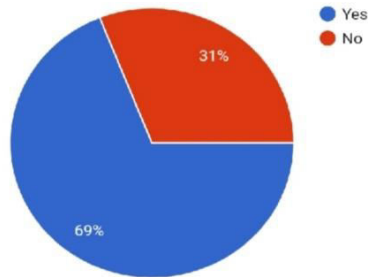
Are you aware of various Educational Loan Schemes?

100 responses



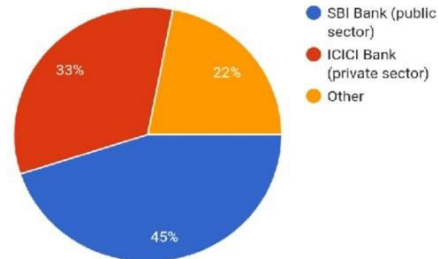
Have you availed any educational loan?

100 responses



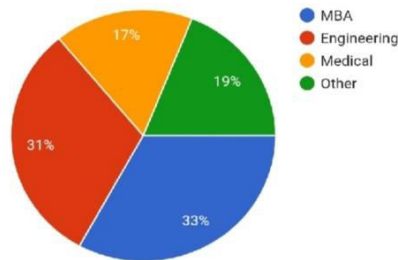
From which sector bank have you availed Educational Loan?

100 responses



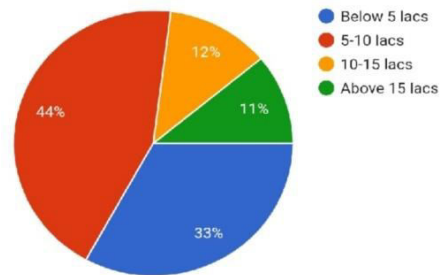
For which course have you taken Educational Loan for?

100 responses



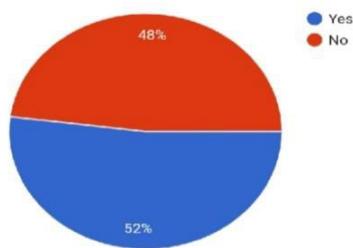
What was the loan amount availed from the bank ?

100 responses



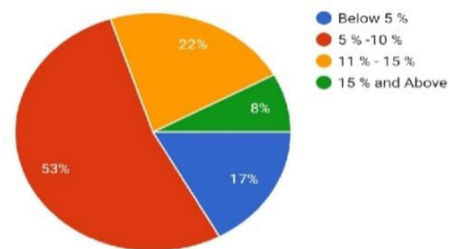
Did you provide any collateral security when availing the loan ?

100 responses



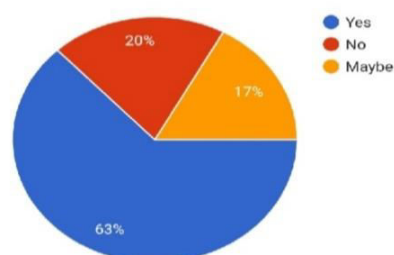
What was the rate of interest charged by the bank?

100 responses



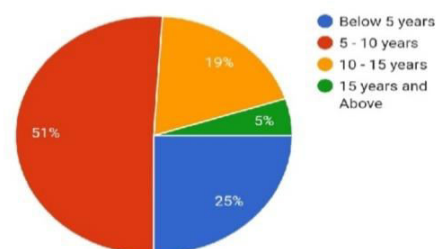
Does your Bank provide stable interest rate?

100 responses



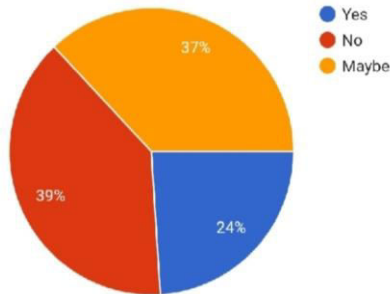
What was the repayment tenure of your loan ?

100 responses



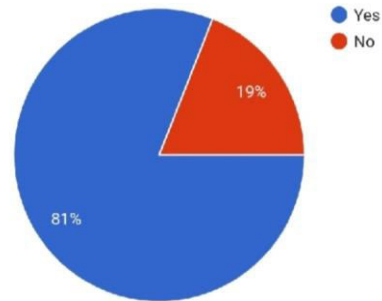
Did you consider educational loan as burden?

100 responses



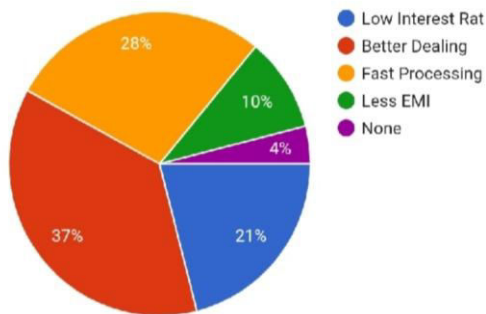
Are you satisfied with the services of your bank ?

100 responses



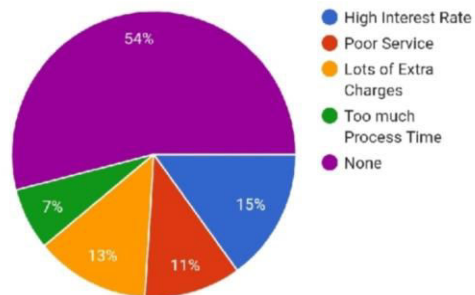
If satisfied, why?

100 responses



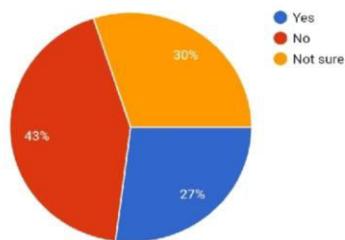
If not satisfied, why ?

100 responses



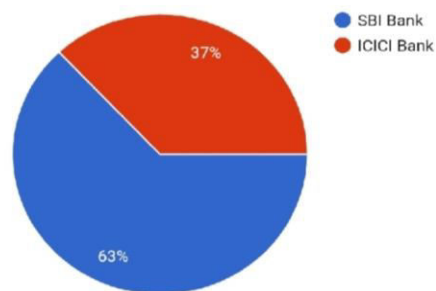
In future if you again wish to avail educational loan, would you change your current bank ?

100 responses



If yes, then which bank would you recommend ?

100 responses



5 FINDINGS

- (1) Analyzing the survey response, almost all are aware of the educational loan schemes.
- (2) Students who availed education loan are max. between 18-30 and 31-45 years old.
- (3) Most of the people have availed education loan for MBA and Engineering.
- (4) Most of the students have financed their college education by salary.
- (5) From the survey, we get to know that more people prefer public sector bank i.e. SBI in comparison to private banks- ICICI Bank.
- (6) Majority of the respondents are satisfied with the service of education loan provided by bank.
- (7) People have recommended SBI over ICICI for availing education loans in future if they wish to.

6 CONCLUSION

Banks play a facilitating and enabling role by extending education loans and they have a great responsibility to ensure that no observing student is denied higher education due to paucity of funds. On the basis of finding and comparison among SBI and ICICI Bank, it is clearly observed that public sector banks have more reach, variety and flexibility in their education loan schemes.

Maximum loan for studies in India is ranging from Rs. 7.50L to 10.00L and for studies in Abroad it is Rs. 15-20L by public banks and in the case of private banks, they provide minimum Rs. 50 L to a maximum of Rs. 1 Cr. Interest rates vary from 9.5% to 11.5% p.a. All banks have same repayment facility i.e. one year after completion of course or 6 months after securing a job, whichever is earlier.

Repayment period is also varied from 5-7year after commencement of repayment in the case of education loan is taken from public banks and it is 4-7 years on the basis of unsecured and secured education loan taken from private banks. Margin is same in SBI and ICICI.

Up to Rs. 4.00 L: Nil

Above Rs. 4.00 L: Studies in India 5%

Studies in Abroad: 15%

SBI and ICICI Bank do not charge any processing fees but SBI takes Deposit of Rs. 5000/- for education loan for studies abroad this will be adjusted in the margin money.

7 BIBLIOGRAPHY & REFERENCES

- (1) Mortenson, Thomas. G. (1989). Attitudes Toward Educational Loans. *Journal of Student Financial Aid*, 19.
- (2) Evaluating the Applicability of Maslow's Theory of Motivation to Education Lawly Das Paridnya – MIBM Research Journal, Volume 3, Issue 1 ISSN No. 2347 – 2405
- (3) *Research Journal of Finance and Accounting*, ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online) Vol.8, No.1, 2017.
- (4) Patel, A., & Bhandari, K. (2017). A study on efficiency of education loan from students' perspective.
- (5) Callender, Claire and Jackson, Jonathan (2008) 'Does the fear of debt constrain choice of university and subject of study?', *Studies in Higher Education*, 33:4, 405 — 429.
- (6) Role of Education Loans Provided by Commercial Banks for the Economic Enablement of Students to Pursue Higher Education” *International Research Journal of Commerce, Arts & Science*, September 2020, Volume-11, Issue 9, Prof. Rizwana Khanum Publications ISSN 2319-9202 2020.
- (7) Khan, J., *Principles of Education*, New Delhi Book House, New Delhi.

WEBSITES

- <https://sbi.co.in>
- <https://www.icicibank.com>
- <https://www.slideshare.net>
- <https://www.bankbazaar.com>

HR PRACTICES IN BANKING SECTOR**Pooja Kale**

Assistant Professor, Saket College of Arts, Science and Commerce, Katemanivali, Kalyan-E, Thane, M.S

ABSTRACT

In our economy banking sector plays an important role. At present, there is a raising level of competition in this sector. Dynamic, Competent, and efficient employees are the factors for the success of the bank. With effective HR practices employees should be provided with knowledge in order to develop and utilize their potential. There is no single practice to rely upon as one practice may not be best for the other. Hence, HRM is important for the success of the banking sector, proving the inevitability of HR in the banking sector. Thus this study aims to examine HRM practices provided by banks and what challenges HR department faces in banking sector and provide my own input on the same.

Keywords: Human resource management, HR practices, Public and private sector banks, Challenges.

INTRODUCTION

Human Resource Management is the most important factor in every business for the efficient operation of any organization. The bank's initial objective is to integrate HRM strategies with business strategies. The personnel must develop a sense of dedication and teamwork. The sustainability and growth of any organization are determined by HRM. It is the process of acquiring, training, appraising, compensating employees and attending to their labor relation, health and safety and fairness concern (Dessler, 2020).

HRM is the field that helps people reach their full potential and work more effectively. It is the most crucial component for any business's success in attaining its objectives and is also crucial to the expansion of an organization. The era of large, hierarchy-secured jobs, and time-scale promotions is over, making it crucial for an organization to handle and manage its human resource more effectively while also assisting management in making the most use of the resource to meet managerial goals.

Due to the banking industry's nature, which is mostly service-based, human resource management has increased significantly in the banking sector in the current environment. The most significant issues facing the banking industry at any one time are managing people within an organization and managing financial and economic risks on a larger scale. Only a sector with efficient and skilled labor can handle the ongoing financial risks that banks must accept. The human resource division is in charge of locating such bright workers and placing them in suitable positions in the banks. The aim of this study is to examine different aspects of HRM practices, policies and challenges face by them and provide some suggestion.

OBJECTIVES OF STUDY

- To study different aspect of HRM
- To study HRM Practices and policies
- To explore the various challenges faced by HR managers in Selected few Public sector banks in India.

RESEARCH METHODOLOGY

This research paper is based on secondary data for finalization of view and opinion. The study is conceptual and approach is analytical. Information has been source from books, articles, various websites and various research paper.

HRM practices and policies of public sector commercial banks

1 **Recruitment:** The two staffing cadres in India's public sector commercial banks are:

Officers and employees. IBPS is used in India by nationalized banks to hire its officers and clerks.

2. **Promotion:** When considering a promotion, employers take into account an employee's performance.

3. **Compensation:** In nationalized banks, pay scales are established through bipartite negotiations. (Bipartite settlement is a procedure for revising wages between Government and banks' workers.) Every four years, the pay scales are updated.

4 **Training and development:** Nearly all public sector banks have staff colleges where training sessions for various employee cadres are scheduled on a regular basis to keep workers' skills and knowledge current. Employees may occasionally be posted to an outside organization for training.

HRM practices and policies of Private sector commercial banks

- 1. Recruitment:** Campus recruiting, recruitment firms, outsourcing agents, references, advertisements, etc. are used to find clerk level employees. As positions open up, special assistants are promoted from within.
- 2. Promotion:** In accordance with the policy established from time to time by the board, promotions to all grades of bank officials must be made.
- 3. Compensation:** The private sector bank in India is attentive to pay packages in this area of the financial market and believes that to recruit the best people, remuneration policies should be constructed in line with other peer group banks. Fixed pay, variable pay, and employee stock options make up the compensation structure, with the last two being heavily influenced by performance.
- 4. Training and development:** When appropriate, private sector banks also look into the viability of forming partnerships with universities and other institutions.

Responsibilities of HRM department in banks

The financial risks that banks must regularly accept can be managed by effective and experienced labour. Finding such outstanding personnel and placing them in appropriate places within the banks is the responsibility of the human resource department. Any firm that works with people needs effective human resource management to ensure smooth operations. A successful organisation is one that manages its people resources efficiently and effectively. The following are some crucial HRM responsibilities in the banking business.

- 1. Communication and dispute management-** one of the duties of the HR division is to ensure effective communication between the management and staff. The human resources division can use a variety of strategies, including meditation, training, counselling, and creating new protocols for improved communication, when things don't go according to plan.
- 2. Motivation** – Banks must provide their staff a sense of incentive if they want to ensure peak performance. This includes offering rewards, incentives, and opportunity for promotion.
- 3. Discipline** - essential for preserving a pleasant working environment. The implementation of disciplinary measures for frequent offences may fall under the purview of the HR department. They can involve disregarding the dress code, discrimination, harassment, and other similar violations of the corporate rules.

In short, the HRD's job is to foster the best conditions for management to support both the short- and long-term success of banks, as well as to continuously monitor bank strategy to ensure that HR practises are appropriate and that the strategy is fully supported by both the number of employees and their skills. To assist line management in managing the workforce on a day-to-day basis. To serve as the primary sponsor and defender of HR policy in the bank.

Challenges faced by HR manager in selected public sector banks in India

The Indian banking industry is one that relies heavily on its labour force in order to survive. Several environmental changes are continuously undermining the competitiveness of HR managers. As data from this investigation were analysed, significant environmental influences shorted out. A few are:

1. Dependence on and growth of technology
2. The struggle for efficiency and uniqueness
3. Development of small and rural banks
4. The global economic crisis

Table 1.1 Background information of PSB's

| Banks | Establishment | Area Served | Branches | Total Assets (Crore) (2022) | Net income (crore) (2022) |
|-------------|---------------|--------------|----------|-----------------------------|---------------------------|
| SBI | 1955 | Worldwide | 22129 | 5177545 | 43774 |
| BOB | 1908 | Worldwide | 8214 | 1155364.8 | 7272 |
| Canara Bank | 1906 | Worldwide | 9720 | 1153675 | 2557 |
| Indian Bank | 1907 | 75 Countries | 5721 | 626005.02 | 3945 |
| UCO Bank | 1943 | Worldwide | 4000+ | 253336.1092 | 167.03 |

The environmental changes are posing some hurdles for HR managers to remain competitive. Yet, only technological advancement, technological development, etc. are the focus. Given the aforementioned context, it is quite concerning that so little has been done on the HRM front. New issues that face HR include the following:

New issues that face HR include the following:

- 1) **Talent Management-** It comprises of two categories
 - a) **Talent Acquisition-** Public sector banks in India are subject to so many regulations that they are unable to hire employees on their own. They are not given a lot of freedom to hire talent at market rates. Due to this, the peg-in-round-hole issue arises. Also, it causes skill mismatches and has recently led to a decline in staff strength. Along with a degree or other formal education, importance should be placed on the proper attitude and aptitude. Nonetheless, a high school diploma ought to be the requirement for admittance.
 - b) **Talent development-** After acquiring Talent, it is crucial to develop the necessary abilities. Because the environment is constantly changing and because talent needs to be updated to keep up, Research have revealed that PSB's training and development programs are poorly equipped and even ineffective.
- 2) **Staffing and promotion-** Even in public sectors, such as banks, open positions are filled based on seat availability rather than on a skills gap. This trend presents another challenge for the cultivation of talent. Advancement should be based on both experience and performance. Yet, these ideas are essentially lost in the PSB's, which has an impact on how well the workforce's skills, knowledge, and talents are utilized.
- 3) **Performance Appraisal-** The HR manager uses performance reviews as a tool to pinpoint performance issues and resolve them so that levels of performance are maintained. Public sector banks in India the usage of performance reviews is improper, and they are not connected to rewards and promotions. The widely utilized 360-degree assessment idea, which is adopted by private sector institutions, became only a paper exercise.
- 4) **Compensation and Incentives-** Employee performance is not correlated with pay or incentives in PSB's. Every aspect of compensation and salary is governed by government regulations. Also, it occasionally results in issues with equality and employee unhappiness, both of which contribute to staff turnover. It is the least favoured job by the best talent because even the pay and benefits are lower than in other industries.
- 5) **High Employee turnover-** Even while banks often post job openings, and new hires join various PSB's, the staff turnover rate continues to rise. High numbers of new employees are leaving banks to work in new, appealing sectors with better amenities and pay. The proper operation and expansion of PSB's are being hampered by this turnover. Several factors, including low pay and inadequate fringe benefits compared to other industries, a boring work environment and organisational culture, significant mental stress, etc., contribute to the high employee turnover rate.
- 6) **Leadership Gap and Succession planning-** The strength of the Indian financial system is its eminent top-level executives. But the leadership gap issue is being brought on by these individuals' retirement. And very few new, talented individuals join the banking industry and stay for an extended period of time; headhunting acts as the icing on the cake. Also, the level of talent growth is insufficient to fill the open top jobs. This survey indicated that the quality of the personnel entering the officer cadre is not up to par in the eyes of executives. Hence, over time, it will also contribute to the leadership issue with the ship. These issues are all acting as threats to PSBs.. Without taking into account whether or not they are compatible with the present environment, outdated administrative forms of HRM are still used. Although the government and PSB's have made some improvements, such as the adoption of IBPS for the hiring and development of banking staff, these improvements are adequate to prevent any material change in the state of HRM. This study identified government influence over the creation and execution of HR rules as a significant flaw in PSBs. Any HR policy or practise cannot be started or improved by individual banks. In light of this, the institutional settings of the government important when it comes to the factors influencing the design of HR policy.

The Indian banking industry is one that depends heavily on its workers to survive.

SUGGESTION FOR IMPROVEMENT

- ✓ Foster an environment and conditions that are ideal for management and bank employees to contribute to the short- and long-term success of banks.
- ✓ To increase participation and effectiveness, the employee suggestion program's scope needs to be broadened, and practical suggestions should be encouraged.
- ✓ A new manual for business audit should be created, and access to software, the type of access granted, and the risk involved must all be evaluated on a regular basis. Thus, the audit's goal was satisfied by the computerized branches.
- ✓ Take prompt action on the bank official's feedback to encourage them.

-
- ✓ If banks want to be able to attract and keep top talent, HR departments need to make sure that the workplace has an inclusive and healthy culture.
 - ✓ Continually assess the bank's strategy to make sure that HR practices are suitable and that the strategy is adequately supported by the workforce's size and skill set.

CONCLUSION

Given its high level of human participation, the banking sector needs to incorporate human resource management methods into its business plan. It is crucial to develop a pool of dedicated personnel by assessing their level of job satisfaction if Indian banks are to succeed and grow steadily. Their happiness would impact their productivity and dedication, which in turn would impact the banks' expansion and profitability.

HRM practices involve controlling the staff by fostering dedication, bettering consumer services, and fostering teamwork. In order to acquire a competitive edge in business, various HRM practices are crucial.

REFERENCE

1. Dessler, Gary. 2020. Human Resource Management. Sixteenth. New York: Pearson.
2. Shalini Shukla Emerging Issues and Challenges for HRM in Public Sectors Banks of India social and Behavioural Sciences 133 (2014) 358 – 363
3. A Hustled Mark. (1995). The impact of Human Resource Management Practices on Turnover, Productivity and Corporate Financial Performance. Academy of Management Journal, vol. 38, No.3, pg. 635-872.
5. Banking Annual (Business Standard)., January 2013, volume 4, Issue 1.
6. www.eminencejournal.com
7. www.Google.com
8. https://en.wikipedia.org/wiki/State_Bank_of_India
9. https://en.wikipedia.org/wiki/Bank_of_Baroda
10. https://en.wikipedia.org/wiki/Canara_bank
11. https://en.wikipedia.org/wiki/UCO_Bank

आदिवासी विमर्श और समकालीन हिंदी कविता

डॉ. ऋषिकेश मिश्र

हिंदी विभागाध्यक्ष, साकेत कला, विज्ञान एवं वाणिज्य महाविद्यालय, कल्याण(पूर्व), काटेमानिवली, ठाणे, महाराष्ट्र-421306

आदिवासी होने के मायने

आदिवासी, जिन्हें भारत में वनवासी, गिरिजन, मुसहर, अनसूचित जनजाति आदि नामों से जाना जाता है। भारत के लगभग हर राज्य में ये फैले हुये हैं। इनकी सर्वाधिक आबादी झारखंड में है। शाब्दिक रूप से देखने पर एकबारगी लगता है कि आदिवासी अर्थात् वह समुदाय, जो इस देश में सबसे पहले का आदि निवासी हो। वस्तुतः आदिवासी का अर्थ उन जातियाँ से है, जो वन संपदा पर निर्भर थीं। आदिवासी वन के राजा थे। सभ्यता के विकास के साथ उन तक बुनियादी और भौतिक सुविधाओं की पहुँच नहीं हो सकी, फलतः वे अन्य जातियों से पिछड़े रह गए। जैसे आर्य जातियाँ आरंभ में प्रकृति पूजक थीं, किंतु अपनी तर्कशक्ति, अध्ययन और चिंतन परंपरा के बल पर उन्होंने अपना सामाजिक, आर्थिक और आध्यात्मिक विकास किया। कालांतर में उनकी अध्यात्म परंपरा और उनके उपास्य में भी युगानुरूप परिवर्तन होता गया। जबकि बुनियादी सुविधाओं के अभाव एवं दुर्गम क्षेत्रों में रहने के कारण तमाम वनवासी जातियाँ पिछड़ी रह गईं और उस स्तर पर आर्य(सभ्य) नहीं बन पाईं जो आर्यों का मूल प्रयोजन (कृष्वंतो विश्व मार्यम्) था। इसका अर्थ ये नहीं है कि आर्य कहीं बाहर से आए थे और उन्होंने स्थानीय लोगों का दमन किया। किसी भी सभ्यता में संघर्ष स्वाभाविक है, जिसे आज भी विभिन्न रूपों में देखा जा सकता है। दूसरी बात एक जाति जो स्वयं को श्रेष्ठ मानती है और जब वह किसी अन्य जाति को श्रेष्ठ अथवा अपने सदृश करना चाहती है तब उनके बीच संघर्ष होना स्वाभाविक है। कोई भी जाति या सभ्यता स्वयं को कभी भी निम्न नहीं मानती। इस संघर्ष में जिन्होंने आर्यों की अधीनता स्वीकार कर ली वे उनकी वर्ण व्यवस्था में शामिल हो गए और बहुत संभव है कि कुछ भारतीय आदिम जातियाँ बिना संघर्ष किये दुर्गम एवं सुरक्षित स्थानों पर चली गईं हों और मुख्य धारा से कमोबेश न जुड़ पाने के कारण आदिवासी बनी रहीं। यही कारण है कि आदिवासी जातियों ने अभी भी अपने प्रकृतिपूजक रूप को सहेजे रखा है और प्राकृतिक संसाधनों के प्रति उनकी निर्भरता बनी हुई है।

अपने निरंतर पिछड़ेपन, विषमता, असमानता, उपेक्षा और हाशिये पर रहने के दंश से उपजे विद्रोह के कारण कई वनवासी जातियाँ विशेषकर झारखंड के आदिवासी आज अपना अलग धर्म चाहते हैं। पूँजीवादी समूह, शासन और विकसित जातियों द्वारा बरती गई उदासीनता के कारण ये कई बार बहकावे में आकर अपना धर्म परिवर्तन कर लेते हैं, तो कई बार हथियार भी उठा लेते हैं। जिसकी परिणति हम नक्सलवाद के रूप में भी देख सकते हैं। स्वाभाविक है कि एक व्यवस्था में असंतुष्ट मानव-समूह दूसरी व्यवस्था में सम्मिलित होकर विकास के मार्ग पर अग्रसर हो जाना चाहता है। अंततोगत्वा वहाँ भी उसे निराशा ही हाथ लगती है।

आदिवासी समाज पर राजनीति करने वालों का डर है कि कहीं आदिवासी समाप्त न हो जाएँ। झारखंड की बात करें तो 1931 में हुई जनगणना में आदिवासियों की संख्या जहाँ 38.3% थी जबकि 2011 में हुई जनगणना में यह आबादी 26% हो गई। इसलिए आदिवासी समुदाय जनसांख्यिकी में तारतम्य बिठाये रखने के लिए अलग से धार्मिक कोड चाहता है। आदिवासियों का एक बड़ा तबका है, जो स्वयं को हिंदू नहीं मानता है। वे खुद को 'सरना धर्म' का अनुयायी मानते हैं। ऐसे आदिवासियों में झारखंड के आदिवासियों की संख्या सबसे अधिक है। झारखंड सरकार ने तो 'सरना धर्म कोड' पास भी कर दिया है और केंद्र सरकार द्वारा यह प्रस्ताव अभी लंबित है। यदि केंद्र सरकार द्वारा भी यह बिल पास हो गया तो यह भी हिंदू, मुस्लिम, क्रिश्चान, जैन, बौद्ध और सिख की तरह एक अलग धर्म होगा और अन्य धर्मों की भाँति इसका भी कोड होगा। 'सरना' प्रकृति की पूजा करते हैं। सरना अनुयायी धर्मेश(सूर्य), माँ(धरती) और प्रकृति को मानते हैं।¹ वे भगवान् के किसी सगुण साकार रूप को नहीं मानते। हालाँकि सभी आदिवासी ऐसे नहीं हैं, जो हिंदू धर्म को नहीं मानते। भारतीय संविधान में अनुसूचित जनजातियों यानी आदिवासियों को 'हिंदू' माना गया है। तथापि बहुत से कानून ऐसे हैं, जो इस समुदाय पर लागू नहीं होते। अतः देखा जाए तो समान नागरिक संहिता के संदर्भ में थोड़ी कठिनाई आ सकती है। वैदिक काल में सनातन धर्मावलंबियों के देवता प्रकृति से जुड़े हुए थे। वे प्रकृति पूजक थे। प्रकृति के समस्त उपादानों के संरक्षक थे और उनके प्रति आस्थावान भी, किंतु पौराणिक युग तक आते-आते देवता विशिष्ट और एलीट टाइप के हो गए। जबकि आदिवासी प्रकृति के समस्त उपादानों के साथ अनवरत जुड़े रहे। दरअसल इस समाज की आत्मा भारतीय है। अतः भारतीय संस्कृति और अध्यात्म परंपरा के साथ इन्हें जुड़ने में कोई दिक्कत नहीं होगी, बशर्ते इनकी परंपराओं और मान्यताओं को सुरक्षित रखते हुए इन तक विकास की मंगलमयी धारा पहुँचायी जाए।

यहाँ ध्यातव्य है कि विमर्श का अर्थ केवल शोध, अध्ययन, पठन-पाठन और वैचारिक विनिमय तक सीमित नहीं है, बल्कि साहित्यिक-विमर्श उस मूक समुदाय की आवाज़ भी बनता है, जो किसी न किसी कारण से विसंगतियों, विषमताओं और अंतर्विरोधों का शिकार रहा है। दलित, वंचित और उपेक्षित रहा है। वस्तुतः यह समझने की ज़रूरत है कि खतरा आदिवासी व्यक्ति पर नहीं उसकी पहचान पर है। जैसे-जैसे यह देश विकसित होता जाएगा और इस समूह का स्थानांतरण होता जाएगा, वैसे-वैसे आदिवासियों की आदिवासियत समाप्त होती जाएगी। वे अपनी कला और संस्कृति खोते जाएँगे। विश्वग्राम

का बाज़ार सब कुछ निगल जाएगा, उनकी परंपराएँ, मान्यताएँ, सरलता, सहजता, वन और ज़मीन से उनका जुड़ाव सब कुछ। प्रकृति के संरक्षण में आदिवासियों की भूमिका सर्वाधिक है। कहना न होगा कि जब विकास की आँधी उन तक पहुँचेगी, तब रही-सही हरियाली भी समाप्त हो जाएगी।

आदिवासी साहित्य की परंपरा: विभिन्न रूपों में आदिवासियों द्वारा लिखा गया, आदिवासियों के लिए लिखा गया और आदिवासियों के जीवन-दर्शन को स्वर देने वाला साहित्य आदिवासी साहित्य है। वस्तुतः आदिवासी साहित्य से तात्पर्य उस साहित्य से है, जिसमें आदिवासियों का जीवन-समाज चित्रित हो, साथ ही उसमें उनकी संवेदनाओं, समस्याओं एवं संघर्ष का उद्घाटन भी हुआ हो। पहले आदिवासियों का साहित्य ज़्यादातर मौखिक रूप में ही था, लेकिन अब अनेक लोगों के द्वारा उनके सामाजिक, आर्थिक, सांस्कृतिक और राजनीतिक मुद्दों को साहित्य की विभिन्न विधाओं के माध्यम से उठाया जा रहा है, जो शिष्ट और आधुनिक है।

आधुनिक काल में कविता ने मनुष्य को केंद्र में रखा। विश्व में घटित अनेक आंदोलनों के बाद न्याय, समता, समानता, विश्व बंधुत्व आदि बातें समूचे विश्व में की गईं। कविता सामंती और राजसी मनोवृत्ति से दिग्ग समाज के यथार्थ की बात करने लगी। यहाँ मानव तो मानव, मानवेतर प्राणियों और वनस्पति जगत् की भी बात हुई। कविता में प्रकृति के प्रति संरक्षण के लिए जल, जंगल, ज़मीन और जानवर के प्रति अनवरत गंभीर चिंता देखने को मिलती है। गौरतलब है कि यह चिंता समकालीन समय तक आते-आते और तीव्रतर होती गई है। आधुनिक काल में कविता ने ब्रिटिश हुकूमत के विरुद्ध सबको एकसूत्र में बाँधने का कार्य किया और राष्ट्रप्रेम की अलख जगाई। यही समय है जब कविता में सामाजिक और सांस्कृतिक जागरण का नवोन्मेष देखने को मिलता है। स्वतंत्रता की प्राप्ति के बाद आज़ादी का जश्न मना तो जीत की रात्रि में देश के पहरेदारों को सावधान भी किया गया। जल्द ही इस आज़ादी के प्रति कवियों का मोह भंग भी हुआ, जिसकी परिणति हम संपूर्ण क्रांति और आपातकाल के रूप में देखते हैं। आपातकाल के दंश से उबरे तो क्या मीडिया और क्या पूँजीपति सबने सत्ता के साथ साठ-गाँठ कर ली। सूचनाक्रांति के वेग ने हमारे जीवन और विचारसरणि को बहुत कुछ बदल दिया। वहीं भूमंडलीकरण ने पूरी दुनिया को बाज़ार में तब्दील कर दिया। चाहे-अनचाहे सभी विश्वग्राम में शामिल हो गए। हम पहचान के संकट (Identity Crisis) से जूझने लगे। समकालीन कविता इन्हीं क्रोश-स्तंभों को पार करते हुए इक्कीसवीं शताब्दी में कदम रखती है। यह साहित्य के प्रगतिवादी दौर से यथार्थ चेतना एवं आक्रामकता और नयी कविता से एक तरह की कोपित एवं स्थितियों में परिवर्तन की अदम्य आकांक्षा को ग्रहण करती है। हमारे समानांतर जो कुछ भी बेठीक है, उसे ठीक करने की कवायद हम समकालीन कविता में देख सकते हैं। बात चाहे सामाजिक हो, राजनीतिक या सांस्कृतिक, कविता स्थितियों के हर चौखट पर दस्तक देती है। समकालीन कविता विकास के शताधिक दावों के बीच अन्यान्य विमर्शों के माध्यम से समाज के अंतिम व्यक्ति की आवाज़ भी उठाती है।

इक्कीसवीं शताब्दी में हम यदि विमर्श की बात करें तो सबसे अधिक प्रासंगिक आदिवासी विमर्श ही है, जिसका संबंध साहित्य की मुख्य धारा से भी रहा। दलित विमर्श कई बार जहाँ केवल एक विशिष्ट जाति और पक्ष तक सीमित रह जाता है, वहीं आदिवासी साहित्य संवेदना के धरातल पर सबसे जुड़ जाता है। प्रकृति है तो हम हैं और प्रकृति के सबसे बड़े रक्षक आदिवासी ही हैं। इस शताब्दी की अंधाधुंध भागदौड़, अनवरत मशीन होती दुनिया, प्रकृति से दूर होते लोग और विकास के नाम पर बेतहाशा अधिग्रहण इन सबने आदिवासी जनजीवन के समक्ष पहचान का संकट खड़ा कर दिया है। महात्मा गांधी ने आदिवासियों के लिए गिरिजन शब्द दिया था। आज न तो गिरि सुरक्षित है और न ही गिरिजन। आज देश के समक्ष जो सबसे बड़े संकट हैं वे हैं- जल, जंगल, ज़मीन और जानवरों का संरक्षण अर्थात् पारिस्थितिकी संकट; अस्मिता और अस्तित्व का संकट; पहचान का संकट, भाषायी संकट, विस्थापन का संकट। आदिवासी समाज मूलतः इन्हीं संकटों से जूझ रहा है। दरअसल आदिवासी समाज की दुनिया पर्यावरण के उपादानों के चतुर्दिक् कती-बुनी होती है। विकास के नाम पर हम इनकी पहचान मिटाकर इनका विकास नहीं कर सकते। आवश्यकता है कि जल, जंगल, ज़मीन आदि की स्थिति और उसके विकास के लिए कुछ किया जाए। भाषण के दौरान जल, जंगल, ज़मीन का नारा संगोष्ठियों में केवल जुमला बनकर न रह जाए। आवश्यकता है आदिवासियों तक मूलभूत सुविधाएँ पहुँचायी जाएँ, उनकी लोक कलाओं और उनकी परंपराओं का संरक्षण किया जाए। उनकी कला और उनके शिल्प के विकास के लिए उपयुक्त वातावरण मिले। उनके शिल्प और उनसे जुड़ी वस्तुओं को बाज़ार मिले। उनकी पहचान को एक व्यापक आधार मिले। उन्हें देश की मुख्य धारा से जोड़ा जाए लेकिन उन्हें खत्म करके नहीं।

समकालीन कविता के बहाने आदिवासी विमर्श

आदिवासी लेखकों की मान्यता के आधार पर ऐसा साहित्य जो आदिवासियों के मूल तत्त्वों को प्रमुखता देते हैं और आदिवासी जीवन-दर्शन का निर्वाह करते हैं, आदिवासी साहित्य है। ऐसे लेखकों के एक समूह ने 14-15 जून 2014 को राँची में आयोजित द्विदिवसीय राष्ट्रीय संगोष्ठी में इस अवधारणा को पुख्ता तरीके से प्रस्तुत किया, जिसे 'आदिवासी साहित्य का राँची घोषणा-पत्र' के तौर पर जाना जाता है।

आदिवासी साहित्य का राँची घोषणा-पत्र:

- प्रकृति की लय-ताल और संगीत का जो अनुसरण करता हो।
- जो प्रकृति और प्रेम के आत्मीय संबंध और गरिमा का सम्मान करता हो।
- जिसमें पूर्वजों के ज्ञान-विज्ञान, कला-कौशल और इनसानी बेहतरी के अनुभवों के प्रति आभार हो।
- जो समूचे जीव जगत् की अवहेलना नहीं करे।
- जो धनलोलुप और बाज़ारवादी हिंसा और लालसा का नकार करता हो।
- जिसमें जीवन के प्रति आनंदमयी अदम्य जिजीविषा हो।
- जिसमें सृष्टि और समष्टि के प्रति कृतज्ञता का भाव हो।
- जो धरती को संसाधन के बजाय माँ मानकर उसके बचाव और रचाव के लिए खुद को उसका संरक्षक मानता हो।
- जिसमें रंग, नस्ल, लिंग, धर्म आदि का विशेष आग्रह न हो।
- जो हर तरह की गैर-बराबरी के खिलाफ़ हो।
- जो भाषायी और सांस्कृतिक विविधता और आत्मनिर्णय के अधिकार पक्ष में हो।
- जो सामंती, ब्राह्मणवादी, धनलोलुप और बाज़ारवादी शब्दावलियों, प्रतीकों, मिथकों और व्यक्तिगत महिमामंडन से असहमत हो।
- जो सहअस्तित्व, समता, सामूहिकता, सहजीविता, सहभागिता और सामंजस्य को अपना दार्शनिक आधार मानते हुए रचाव-बचाव में यकीन करता हो।
- सहानुभूति, स्वानुभूति के बजाय सामूहिक अनुभूति जिसका प्रबल स्वर-संगीत हो।
- मूल आदिवासी भाषाओं में अपने विश्वदृष्टिकोण के साथ जो प्रमुखतः अभिव्यक्त हुआ हो।

आदिवासी जीवन की सच्ची अभिव्यक्ति मूलतः मौखिक परंपरा में ही उपलब्ध है। अब आदिवासी साहित्य शिष्ट लेखन के रूप में भी लिखा जा रहा है। देश की विभिन्न भाषाओं में यह लिखा जा रहा है। हिंदी की बात करें तो समकालीन कवियों में हरिराम मीणा, रामदयाल मुंडा, ग्रेस कुजूर, निर्मला पुतुल, रणेन्द्र, अनुज लुगुन, पारसनाथ सिंह, विनोद कुमार शुक्ल, एकांत श्रीवास्तव, जसिंता केरकेट्टा आदि अनेक कवि हैं, जिन्होंने आदिवासी जीवन-दर्शन को पृष्ठभूमि में रखकर कविताएँ लिखी हैं। पर्यावरण असंतुलन, औद्योगिक सभ्यता, मशीनीकरण, भूमंडलीकरण, बाज़ारवाद, भू-अधिग्रहण, विस्थापन, पलायन, बढ़ती फ़ैशनपरस्ती, शोषण और कुत्सित राजनीति के कुचक्र में आदिवासी समाज निरंतर फँसता जा रहा है। समकालीन कविता इन्हीं समस्याओं को स्वर देती है। समकालीन कविता आदिवासी समाज की कलाओं, संवेदनाओं और उसमें निहित मानवतावादी मूल्यों को प्रश्रय देती है। स्त्री विमर्श में स्त्री वर्ग की पीड़ा को स्वर तो मिले किंतु ये स्वर विशिष्ट वर्ग की स्त्रियों के थे। इसमें आदिवासी महिलाओं के लिए विशेष जगह नहीं थी। समकालीन कवियों में जिन लोगों ने आदिवासी स्त्री की पीड़ा को समझा उनमें निर्मला पुतुल प्रमुख हैं। उन्होंने आदिवासी स्त्री की संवेदनाओं को मार्मिक स्वर प्रदान किये हैं। जो लिखने के लिए नहीं लिखे गए हैं, बल्कि यह आदिवासी स्त्री का आर्तनाद है, जो फ़ैशनेबुल, 'कहानी घर-घर की' के चरित्रों, यौनिक मुक्ति की आकांक्षा रखने वाली कतिपय स्त्रियों से अलग है। उसकी पीड़ा को समझना आसान नहीं है। प्रायः आदिवासी महिलाओं के जीवन में तमाम अभावों के बावजूद उनमें हम खुशहाली, सरलता, सादगी, सौंदर्य आदि ढूँढ़ लेते हैं:

वे जब खेतों में

फ़सलों को रोपती-काटती हुई

गाती हैं गीत

भूल जाती हैं ज़िंदगी के दर्द

ऐसा कहा गया है

किसने कहे हैं उनके परिचय में

इतने बड़े-बड़े झूठ?

किसने?

निश्चय ही वह हमारी जमात का

खाया-पीया आदमी होगा...
सच्चाई को धुँध में लपेटता
एक निर्लज्ज सौदागर
ज़रूर वह शब्दों से धोखा करता हुआ
कोई कवि होगा
मस्तिष्क से अपाहिज!

निर्मला पुतुल की स्त्री व्यवस्था से खिसियायी हुई है। पुरुष सत्तात्मक समाज, पूँजीवादी व्यवस्था और दक्कियानूसी समाज के खिलाफ़ ताल ठोंककर खड़ी है। वह अब न टूटना चाहती है और न बिखरना। वह अपनी आवाज़ उठाना चाहती है। वह व्यवस्था के पैरों तले यदि कुचल भी दी जाती है तो भी वह फिर जनमेगी और अपना विरोध पूरी शक्ति के साथ प्रकट करेगी:

तुम्हारी व्यवस्था में
उसमें जल रही हूँ मैं
और रह-रहकर भड़क रही है
मेरे भीतर आग...
इसलिए चुप नहीं रहूँगी अब
उगलूँगी तुम्हारे विरुद्ध आग
तुम मना करोगे जितना
उतनी ही ज़ोर से चीखूँगी मैं!'

निर्मला पुतुल की बालिका का अपने पिता से दूर न ब्याहने का निवेदन अत्यंत मार्मिक है। जो आदिवासी स्त्री की मनोदशा पर मार्मिक प्रकाश डालता ही है, सामाजिक व्यवस्था की भी पोल खोल देता है:

बाबा!
मुझे उतनी दूर मत ब्याहना
जहाँ मुझसे मिलने जाने खातिर
घर की बकरियाँ बेचनी पड़े तुम्हें
मत ब्याहना उस देश में
जहाँ आदमी से ज़्यादा
ईश्वर बसते हों!'

जसिंता केरकेट्टा की कविता 'परवाह' में हम देखते हैं कि किस तरह से आदिवासी समाज जंगल की रक्षा के लिए तत्पर है। वे जंगल से सूखी लकड़ियाँ इसलिए चुनते हैं ताकि जंगल में हरियाली बनी रहे। जिस मात्रा में वे जंगल का दोहन करते हैं उससे कई गुना अधिक उसके विकास के लिए भी वे उद्यत रहते हैं। वहीं तथाकथित सभ्य आदमी अपनी फ़ैशनपरस्ती के लिए केवल जंगल का दोहन करता है और अपने मकान सजाता है:

माँ
एक बोझा लकड़ी के लिए
क्यों दिन भर जंगल छानती,
पहाड़ लाँघती,
देर शाम घर लौटती हो?
माँ कहती है :

जंगल छानती,
पहाड़ लाँघती,
दिन भर भटकती हूँ
सिर्फ सूखी लकड़ियों के लिए।
कहीं काट न दूँ कोई ज़िंदा पेड़।

आज हम प्रकृति से बहुत दूर हो गए हैं। प्रकृति के पास हम केवल पिकनिक और आउटिंग के लिए जाते हैं। न तो हम प्रकृति को पहचानते हैं और न ही हम उसके संवर्धन में अपना कोई उल्लेखनीय योगदान देते हैं। प्रकृति से हमारा संबंध छीजता जा रहा है। हम बनावटी और स्वार्थी दुनिया में भीतर-बाहर खोखले होते जा रहे हैं। अनवरत अजनबीयत के शिकार होते जा रहे हैं:

दरख्तों को उनके नाम से
न पुकार पाना
अब तक की हमारी
सबसे बड़ी त्रासदी है
कहा उससे—
मुझे सखुआ का पेड़ देखना है
बुलाना चाहता हूँ उसके नाम से
सुनो! अपरिचय के बोझ से
रिसता जा रहा हूँ थोड़ा-थोड़ा।

हम एक राष्ट्र की बात करते हैं। किंतु हमारे भाई-बंधुओं की पीड़ा हम तक नहीं पहुँचती। हम उसे कम करने में कोई कदम नहीं उठाते, तब तक सारी बातें बेमानी हैं। हमने जंगलों का बेतरह दोहन किया है। इस दोहन और शोषण की आवाज़ को हम सुन सकते हैं, लेकिन उन अदृश्य आवाज़ों से हमारे रंग में भंग होता है। हम अपनी ज़िम्मेदारी नहीं स्वीकार पाते। आदिवासियों की कराह से हमारी नींद में खलल पड़ता है। महेश वर्मा का कवि भी पूरे व्यंग्य के साथ ऐसे लोगों के साथ खड़ा है:

आदिवासी औरत रोती है गुफाकालीन लय में,
इसमें जंगल की आवाज़ें हैं और पहाड़ी झरने के गिरने की आवाज़,
इसमें शिकार पर निकलने से पहले जानवर के चित्र पर टपकाया
गया आदिम खून टपक रहा है,
तेज़ हवाओं की आवाज़ें हैं इसमें और आग चिटखने की आवाज़,
बहुत साफ़ और उजली इस इमारत के वैभव से अबाधित
उसके रुदन से यहाँ जंगल उतर आया है...
यह मृत्यु के बाद का पहला गीत है उस मृतक के लिए—
इसे वह जीवित नहीं सुन सकता था।
हम बहरहाल उन लोगों के साथ हैं
जिनकी नींद खराब होती है—ऐसी आवाज़ों से।

आज सर्वत्र आत्मकेंद्रितता का दौर है। संबंधों में गर्मजोशी नहीं बची। हमारे पास किसी के लिए भी समय नहीं है। निश्चय ही किसी कमज़ोर को हाथ देना मनुष्यता की निशानी है, लेकिन डर इस बात का है कि किसी को हाथ देने के लिए रुके तो विकास की अंधी दौड़ में कहीं हम पिछड़ न जाएँ। स्नेह और सहयोग कि भाषा सभी समझते हैं। किसी निराश जीवन के भीतर आशा का संचार करने से बढ़कर दूसरा महनीय कार्य और कुछ नहीं हो सकता, किंतु हम उसमें भी कतरब्योत करते हैं:

हताशा से एक व्यक्ति बैठ गया था
व्यक्ति को मैं नहीं जानता था
हताशा को जानता था
इसलिए मैं उस व्यक्ति के पास गया
मैंने हाथ बढ़ाया
मेरा हाथ पकड़कर वह खड़ा हुआ
मुझे वह नहीं जानता था
मेरे हाथ बढ़ाने को जानता था
हम दोनों साथ चले
दोनों एक दूसरे को नहीं जानते थे
साथ चलने को जानते थे^९

अब भौतिकता और सुखवाद का दबाव कुछ इस तरह से है कि हम नदी, पहाड़ और प्रकृति से दूर एक बाज़ार में आ गए हैं। सब कुछ बाज़ार में तब्दील हो गया है। परिवर्तन कुछ इस तरह से हुआ है कि सब कुछ केवल स्मृतियों में है। नदी, पहाड़, खेत-खलिहान, प्रकृति अब केवल चित्रों में दिखाई देगी। नई पीढ़ी को देने और दिखाने के लिए हमारे पास कुछ नहीं है। हमारा तो पूरा वजूद ही खतरे में है:

नन्ही पीढ़ी दौड़ी : हम आ गए बाज़ार!
क्या-क्या लेना है? पूछने लगा दुकानदार।
भैया! थोड़ी बारिश, थोड़ी गीली मिट्टी,
एक बोतल नदी, वो डिब्बाबंद पहाड़
उधर दीवार पर टँगी एक प्रकृति भी दे दो,
और ये बारिश इतनी महँगी क्यों?
दुकानदार बोला : यह नमी यहाँ की नहीं!
दूसरे ग्रह से आई है,
मंदी है, छटाँक भर मँगाई है।
पैसे निकालने साड़ी की कोर टटोली
चौंकी! देखा आँचल की गाँठ में
रूपयों की जगह
पूरा वजूद मुड़ा पड़ा था!^९

देवता के रूप में प्रकृति को पूजना मानव जगत् के लिए कल्याणकारी है। आदिवासी समूह को अपनी आध्यात्मिक मान्यताओं पर गर्व है। देश के हर समूह ने अपने-अपने देवता बाँट लिए, लेकिन उसने प्रकृति को नहीं छोड़ा। इस समुदाय ने अपनी शर्तों पर अपने देवता गढ़े और प्रकृति की भाषा जीवन के मंत्रों का अनुसंधान किया:

सबने बाँट लिए हैं अपने-अपने ईश्वर
जंगल, नदी, पहाड़ ही आए हमारे हिस्से
हमने गढ़ा अपना देव अपनी शर्तों पर
हमारे हिस्से जंगल था सो हमने लकड़ी में प्राण फूँक दिए
हमने ईश्वर की बनाई हुई दुनिया में अपने हिस्से का संसार अकेले ही रचा
तुलार पर्वत ने किसी चित्रकार की तरह आंगा की तस्वीर उकेर दी पत्थरों पर
ताकि पहचान सकें हम अपना देव
हमारे हिस्से पहाड़ थे सो हमने पहाड़ों की कठोर भाषा में तय किए अपने जीवन के मूलमंत्र!^{१०}

इस नश्वर संसार में कोई अजर-अमर कैसे हो सकता है। चाहे वह कोई भी क्यों न हो। संसार में जिन देवताओं की बात की जाती है, वे मानव निर्मित हैं। मानव निर्मित प्रत्येक वस्तु नाशवान है। अतः मानव निर्मित देवता भी नाशवान है। तभी तो भारतीय मेधा उसे नेति-नेति कहकर अपने हाथ ऊपर उठा लेती है। विश्व के धर्मों ने ईश्वर बाँट दिये, जो बहुधा सारे झगड़े की जड़ है। जबकि आदिवासी समूह द्वारा पूजित प्रकृति रूपी देवताओं के कार्य निर्धारित हैं। प्रकृति अजरामर है। यदि हम देवताओं के संरक्षण के बजाय प्रकृति के संरक्षण का प्रयत्न करें तो मनुष्य कहीं अधिक सुखी हो जाएगा:

**मनुष्यों की बनाई हुई दुनिया की सारी ईंटों को एक दिन भरभरा कर कर गिर जाना है
फिर देव कैसे अजर-अमर हो सकते हैं
हमारे हिस्से नदी आई थी सो हमने सौंप दिया नदी के पानी को देव के हिस्से का सारा पुण्य
आंगा देव अब देव नहीं बल्कि सोमारू की देह बन कर पुनर्जन्म लेते हैं बस्तर की मिट्टी में
जहाँ ईश्वर की मौत निश्चित होती है
वहाँ मनुष्य के जिंदा रहने की गुंजाइश बढ़ जाती है।¹¹**

गरीब आदिवासियों का भीड़ जुटाने के लिए इस्तेमाल किया जाता है। राजनीतिक पार्टियाँ छोटे-मोटे लालच दिखाकर उन्हें इकट्ठी करती हैं। भीड़ को यह भी नहीं पता होता कि उन्हें वहाँ क्यों ले जाया गया है। उनकी खुशामद के लिए उनके किसी वीर बहादुर पूर्वज का बुत लगा दिया गया है, जिसके नाम पर उनका निरंतर दोहन किया जाता है। आदिवासी जाति भी अपने पूर्वजों की मूर्तियाँ देखकर समाज में अपने योगदान को अनुभूत करती है और आत्ममुग्धता का शिकार बनी रहती है। राजनीतिक स्वार्थ के लिए कई बार उनके निष्पाप हाथों में हथियार थमाकर उन्हें अपराध के रास्ते में झोंक दिया जाता है। आदिवासी केवल राजनीतिक हथियार और जयजयकार होकर रह गए हैं:

**हमने अल्बर्ट एक्का को चौराहे का पहरेदार बना दिया है
वह देखता रहता है दिन-रात भीड़, जुलूस, धरने और प्रदर्शन
उसकी आत्मा वहीं ज़मीन पर बैठी सुनती रहती है
नेताओं के झूठे बोल और आश्वासन
धूल, गर्द, गर्मी और पसीने के बीच वह देखता है हमारी धरती का गौरव
बड़े-बड़े होर्डिंग्स और पोस्टर
लालची और बेईमान चेहरे
गाँवों-जंगलों से हाँककर लाए गए आदिवासियों की भोली निष्पाप सूरतें
वे कुछ नहीं समझते उनके हक में क्या है
न्याय क्या है लड़ाई क्या है
वे तो बस हथियार और जयजयकार हैं।¹²**

नये-नये निर्माण पर आदिवासी विस्थापित हो रहे हैं। जैसे गोदान का होरी किसान से मजदूर में तब्दील हो जाता है वैसे ही आदिवासियों का सब कुछ छीन लिया जा रहा है। यदि वे समर्थ नहीं होंगे तो वे समाज की मुख्य धारा में अपना स्थान नहीं बना पाएंगे। एक ओर उनकी जीविका के साधन जंगल बरबाद कर दिये जा रहे हैं, तो दूसरी ओर उनके पास दूसरा विकल्प भी नहीं है:

**‘अरे पगलो, अन्न न सही मच्छियाँ तो मिलेंगी
रोहू कतला सवल... तालाब जिनसे भरा रहेगा’
सब बच्चों के मुँह में पानी आ गया...
लेकिन मच्छियों का ठेकेदार होगा
राज यूँ ही मुफ्त में बर्बाद नहीं होने देगा अपना धन
पटेल बोला, ‘हम सब मजूर होंगे ठेकेदार के
कुछ काम तो मिलेगा।’¹³**

आदिवासी समाज की बहुत बड़ी इच्छाएँ नहीं हैं। उनके सपने में एक जोड़ी बैल, नदी किनारे एक घर, उनकी कला और संस्कृति का संरक्षण हो। उन्हें किसी राज्य की कामना नहीं है। लेकिन उनकी छोटी इच्छाएँ भी पूरी नहीं हो पातीं। विकास का दावानल सब कुछ निगल जाता है। प्रकृति को बचाने का भी कोई प्रतिदान उन्हें नहीं मिल पाता;

हमने कभी सल्लनत की कामना नहीं की
हमने नहीं चाहा कि हमारा राज्याभिषेक हो
हमारे शाही होने की कामना में रहा है
अँजुरी भर सपनों का सच होना
दम तोड़ते वक्रत बाँहों की अटूट जकड़न
और रक्तिम होंठों की अंतिम प्रगाढ़ मुहर
हमने चाहा कि पंडुकों कमी नींद
गिलहरियों की धमाचौकड़ी से टूट भी जाए
तो उनके सपने न टूटे
हमने चाहा कि फ़सलों की नस्ल बची रहे
खेतों के आसमान के साथ

हमने चाहा कि जंगल बचा रहे अपने कुल-गोत्र के साथ!¹⁴

आदिवासियों की पीड़ा पूँजीवादी वर्ग नहीं सुन पाता। आज का बुद्धिजीवी वर्ग भी यथार्थ के धरातल पर उसे कम ही जानता है। वातानुकूलित भवन में बैठकर साहित्यिक विमर्श किये जाते हैं। आज का चाहे बुद्धिजीवी हो, मध्यमवर्गीय अथवा पूँजीवादी समाज उनकी फ़ैशनपरस्त और सुखवादी दुनिया का सारा आडंबर प्रकृति के विनाश पर ही टिका हुआ है। आदिवासियों के जीवन का संगीत तो प्रकृतिमय है। उसे प्रकृति से अलग करके नहीं देखा जा सकता। आदिवासियों का गीत सुनते हुए प्रकृति अंगड़ाई लेती है:

पहाड़ नींद से जग रहा था
झरने चाह रहे थे
उसके सुर-ताल पर थिरकना
हवा सीख रही थी बहने की लय
नदी आँक रही थी करुणा की गहराई
दरख्त सुन रहे थे उसे साँस रोक कर
एक फूल जो खिल रहा था उसी समय
प्रस्फुटित होकर उससे कहीं अधिक बड़ा हुआ
जितना बड़ा उसे होना चाहिए था!¹⁵

साहित्य हो या आलोचना आदिवासियों की कब सुनी गई? पीढ़ी दर पीढ़ी वे स्वयं अपने पूर्वजों की थाती को ढोते चले आ रहे हैं। जहाँ उच्च या मध्यम वर्गीय समाज की इति होती है वहाँ से इनके जीवन की विडंबनाएँ आकार ग्रहण करना आरंभ करती हैं। लीलाधर मंडलोई के कवि को नहीं लगता कि इनकी सही आवाज़ को कभी कोई सुन पाएगा:

जहाँ खत्म होता है कोई जीवन,
एक नया शुरू होता है वहीं से
एक बूढ़े की अंतिम साँसों को
सुन रहा होता है उसका पोता या नाती आज भी
वह पूर्वजों से जुड़ा होता है किस तरह हम नहीं जानते
उसकी हड्डियों में जो कुछ बोलता रहता है ताउम्र
वह पूर्वजों का काव्य-संगीत ही होता है
कविता को जीवाश्मों से ताज़ा हड्डियों तक सुनो!
आने वाले समय की कविता की पहचान
कोई आलोचक इस तरह भी करेगा
मुझ आदिवासी कवि को नहीं लगता!¹⁶

आज विश्व की अनेक भाषाओं के समक्ष लुप्त होने का बहुत बड़ा संकट है। बहुत तेजी से भाषाएँ मर रही हैं। कोई भी भाषा अपने आप में संचार और संवाद का माध्यम मात्र नहीं होती, अपितु वह अपने क्षेत्र की संस्कृति, परंपराओं, मान्यताओं, कला और लोकाचार को भी वहन करती है। शब्दों की अपनी एक संस्कृति होती है, एक जाति होती है। जब कोई भाषा मरती है तो उसके साथ और भी बहुत कुछ मरता है, इससे केवल संचार का एक ज़रिया नहीं मरता, अपितु एक भरी-पूरी संस्कृति कालकवलित हो जाती है। भाषायी विध्वंस की पीछे एक षड्यंत्र काम कर रहा होता है। मत्स्य न्याय के आधार पर एक भाषा दूसरी भाषा और एक संस्कृति दूसरी संस्कृति को खा रही होती है। दुर्भाग्यवशात् इसे हम कहीं न कहीं विकास, समृद्धि और परिवर्तन के तौर पर लेते हैं और धीरे-धीरे हमारी पहचान समाप्त हो जाती है। आज विश्व में ऐसी तमाम जनजातियाँ हैं, जिनकी भाषाएँ बहुत तेजी से मर रही हैं और उन्हें बोलने वाले बहुत कम लोग बचे हुए हैं। इनमें भारतीय भाषाएँ भी शामिल हैं। भाषाएँ हमारी धरोहर हैं। इनके परिवर्द्धन के लिए समुचित प्रयास किया जाना अभी बाक़ी है। जेसिंता केरकेट्टा की कविता 'मातृभाषा की मौत' में इसी पीड़ा को चित्रित किया गया है:

**मातृभाषा खुद नहीं मरी थी
उसे मारा गया था पर, माँ यह कभी जान न सकी।
माँ को लगता था आज भी
एक दुर्घटना थी मातृभाषा की मौत।¹⁷**

आदिवासी की निश्चित रूप से अनेक समस्याएँ हैं, लेकिन उनकी पीड़ा और चिंताएँ केवल उनकी अपनी नहीं हैं। उनकी चिंताएँ हर उस व्यक्ति की चिंता है जो अपनी कला, संस्कृति, भाषा और समूची पारिस्थितिकी की रक्षा करना चाहता है। उनकी चिंता किसी पूर्वाग्रह से ग्रस्त नहीं है। और आदिवासी विमर्श को हमें इसी दिशा में समझने की आवश्यकता है अन्यथा दलित विमर्श की तरह यह विमर्श भी केवल किसी विशिष्ट जाति और वर्ग विशेष के प्रति एक रोष बनकर रह जाएगा। जो कहीं न कहीं पारस्परिक द्वेष का कारण मात्र होगा।

संदर्भ

1. www.aajtak.in 25 जुलाई 2022
2. पुतुल निर्मला, ऊपर से काली, नगाड़े की तरह बजते शब्द, भारतीय ज्ञानपीठ, नई दिल्ली, संस्करण 2005, पृष्ठ 17
3. उतनी ही जनमेगी निर्मला पुतुल!, वही पृष्ठ 90
4. उतनी दूर मत ब्याहना बाबा! वही पृष्ठ 49
5. केरकेट्टा जसिंता, परवाह (<https://www.hindwi.org/kavita/parvaah-jacinta-kerketta-kavita?sort=popularity-desc>)
6. डूमरचीर राही, सरई फूल, सदानीरा, वर्ष 9, अंक 27(<https://www.hindwi.org/kavita/sarai-phool-rahi-dumarchir-kavita>)
7. महेश वर्मा, आदिवासी औरत रोती है, धूल की जगह, राजकमल प्रकाशन, 2018, पृष्ठ 56
8. शुक्ल विनोद कुमार, हताशा से एक व्यक्ति बैठ गया था, अतिरिक्त नहीं, वाणी प्रकाशन, 2000, पृष्ठ 13
9. केरकेट्टा जसिंता, नदी, पहाड़ और बाज़ार (<https://www.hindwi.org/kavita/nadii-pahaa-aur-bazaar-jacinta-kerketta-kavita>)
10. वासम पूनम, जहाँ ईश्वर की मौत निश्चित है, मछलियाँ गायेगी एक दिन पंडुमगीत, वाणी प्रकाशन, 2021, पृष्ठ 153
11. वही, पृष्ठ 153
12. वर्मा अनीता, झारखंड, रोशनी के रास्ते पर, राजकमल प्रकाशन, 2008, पृष्ठ 67
13. ऋतुराज, तृष्णातरंगकुला, आशा नाम नदी, वाणी प्रकाशन, संस्करण-2007, पृष्ठ 75
14. लुगुन अनुज, हमारी अर्थी शाही हो नहीं सकती, समकालीन आदिवासी कविता, (सं.) हरिराम मीणा, अलख प्रकाशन, संस्करण-2013, पृष्ठ 15, 16
15. कश्यप मदन, एक आदिवासी का गीत सुनते हुए, दूर तक चुप्पी, वाणी प्रकाशन, संस्करण-2014, पृष्ठ 78
16. मंडलोई लीलाधर, सुनो, जलावतन, भारतीय ज्ञानपीठ, संस्करण-2018, पृष्ठ 108
17. केरकेट्टा जसिंता, मातृभाषा की मौत (<https://www.hindwi.org/kavita/maatribhaasha-kii-maut-jacinta-kerketta-kavita>)।

विष्णु प्रभाकर के उपन्यासों में नारी चेतना

डॉ. हेमा तिवारी

साकेत कला विज्ञान एवं वाणिज्य महाविद्यालय, काटेमानिवली, कल्याण (पूर्व)- 421306

यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः।

यत्रेतास्तु न पूज्यन्ते सर्वास्त्राफलाः क्रियाः॥

अर्थात् जहाँ नारी का सम्मान किया जाता है, वहाँ सारे काम सफल होते हैं और जहाँ उनका अपमान होता है वहाँ के सारे कार्य निष्फल हो जाते हैं। भारतीय समाज में पुरुष और स्त्री का भेदभाव जन्म के प्रारंभ से ही शुरू हो जाता है। लड़की का जन्म लेना माता-पिता के लिए चिंता का विषय बन जाता है। पुरुष के लिए नारी एक भोग का साधन मात्र रह जाती है। यह हमारी कुत्सित मानसिकता या सामाजिक कुसंस्कार कहें जिसने नारी का रूप इस कदर गढ़ दिया है। इस संदर्भ में 'औरत के हक में' की लेखिका तसलीमा नसरीन का कथन दृष्टव्य है, "जिस दिन समाज स्त्री शरीर का नहीं, उसकी मेधा और श्रम का मूल्य देना सीख जाएगा सिर्फ उस दिन स्त्री मनुष्य के रूप में स्वीकृत होगी।" 'नाच्यो बहुत गोपाल' की माधवी स्थिति का वर्णन इस प्रकार करती है, "पुरुष जाति के स्वार्थ और दंभ भरी मूर्खता से ही सारे पापों का जन्म होता है, इसके स्वार्थ के कारण ही उसका अर्धांग नारी जाति पीड़ित है। एकांगी दृष्टिकोण से सोचने के कारण ही पुरुष न तो स्त्री को सती बनाकर ही सुखी कर सका और न वेश्या बनाकर"।¹

हमारे पुरुष प्रधान समाज में पुरुषों का आधिपत्य हमेशा ही रहा है, परंतु ऐसा नहीं है कि पुरुषों ने हुकूमत ही की है। पुरुषों का ऐसा समुदाय भी है, जो स्त्रियों पर हो रहे अत्याचार के खिलाफ आवाज़ उठाता है। उनका सम्मान करता है, उनका साथ देना चाहता है। ऐसे सहयोगियों के होने पर भी समाज में औरतों की स्थिति अत्यंत दयनीय है, आज उसे आर्थिक और मानसिक रूप से सशक्त बनना पड़ेगा। प्रेमचंद जी को भले ही एक उपन्यासकार के रूप में जाना जाता है, परंतु उन्होंने जिस विधा में भी अपनी लेखनी चलाई उस रचना में नारी के अंतर्मन को समाज के समक्ष प्रस्तुत कर दिया। प्रेमचंद जी ने नारी की आत्मा को अपने कथाओं में जीवंत किया है। नारी की चेतना शक्ति साहित्यकारों के लिए नई दिशा लेकर आई। अब साहित्य नारी को त्याग की देवी न मानकर उसके सर्वांगीण विकास और स्वतंत्रता के लिए अग्रसर हुआ। प्रेमचंद इस दिशा में अग्रणी थे। उन्होंने न केवल नारी संबंधित समस्याओं को चित्रित किया बल्कि उसका समाधान भी प्रस्तुत किया तथा उनका साहित्य परवर्ती साहित्यकारों के लिए मार्गदर्शक रहा। नारी के विविध रूपों का चित्रण विष्णु जी अपने साहित्य में भरपूर किया है। आधुनिक हिंदी साहित्य में विष्णु जी एवं उनका साहित्य पाठकों और आलोचकों के लिए जिज्ञासा का विषय रहा है। विष्णु जी ने समाज को जिस रूप में देखा उसी रूप में उसे अपने साहित्य में चित्रित किया। वे सच्चे साहित्यधर्म और समाजसेवी भी थे। वे किसी साहित्यिक दल व संगठन से न जुड़कर हर उस व्यक्ति से जुड़े, जो शांति के लिए कार्यरत थे। उनके जीवन व साहित्य में समरूपता के दर्शन होते हैं। उन्होंने उपन्यास को अभिव्यक्ति का विस्तृत फलक माना है। उनके उपन्यास साहित्य में आज्ञादी के पहले की स्थिति, सामाजिक विसंगतियाँ, जर्जर रूढ़ियाँ व परंपराएँ, नारी की स्थिति आदि का यथार्थ चित्रण मिलता है। विष्णु जी ने अपनी लेखनी सामाजिक, राजनैतिक, आर्थिक, धार्मिक तथा सांस्कृतिक सभी दिशाओं में चलाई है। उनका मत था कि धार्मिक शोषण, सामाजिक और राजनैतिक शोषण से अधिक भयंकर है। इसी धर्म के आधार पर न जाने कितने लोगों कि बलि चढ़ गई है।

विष्णु जी के उपन्यासों में नारी का स्वतंत्र रूप उभरकर आया है। विष्णु जी नारी जीवन के एक कुशल चित्रकार व पूर्ण समर्थक रहे हैं। नारी के विभिन्न रूपों का अंकन उनके साहित्य में चित्रित होता है। उनके उपन्यासों में नारी जीवन की विविध समस्याओं को संदर्भित किया है। नारी ब्रह्मा की एक अनोखी रचना है। नारी को अनदेखा नहीं किया जा सकता। नारी को भोग-विलास की वस्तु समझना उसका अपमान करना है। आज उसने अपनी सार्थकता ही नहीं अपितु यह भी सिद्ध किया है कि वह पुरुष से कहीं अधिक प्रतिभावान, संघर्षशील व गंभीर है। विष्णु जी के उपन्यासों को पढ़ने के बाद ऐसा प्रतीत होता है कि विष्णु जी ने नारी की एक स्वतंत्र सत्ता स्वीकार की है। नारी की समस्याओं को उन्होंने इस प्रकार चित्रित किया है, जैसे नारी जीवन उन्होंने स्वयं जिया हो। जिन समस्याओं को उन्होंने अपनी कथा का आधार बनाया, वे समस्याएँ आज भी इस बदलते परिवेश में परिलक्षित होती हैं। दहेज समस्या, विधवा जीवन की विडंबनाएँ, बलात्कार की समस्या, बाल विवाह, पुनर्विवाह की समस्या, परित्यक्ता नारी की समस्या आदि ऐसे ही ज्वलंत विषयों को अपना आधार बनाया है। साहित्य के साथ-साथ समाज सुधार का भी कार्य किया है। उनके उपन्यासों में प्रमुख पुरुष पात्र होते हुए भी नारी ही प्रमुख पात्र है। उनके उपन्यासों की कथा नारी जीवन की समस्याओं के इर्द-गिर्द घूमती हुई दिखाई देती है।

विष्णु जी के "निशिकांत" उपन्यास में मध्यमवर्गीय नारी की समस्याओं को देश व समाज के परिप्रेक्ष्य में उद्घाटित किया है। विद्रोहिणी नारी पात्रों का विकास किया है। वे नारी को तमाम अभिशापों, दासताओं और यातनाओं के बीच जाने के लिए नहीं छोड़ देते वरन् उसके स्वतंत्र और संपूर्ण व्यक्तित्व को उभारना चाहते हैं। एक निश्चित विराम देना चाहते हैं।² निशिकांत

की कमला विधवा जीवन की सड़ी-गली परंपराएँ को अस्वीकार करती है। उसे समाज के संचालकों ने केवल श्वास लेने की अनुमति दी है। विधवा होने के कारण एक अभिशप्त जीवन जीने के लिए विवश किया गया है, उसे पराए पुरुष से बात करने का अधिकार भी नहीं है, क्योंकि वह एक स्त्री है परंतु यह सारी मान्यताएँ विधुर पुरुषों के लिए नहीं है। इसी समाज में पुरुषों के अधिकार अलग हैं और नारियों के अलग। कमला इन सब परंपराओं से उपर है और एक विधवा होते हुए भी वह समाज एवं इंसानियत के प्रति अपने कर्तव्य को पूरा करती है। समाज उसके मानवतावादी कर्तव्य को भी कलंकित करता है, परंतु वह समाज की चिंता नहीं करती। वह समाज के उन ठेकेदारों से सवाल करती है जो समाज के हितैषी बनने का दंभ भरते हैं। क्या पुरुष की छाया पड़ते ही स्त्री दुष्चरित्र हो जाती है? क्या हृदय का माधुर्य वासना में जाकर ही लय होता है? निशिकान्त की कमला किसी की भी दया पर न जीने वाली एक साहसी महिला के रूप में आगे आती है। एक तरह से मृत रूढ़ियों की कारा तोड़ने की दिशा में निशिकांत का दिशा निर्देश भी कमला ही करती है। कमला निशिकांत से कायर न बनने का वचन भी लेती है।

विष्णु जी का “कोई तो” उपन्यास नारी प्रधान उपन्यास है। इस उपन्यास की मुख्य पात्र सुविधा किन्हीं अज्ञात परिस्थितियों में फँसकर अपना नाम बदलकर वर्तिका रख लेती है। इस कहानी के मूल में नारी जीवन की कथा के साथ-साथ समाज की सारी कुप्रथाएँ व विसंगतियाँ भी उजागर होती हैं। मनुष्य की यह कितनी बड़ी त्रासदी है कि समाज अपने कुत्सित सोच द्वारा किसी भी मनुष्य के जीवन पर आरोप लगाकर उसे लांछित जीवन जीने के लिए मजबूर कर देता है और उस व्यक्ति को अपना जीवन कल्पित आरोप में जीना पड़ता है। समाज की कुत्सित मानसिकता के फलस्वरूप सुविधा को आजीवन वह पीड़ा भोगनी पड़ती है, जिसकी वह अधिकारी नहीं थी। वह अपनी कल्पना में एक ऐसे पुरुष का निर्माण करती है, जो उसे उसके सारे पाप-पुण्य के साथ अपनाएगा। उसका यह इंतज़ार बहुत लंबा खिंचता है। वर्तिका का सहकर्मी तुषार उसके निकट संपर्क में आता है, परंतु तुषार अपनी माँ के अन्तःकरण में समाहित वर्तिका के आरोपित कलंक के कारण वर्तिका को प्रेम करते हुए भी अस्वीकार कर देता है। वह अपने मध्यमवर्गीय संस्कारों से मुक्त नहीं हो पाता। अंततः वह इस समस्या से लड़ने के बजाय विदेश जाकर खुद को मुक्त पाता है। वर्तिका के माता-पिता व परिवार जन उसे अपनी सच्चाई छिपाकर रखने के लिए दबाव डालते हैं परंतु वर्तिका अपने जीवन की उस सच्चाई को कभी भी नहीं छुपाती। उसे विश्वास है कि कोई तो होगा जो इस मानसिकता व मध्यमवर्गीय कारा को तोड़ेगा और उसे उसकी सच्चाई के साथ अपनाएगा। वर्तिका सड़ी-गली परंपराओं को देखकर बहुत दुखी होती है। वर्तिका जैसी है वह स्वयं को भी वैसा ही प्रस्तुत करती है। वह पुरातनपंथी नहीं है, वह नयी सोच रखती है और नारी मुक्ति का पूर्ण समर्थन करती है। इतना ही नहीं वह जात-पात के नाम पर विवाह की समस्याओं पर अपना विचार खुलकर रखती है, और अंतरजातीय विवाह करवाती है। कमजोर लोगों का संबल बनती है। अपनी बहन मधुर का भी आधार बनती है। वर्तिका अपने साथी नारायण में समानता पाती है। अतः वह उसी के साथ बिना किसी अनुष्ठान के रहती है, तद्गुणीन समाज में यह एक क्रांतिकारी प्रयोग है। इसी प्रकार वर्तिका एक मजबूत और साहसी नारी के रूप में आगे आती है।

विष्णु प्रभाकर द्वारा रचित उपन्यास “तट के बंधन” का प्रारंभ दहेज की समस्या को लेकर हुआ है। आज आधुनिक युग में भी दहेज ने अपना मुख सुरसा की तरह फैलाया हुआ है। कई बालाएँ इस अग्नि में स्वाहा हुई हैं। बेटी के रूप और गुण के साथ धन की भी बहुत महत्ता है। इस कथा में मालती, शीला जैसे पात्रों को इस दहेज जैसी भयावह समस्या के कारण घोर यातना सहनी पड़ती है। शीला तो इसी की वेदी पर भस्म कर दी जाती है। इस कथा की मुख्य पात्र नीलम का अपहरण और बलात्कार होता है जब वह अपहरणकर्ता के जाल से मुक्त होती है तब समाज के तानों व घृणित नज़रों से स्वयं को घिरा पाती है। उसकी दर्दनाक घटना को हर पल कुरेदने का कार्य समाज करता है। इस दुष्कर्म को करने वाले पशुओं को भूलकर समाज पीड़िता को ही सज़ा देने के लिए तत्पर है। परंतु अपने भाई की सहायता द्वारा नीलम खुद का संबल बनती है और एक दृढ़ महिला के रूप में आगे आती है। वास्तव में नीलम अपने आंतरिक शक्ति के बल पर समाज को चुनौती देने को खड़ी हो जाती है और जीवन को बहुमूल्य उपहार मानते हुए, एक बंगाली कवि से विवाह कर सभी को आश्चर्य चकित कर देती है। इसी कथा में अनिला और जुलेखा उर्फ जमुना जैसी भी महिलाएँ हैं, जो देश विभाजन की भी त्रासदी झेलती हैं। यह घटना उनके जीवन को बदलकर रख देती है। उन्हें अपना अस्तित्व, पहचान अपने प्राणों की रक्षा के लिए त्यागना पड़ता है और इसी विभाजन के समय इनकी अस्मत् की बलि चढ़ जाती है। जमुना अपने देश पुनः भेजी जाने के कारण अपने बच्चे को नीलम के हाथों सौंप कर जाती है ताकि उसका बेटा अपना जीवन अपनी इसी मिट्टी में बिताए। ‘तट के बंधन’ उपन्यास में नारी पात्रों से करुणा, ममता, दया जैसे उदात्त भाव की प्राप्ति हुई है। प्रभाकर जी के नारी पात्र सामाजिक बंधनों, रूढ़ियों, विसंगतियों सड़े-गले संस्कारों के बीच दबी नारी को अपने अस्तित्व के लिए संघर्ष करते हुए प्रस्तुत किया है।

‘अर्धनारीश्वर’ साहित्य अकादमी से सम्मानित विष्णु जी का एक ऐसा उपन्यास है। जिसका प्रारंभ बलात्कार जैसी घृणित समस्या के साथ होता है। इस उपन्यास में चारों तरफ़ इसकी पीड़िता दिखाई देती है। बलात्कार नारी के तन पर होता है, परंतु इससे उसका मन अधिक आहत होता है। इस उपन्यास की नायिका सुमिता नारी मन के लिए बलात्कार की समस्या पर एक लेख लिखती है। सुमिता अपने विचारों की अभिव्यक्ति सशक्त ढंग से करने में सक्षम है। बलात्कार जैसी दुर्घटना ने

सुमिता के जीवन में उथल-पुथल मचा दिया है और यही कारण है कि वह अपने इस दर्द में अन्य ऐसी ही पीड़ित स्त्रियों का साक्षात्कार कर उन्हें आत्मग्लानि से मुक्त कराकर उन्हें जीवन उत्साहपूर्वक व दोषमुक्त जीने के लिए प्रेरित करती है। आज समाज में अमरबेल की तरह फैल रही बलात्कार जैसी घटनाओं पर अपनी बेबाकराय रखने वाली सुमिता सामाजिक संस्कारों की प्राथमिकता पर ही प्रश्न खड़ा करती है कि बलात्कार के लिए नारी दोषी नहीं है, पर दंड वही सहती है, हम उसे दुर्घटना नहीं मान पाते। क्यों, आखिर क्यों? यौन शुचिता पर भी सुमिता सवाल खड़ा करती है कि पवित्रता मन की होनी चाहिए तन की नहीं। बलात्कार की समस्या के समाधान के लिए विष्णुजी चिंतित दिखाई देते हैं। उनके अनुसार, "नारी को पुरुष के बल के आकर्षण से मुक्त होना होगा। अब तक नारी को ही दासी समझा जाता रहा है। अब दासों की इस श्रेणी में पुरुष भी आ चले हैं। परस्पर की दासता से मुक्ति ही नर-नारी के सम्बन्धों की धुरी है।"³ सुमिता अपने मानसिक संघर्ष से जूझती हुई विभा, श्यामला, किरण तथा अन्य पीड़ित स्त्रियों व स्वयं के लिए एक लेख लिखती है, जिसकी बहुत सराहना होती है। इसी लेख के माध्यम से वह अपने प्रतिद्वंद्वियों को मुहतोड़ जवाब भी देती है। सुमिता बुरे समय में पीड़ित स्त्रियों का आधार भी बनती है। अन्य पात्रों में प्रेरणा, साहस, सहयोग व आत्मविश्वास का संचार करती है। सुमिता के जीवन में पुरुष प्रताड़ना से मिला ज़ख्म कभी भरता ही नहीं, फिर भी साहसी स्नेह का संचार करने वाली सुमिता पुरुष समाज में अपनी सार्थकता सिद्ध करती है। क्यों स्त्री को एक भोग वस्तु के अलावा समाज कोई दर्जा देना नहीं चाहता। क्या उसके जीवन की सार्थकता केवल पुरुष की वासना को ही तृप्त करने तक सीमित है? नारी जीवन की भी अजीब विडंबना है, दुख सहना उसका अधिकार बना दिया गया है। सुमिता इन सबमें अपवाद बनकर उभरती है, वह इस आरोपित जुर्म की सजा नहीं सहती बल्कि अन्य नारियों का भी मार्गदर्शन करती है। सुमिता अपनी ननद विभा के लिए भी आदर्श बनती है। अपने पति अजित को भी सहेजने का कार्य सुमिता ही करती है। श्यामला को भी संभालती है। उसे आर्थिक रूप से मदद करती है तथा किरण के बलात्कार के बाद उसमें साहस और आत्मविश्वास संचार करने का कार्य भी सुमिता करती है। सुमिता अपने विश्वास और संस्कार को लेकर बहुत अडिग है। विदेश में एक अग्रणी लड़का उसपर आकर्षित होता है परंतु वह संयम का परिचय देती है। इस घटना के संबंध में वह अजित को बता देती है, उसका मानना है दाम्पत्य जीवन सच्चाई और विश्वास पर ही टिका है। 'अर्धनारीश्वर' उपन्यास की कथा में सुमिता सब पात्रों पर भारी है।

'स्वप्न' उपन्यास आत्मकथात्मक शैली पर आधारित एक ऐसा उपन्यास है, जिसकी नायिका अल्का के जीवन की ही कहानी पूर्व से अंत तक कथा प्रवाह को आगे बढ़ाती है। अल्का का पूरा जीवन ही जीवन जीने के नवीन प्रयोगों पर दिखाई देता है। अल्का नारी जीवन की मुक्ति का स्वप्न तो देखती है, परंतु वह स्वप्न ही रहता है। अल्का कविता लिखती है, उसका संपूर्ण जीवन कवितामय है। अल्का प्रेमविवाह करती है फलस्वरूप उसे ससुराल में यथोचित सम्मान नहीं मिलता। अल्का महान पतिव्रता नारी है, पति के प्रेम को ही वह अपना संबल मानती है। अल्का हमेशा दूसरों की सहायता करती है, वह समाज में क्रांतिकारी परिवर्तन लाना चाहती है। वह राजनीतिक आंदोलनों में भाग लेती है इसी कारण उसे जेलयात्रा भी करनी पड़ती है। अल्का नित नवीन प्रयोग करती है, वह समाज के हर क्षेत्र में कार्य करना चाहती है। अल्का अपनी कमजोरियों को भलीभांति पहचानती है, इसी कारण वह अपनी बेटी को अपनी देवरानी नंदिता को सौंपती है, ताकि उसकी बेटी कर्मठ बने उसकी तरह कल्पना में ही न जिये। अल्का के चरित्र की यह भी विशेषता है कि वह अपनी गलतियों के लिए क्षमा जिस सरलता व सहजता से मांगती है वह बहुत ही सराहनीय है। उसके पति की उपेक्षा से उसका हृदय घायल हो जाता है और उसके जीने की आशा भी समाप्त हो जाती है। अतः वह सरल हृदया अल्का अपने नित नए प्रयोगों के दुष्चक्र में फँसकर अपना जीवन समाप्त कर बैठती है। अल्का साहसी, क्रांतिकारी तथा आधुनिक सोच रखने वाली नारी है, उसकी यह मान्यता है कि उसका यह बलिदान व्यर्थ नहीं जाएगा।

विष्णु जी का 'संकल्प' उपन्यास आत्मकथात्मक शैली में लिखा गया है, जिसमें एक नारी का साहस भरा जीवन चित्रांकित किया गया है। सुमति एक साहसी नायिका के रूप में उभरकर आती है, वह अपनी तथा दूसरों की भी रक्षा करना जानती है, उसे कराटे के दांव पेंच भी आते हैं। अपने हमलावरों को वह अच्छा सबक भी सिखाती है। सुमति अपने जीवन साथी का चुनाव भी खुद ही करती है। वह अपने घर को संभालने के साथ-साथ सामाजिक कार्य भी करती है। एक दिन एक दुर्घटना में उसके पति सौमित्र की मृत्यु हो जाती है, उस पर दुखों का पहाड़ टूट पड़ता है, परंतु ऐसे समय में वह टूटती नहीं, अपने परिवार का सहारा बनती है। वह अपने घर को आर्थिक तौर से मजबूत बनाने के लिए नौकरी करती है, वहाँ वह औरतों को भोग की वस्तु समझने वालों से खुद का बचाव भी करती है। सुमति एक स्वाभिमानी नारी है। वह किसी पर भार नहीं बनना चाहती इसलिए खुद ही घर की जिम्मेदारियों को निभाती है और इस संबंध में कहती है काम नहीं करूंगी तो और क्या करूंगी? मेरे उपर जो दायित्व है, उसको निभाने के लिए मुझे जितना आवश्यक जीना है, उतना ही आवश्यक जीने के साधन पैदा करना भी है। मैं किसी पर भी भार नहीं बनना चाहती। सुमति अपनी ननद मोनिका की बहुत अच्छी सहेली है। वह हमेशा उसे अपने बच्चे की तरह समझने का कार्य करती है। डॉक्टर प्रभात सुमति से विवाह करना चाहते हैं। वह बहुत ही सुलझे व्यक्ति हैं। परंतु सुमति स्वयं से अधिक परिवार को महत्त्व देते हुए विवाह के लिए अपनी आपत्ति जताकर उन्हें अपनी समस्याओं से परिचित कराती है। प्रभात को अपनी ननद मोनिका से विवाह करने का सुझाव देती है, जिसे कुछ समय पश्चात डॉ प्रभात स्वीकार कर लेते हैं। विष्णु जी ने सुमति की स्थिति को और भी स्पष्ट करते हुए लिखा है कि "बच्चे कि माता विधवा होने के बाद किसी दूसरे से शादी कर ले यह उसके लिए तो सुखकर और आवश्यक भी हो सकता है, पर बच्चे

के लिए तो मृत्युदंड है।⁴ मोनिका का विवाह डॉ प्रभात से करवाकर वह साहित्यकार सुशील कुमार के अधूरे कार्यों को पूरा करने में जुट जाती है। वास्तव में सुमति का चरित्र एक आदर्शवादी नारी का है, जो अपने तौर तरीकों से जीवन जीने का सफल प्रयास करती है और पूर्ण सफलता के साथ जीवन निर्वाह करती है।

विष्णु जी का 'संस्कार' उपन्यास की कथा बालविवाह का चित्र प्रस्तुत करती है। इस कथा की नायिका रामों का विवाह बचपन में एक व्यक्ति से कर दिया जाता है, जो बड़ा होकर एक प्रसिद्ध साहित्यकार अमीयदास के नाम से जाना जाता है और वह शादी के उपरांत चार साल के लिए पढ़ने चला जाता है, परंतु उसके जीवन के इन चार सालों का इंतज़ार तीस वर्ष का बन जाता है। और अपने खून में बसे संस्कारों की वजह से वह सारा जीवन इंतज़ार में ही निकाल देती है। अपनी माँ के समझाने पर भी वह अपनी जिंदगी को दूसरा मौका नहीं देती। वह पतिव्रता धर्म का पालन करती है। अपने पति की मंगल कामना में हर वर्ष गुजरती चली जाती है। वह अपनी ससुराल में बिन पति के ही रहती है और ससुराल वालों की सेवा करती है। रामों का पति दूसरा और फिर कुछ समय बाद तीसरा विवाह भी कर लेता है। यह सब जानकार रामों को दुख तो बहुत होता है परंतु वह उसे बर्दाश्त करती चली जाती है। वह अकेले जीवन जीने का निर्णय कर लेती है। रामों एक स्वाभिमानिनी नारी है। वह गिड़-गिड़ाना या रोना नहीं जानती, इसलिए दीपू जब रामों से यह कहता है कि भाभी-भैया वापस आ रहे हैं, यह सुनकर रामों बड़े ही स्वाभिमान के साथ कहती है कि 'दीपू वे आयें या ना आयें, मैंने निश्चय कर लिया है, मैं उनके पास नहीं जाऊँगी। दूर के रिश्ते का देवर दीपू रामों कि बहुत मदद करता है परंतु एक दिन वह भी रामों को छोड़कर चला जाता है। वास्तव में यदि रामों चाहती तो दीपू के बड़े भाई से विवाह करके अपना जीवन सुख पूर्वक व्यतीत कर सकती थी किंतु भारतीय संस्कारों के बीच रची बसी नारी रामों पति के चरणों में ही अपनी मुक्ति की कल्पना कर जीवन काटती है, रामों के इसी समर्पण के कारण ही उसके पति अमीयदास यह स्वीकार करते हैं कि उनके कारण ही रामों का जीवन नष्ट हो गया। वास्तव में रामों को अपने जीवन में अपने पति अमीयदास से घुटन, उदासी, अकेलापन, और दर्द आदि ही मिलता है। रामों के तीस वर्ष पति की प्रतीक्षा में ही बीतते हैं। रामों के हृदय में करुणा व दया का सागर दिखाई देता है, वह दूसरों की मदद व प्यार देने के लिए सदैव तत्पर रहती है, परंतु उसे अपने जीवन में सभी से धोखा ही मिलता है। इस प्रकार रामों अपने दुख दर्द को अपने अंदर छिपाकर अपने पति की मंगल कामना करने वाली एक महान, ममतामई, पतिव्रता पत्नी के रूप में दिखाई देती है।

विष्णु जी ने उस समय लिखना आरंभ किया जिस समय देश विभाजन की त्रासदी झेल रहा था और उसी विकट परिस्थिति ने नारी के शोषण व उसकी अनेक समस्याओं को जन्म दिया। इस प्रक्रिया में जो भी अत्याचार हुआ उसकी शिकार अधिकतर नारी ही हुई। इन शोषित व दुखी नारियों को विष्णु जी ने अपनी कथा में स्थान दिया। विष्णु प्रभाकर जी ने मध्यमवर्गीय नारी को देश व समाज के समक्ष लाने का प्रयास किया। उन्होंने पहली बार समाज की जड़ता व जर्जर रूढ़ियों के विरुद्ध नारी को एक विद्रोही पात्र के अनुरूप उपस्थित किया। वे नारी को तमाम पीड़ाओं, यातनाओं और दासताओं से मुक्ति दिलाना चाहते थे, उसके अस्तित्व को उभरना चाहते थे। वे शरत की तरह नारी के अस्तित्व के पक्षधर हैं। नारी जहां चाहे वहाँ पहुँच सकती है, उसे कोई रोक नहीं सकता। हजारों अपराध करने पर भी वो क्षमा कर देती है। उसका विश्वास अडिग है, तन और मन से कोमल होते हुए भी वह अपने इरादों में मजबूत है। वस्तुतः विष्णु प्रभाकर नारी संवेदना के लेखक हैं। वे नारी चेतना के समर्थक हैं, जिसे हम उनके उपन्यासों में देख सकते हैं।

संदर्भ

१. नगर अमृतलाल, नाच्यो बहुत गोपाल, पृष्ठ: १२६
२. विष्णु प्रभाकर प्रतिनिधि रचनाएँ : कमाल किशोर गोयनका: पृष्ठ -१२
३. अर्धनारीश्वर: विष्णु प्रभाकर: पृष्ठ -६२
४. संकल्प : विष्णु प्रभाकर : पृष्ठ -२१९

MANUSCRIPT SUBMISSION

GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

First Author Name₁, Second Author Name₂, Third Author Name₃

1 Author Designation, Department, Organization, City, email id

2 Author Designation, Department, Organization, City, email id

3 Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

• **Single author journal article:**

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, *Journal of Business Ethics*, 66: 321 – 335

• **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures*. New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code: Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

Young, M. E., & Wasserman, E. A. (2005). Theories of learning. In K. Lamberts, & R. L. Goldstone (Eds.), *Handbook of cognition* (pp. 161-182). Thousand Oaks, CA: Sage.

- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from <http://ojs.lib.swin.edu.au/index.php/ejap>

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

- **Website of any institution:**

Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

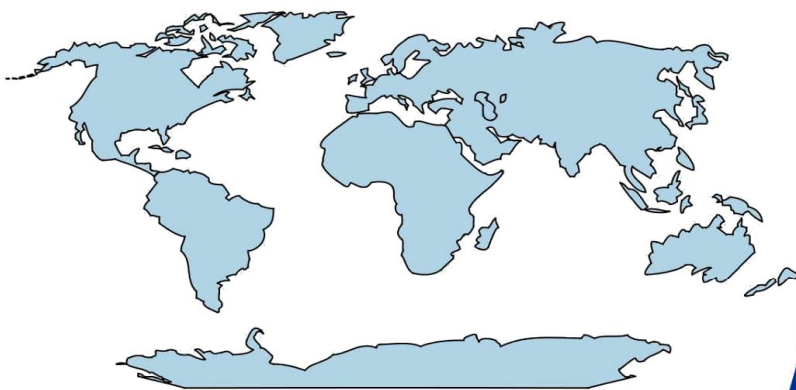
8. Decision of the Editorial Board regarding selection/rejection of the articles will be final.

www.iaraedu.com

Journal

ISSN 2322 - 0899

**INTERNATIONAL JOURNAL OF RESEARCH
IN MANAGEMENT & SOCIAL SCIENCE**



Volume 8, Issue 2
April - June 2020

www.iaraedu.com

Journal

ISSN 2394 - 9554

**International Journal of Research in
Science and Technology**

Volume 6, Issue 2: April - June 2019



Indian Academicians and Researchers Association
www.iaraedu.com

Become a member of IARA to avail
attractive benefits upto Rs. 30000/-

<http://iaraedu.com/about-membership.php>



INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION

Membership No: M / M – 1365

Certificate of Membership

This is to certify that

XXXXXXXXXX

is admitted as a

Fellow Member

of

Indian Academicians and Researchers Association

in recognition of commitment to Educational Research

and the objectives of the Association



Date: 27.01.2020


Director


President



INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION

Membership No: M / M – 1365

Certificate of Membership

This is to certify that

XXXXXXXXXX

is admitted as a

Life Member

of

Indian Academicians and Researchers Association

in recognition of commitment to Educational Research
and the objectives of the Association



Date: 27.01.2020

RANK
Director

Alam
President



INDIAN ACADEMICIANS AND RESEARCHERS ASSOCIATION

Membership No: M / M – 1365

Certificate of Membership

This is to certify that

XXXXXXXXXX

is admitted as a

Member

of

Indian Academicians and Researchers Association

in recognition of commitment to Educational Research

and the objectives of the Association



Date: 27.01.2020

RANU
Director

Alam
President

IARA Organized its 1st International Dissertation & Doctoral Thesis Award in September'2019

1st International Dissertation & Doctoral Thesis Award (2019)



Organized By



Indian Academicians and Researchers Association (IARA)

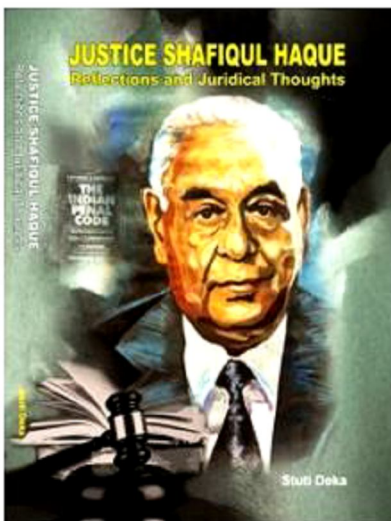


EMPYREAL PUBLISHING HOUSE

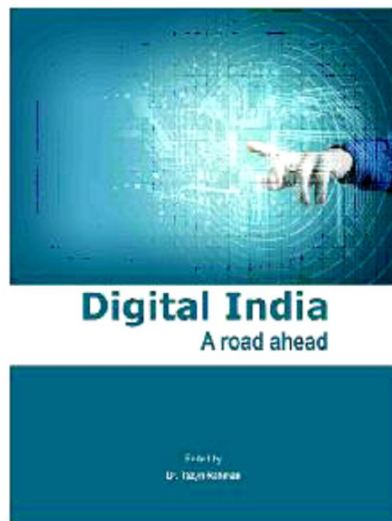
www.editedbook.in

**Publish Your Book, Your Thesis into Book or
Become an Editor of an Edited Book with ISBN**

BOOKS PUBLISHED



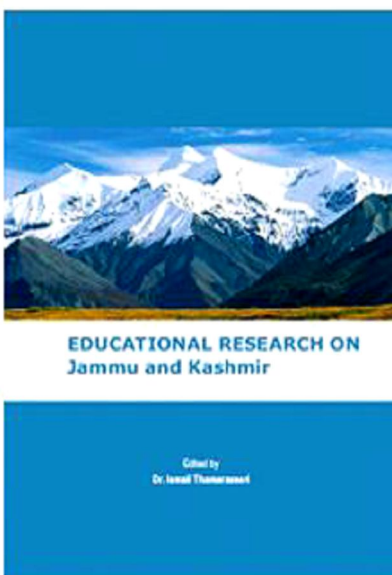
Dr. Stuti Deka
ISBN : 978-81-930928-1-1



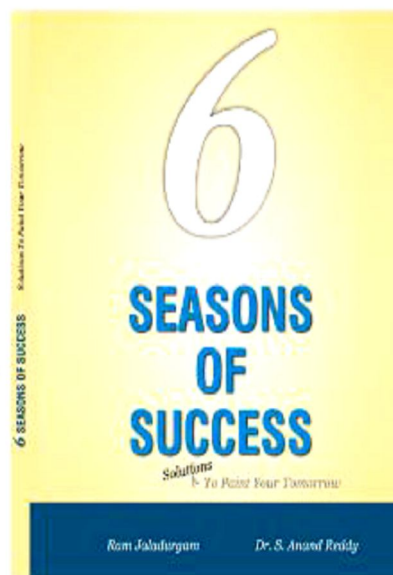
Dr. Tazyn Rahman
ISBN : 978-81-930928-0-4



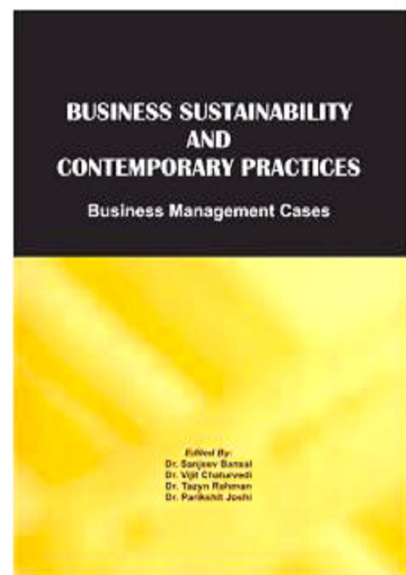
Mr. Dinbandhu Singh
ISBN : 978-81-930928-3-5



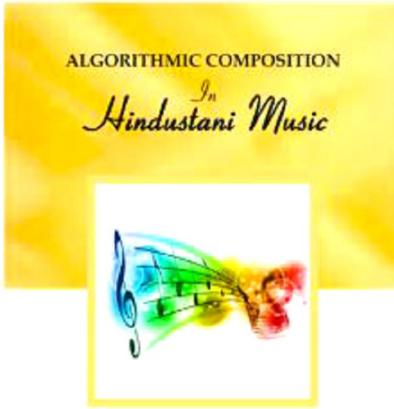
Dr. Ismail Thamarasseri
ISBN : 978-81-930928-2-8



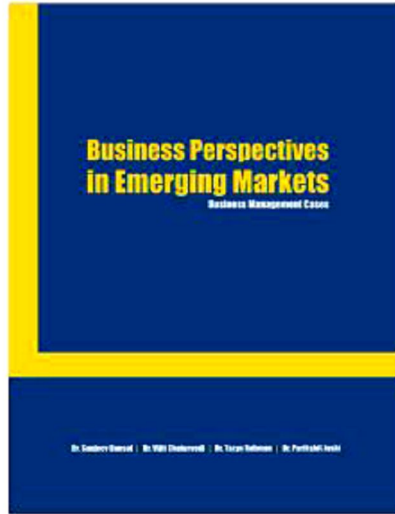
Ram Jaladurgam
Dr. S. Anand Reddy
ISBN : 978-81-930928-5-9



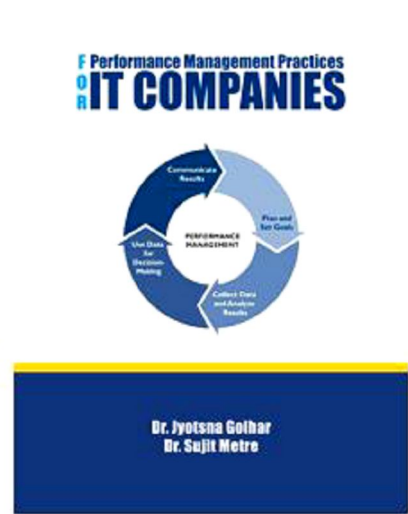
Dr. Sanjeev Bansal, Dr. Vijit Chaturvedi
Dr. Tazyn Rahman, Dr. Parikshit Joshi
ISBN : 978-81-930928-6-6



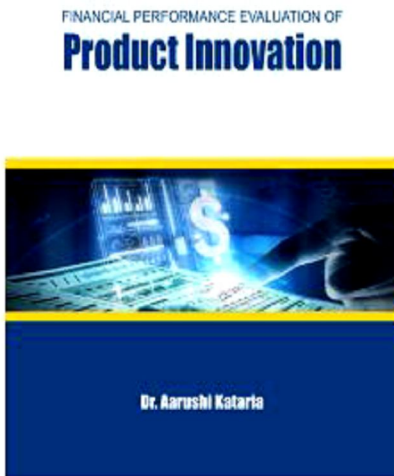
Ashish Kumar Sinha, Dr. Soubhik Chakraborty
Dr. Amritanjali
ISBN : 978-81-930928-8-0



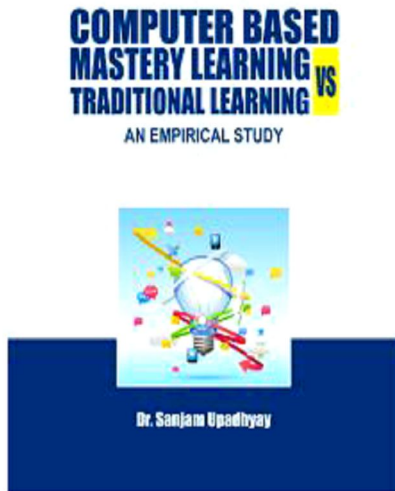
Dr. Sanjeev Bansal, Dr. Vijit Chaturvedi
Dr. Tazyn Rahman, Dr. Parikshit Joshi
ISBN : 978-81-936264-0-5



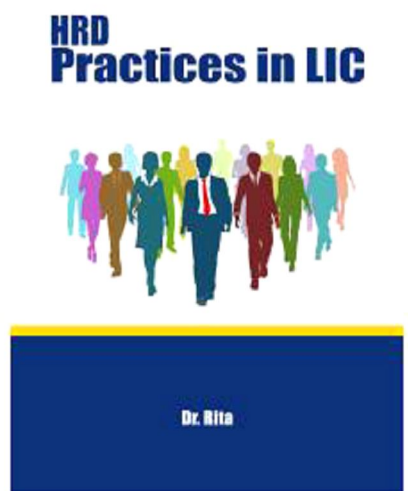
Dr. Jyotsna Golhar
Dr. Sujit Metre
ISBN : 978-81-936264-6-7



Dr. Aarushi Kataria
ISBN : 978-81-936264-3-6



Dr. Sanjam Upadhyay
ISBN : 978-81-936264-5-0



Dr. Rita
ISBN : 978-81-930928-7-3



Dr. Manas Ranjan Panda, Dr. Prabodha Kr. Hota
ISBN : 978-81-930928-4-2



Poomima University
ISBN : 978-8193-6264-74



Institute of Public Enterprise
ISBN : 978-8193-6264-4-3

Vitamin D Supplementation in SGA Babies



Dr. Jyothi Naik
Prof. Dr. Syed Manazir Ali
Dr. Uzma Firdaus
Prof. Dr. Jamal Ahmed

Dr. Jyothi Naik, Prof. Dr. Syed Manazir Ali
Dr. Uzma Firdaus, Prof. Dr. Jamal Ahmed
ISBN : 978-81-936264-9-8



Gold Nanoparticles: Plasmonic Aspects And Applications

Dr. Abhitosh Kedia
Dr. Pandian Senthil Kumar

Dr. Abhitosh Kedia
Dr. Pandian Senthil Kumar
ISBN : 978-81-939070-0-9

Social Media Marketing and Consumer Behavior



Dr. Vinod S. Chandwani

Dr. Vinod
S. Chandwani
ISBN : 978-81-939070-2-3

Select Research Papers of Prof. Dr. Dhananjay Awasarikar



Prof. Dr. Dhananjay Awasarikar

Prof. Dr. Dhananjay
Awasarikar
ISBN : 978-81-939070-1-6

Recent ReseaRch Trends in ManageMent



Dr. C. Samudhra Rajakumar
Dr. M. Ramesh
Dr. C. Kathiravan
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh
Dr. C. Kathiravan, Dr. Rincy V. Mathew
ISBN : 978-81-939070-4-7

Recent ReseaRch Trends in Social Science



Dr. C. Samudhra Rajakumar
Dr. M. Ramesh
Dr. C. Kathiravan
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh
Dr. C. Kathiravan, Dr. Rincy V. Mathew
ISBN : 978-81-939070-6-1

Recent Research Trend in Business Administration



Dr. C. Samudhra Rajakumar
Dr. M. Ramesh
Dr. C. Kathiravan
Dr. Rincy V. Mathew

Dr. C. Samudhra Rajakumar, Dr. M. Ramesh
Dr. C. Kathiravan, Dr. Rincy V. Mathew
ISBN : 978-81-939070-7-8

Recent Innovations in Biosustainability and Environmental Research II



Dr. V. I. Paul
Dr. M. Muthulingam
Dr. A. Elangovan
Dr. J. Nelson Samuel Jebastin

Dr. V. I. Paul, Dr. M. Muthulingam
Dr. A. Elangovan, Dr. J. Nelson Samuel Jebastin
ISBN : 978-81-939070-9-2

Teacher Education: Challenges Ahead



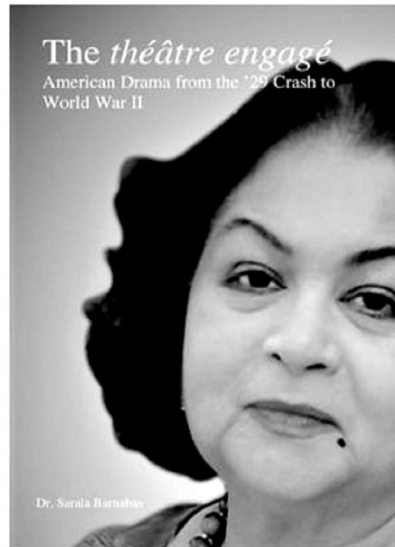
Sajid Jamal
Mohd Shakir

Sajid Jamal
Mohd Shakir
ISBN : 978-81-939070-8-5

Project Management



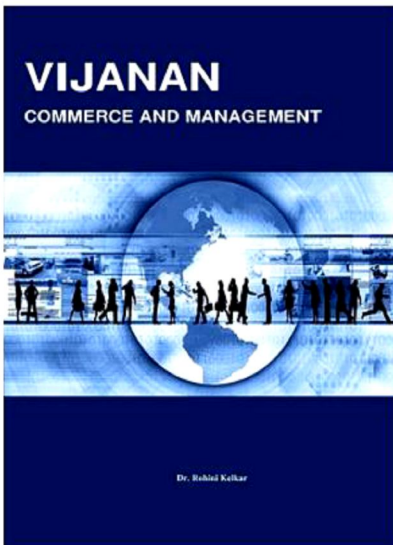
Dr. R. Emmaniel
ISBN : 978-81-939070-3-0



Dr. Sarala Barnabas
ISBN : 978-81-941253-3-4



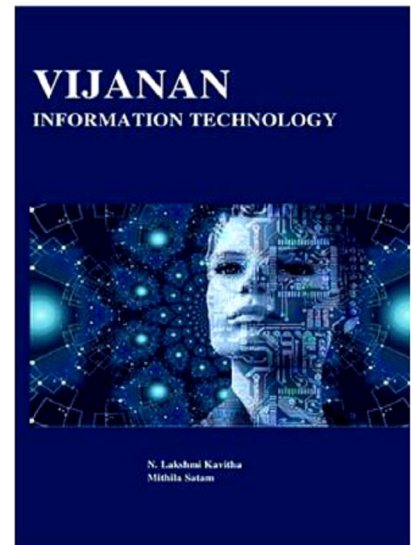
Dr. M. Banumathi
Dr. C. Samudhra Rajakumar
ISBN : 978-81-939070-5-4



Dr. (Mrs.) Rohini Kelkar
ISBN : 978-81-941253-0-3



Dr. Tazyn Rahman
ISBN : 978-81-941253-2-7



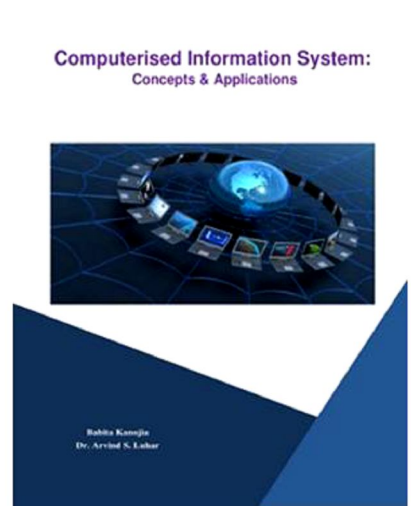
Dr. N. Lakshmi Kavitha
Mithila Satam
ISBN : 978-81-941253-1-0



Dr. Hiresih Luhar
Prof. Arti Sharma
ISBN : 978-81-941253-4-1



Dr. Hiresih S. Luhar
Dr. Ashok S. Luhar
ISBN : 978-81-941253-5-8



Dr. Babita Kanojia
Dr. Arvind S. Luhar
ISBN : 978-81-941253-7-2

SKILLS FOR SUCCESS



SK Nathan
SW Rajamonaharane

Dr. Sw Rajamonaharane
SK Nathan
ISBN : 978-81-942475-0-0

Witness Protection Regime An Indian Perspective



Aditi Sharma

Aditi Sharma
ISBN : 978-81-941253-8-9

Self-Finance Courses: Popularity & Financial Viability



Dr. Ashok S. Luhar
Dr. Hiresh S. Luhar

Dr. Ashok S. Luhar
Dr. Hiresh S. Luhar
ISBN : 978-81-941253-6-5

SMALL SCALE INDUSTRIES MANAGEMENT Issues, Challenges and Opportunities



Dr. B. Augustine Arockiaraj

Dr. B. Augustine Arockiaraj
ISBN : 978-81-941253-9-6



SPOILAGE OF VALUABLE SPICES BY MICROBES

Dr. Kuljinder Kaur

Dr. Kuljinder Kaur
ISBN : 978-81-942475-4-8

Financial Capability of Students: An Increasing Challenge in Indian Economy

Dr. Priyanka Malik



Dr. Priyanka Malik
ISBN : 978-81-942475-1-7

THE RELATIONSHIP BETWEEN ORGANIZATION CULTURE AND EMPLOYEE PERFORMANCE: HOSPITALITY SECTOR



Dr. Rekha P. Khosla

Dr. Rekha P. Khosla
ISBN : 978-81-942475-2-4

A GUIDE TO

TWIN LOBE BLOWER AND ROOT BLOWER TECHNIQUE



Dilip Pandurang Deshmukh

Dilip Pandurang Deshmukh
ISBN : 978-81-942475-3-1



SILVER JUBILEE COMMEMORATIVE LECTURE SERIES 2019-SNGC

Dr. D. Kalpana
Dr. M. Thangavel

Dr. D. Kalpana, Dr. M. Thangavel
ISBN : 978-81-942475-5-5



Indian Commodity Futures and Spot Markets

Dr. Aloysius Edward J

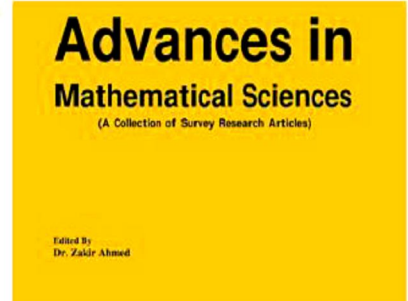
Dr. Aloysius Edward J.
ISBN : 978-81-942475-7-9



Correlates of Burnout Syndrome Among Servicemen

Dr. Rosemary Ohigueri Ekechukwu

Dr. R. O. Ekechukwu
ISBN : 978-81-942475-8-6



Edited By
Dr. Zakir Ahmed



Dr. Zakir Ahmed
ISBN : 978-81-942475-9-3

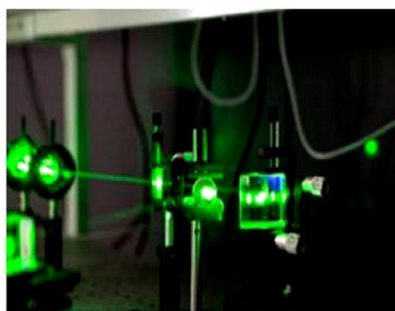


Fair Value Measurement

Challenges and Perceptions

Dr. (CA) Ajit S. Joshi
Dr. Arvind S. Luhar

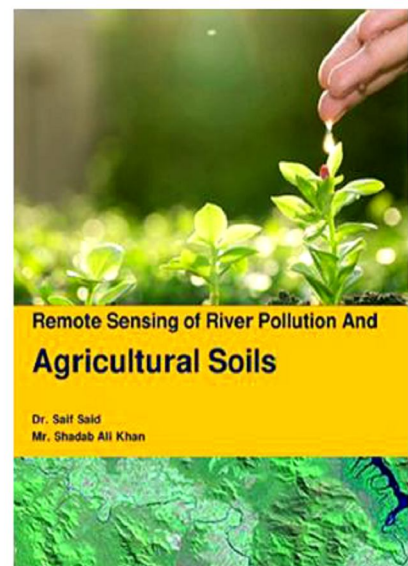
Dr. (CA) Ajit S. Joshi
Dr. Arvind S. Luhar
ISBN : 978-81-942475-6-2



NONLINEAR OPTICAL CRYSTALS FOR LASER Growth and Analysis Techniques

Madhav N Rode
Dilipkumar V Mehsram

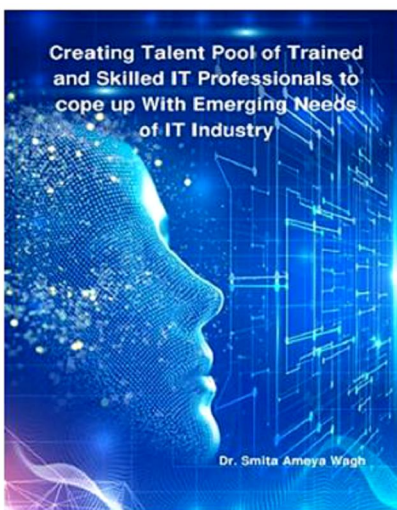
Madhav N Rode
Dilip Kumar V Mehsram
ISBN : 978-81-943209-6-8



Remote Sensing of River Pollution And Agricultural Soils

Dr. Saif Said
Mr. Shadab Ali Khan

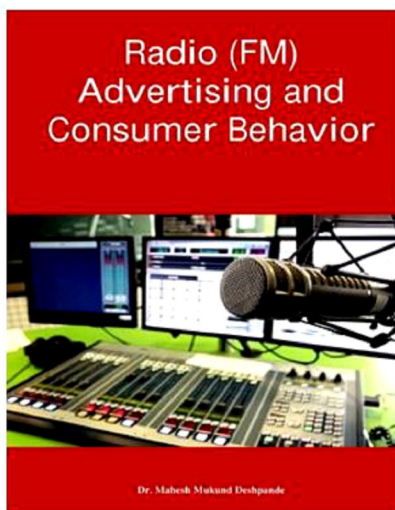
Dr. Saif Said
Shadab Ali Khan
ISBN : 978-81-943209-1-3



Creating Talent Pool of Trained and Skilled IT Professionals to cope up With Emerging Needs of IT Industry

Dr. Smita Ameya Wagh

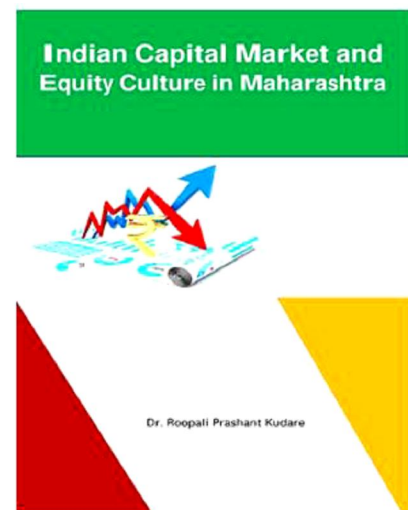
Dr. Smita Ameya Wagh
ISBN : 978-81-943209-9-9



Radio (FM) Advertising and Consumer Behavior

Dr. Mahesh Mukund Deshpande

Dr. Mahesh Mukund Deshpande
ISBN : 978-81-943209-7-5



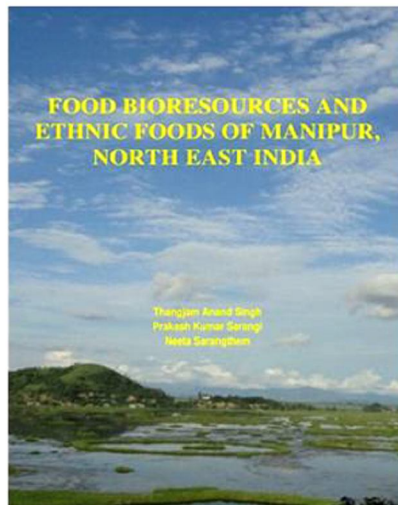
Indian Capital Market and Equity Culture in Maharashtra

Dr. Roopali Prashant Kudare

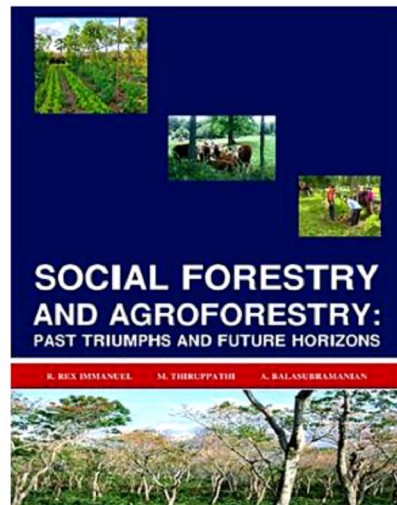
Dr. Roopali Prashant Kudare
ISBN : 978-81-943209-3-7



M. Thiruppathi
R. Rex Immanuel
K. Arivukkarasu
ISBN : 978-81-930928-9-7



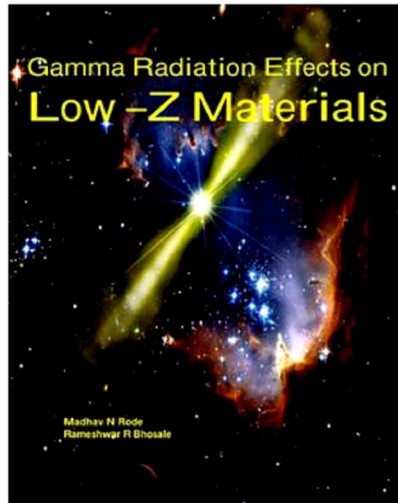
Dr. Th. Anand Singh
Dr. Prakash K. Sarangi
Dr. Neeta Sarangthem
ISBN : 978-81-944069-0-7



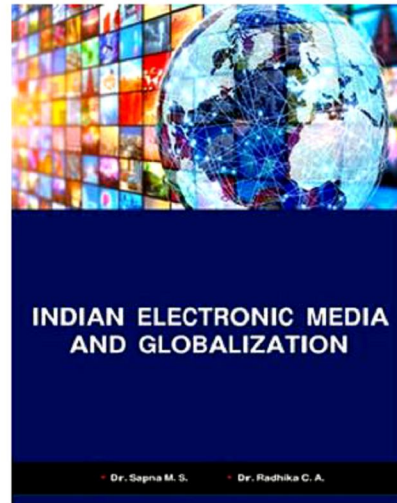
R. Rex Immanuel
M. Thiruppathi
A. Balasubramanian
ISBN : 978-81-943209-4-4



Dr. Omkar V. Gadre
ISBN : 978-81-943209-8-2



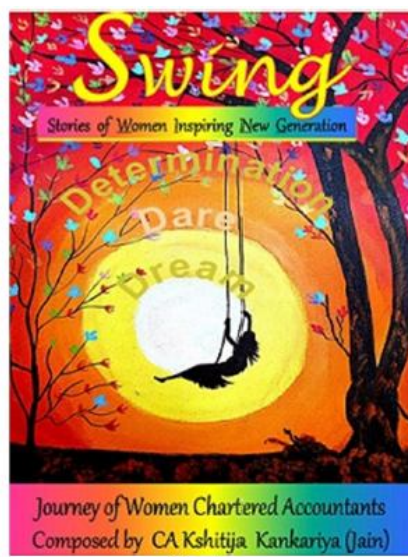
Madhav N Rode
Rameshwar R. Bhosale
ISBN : 978-81-943209-5-1



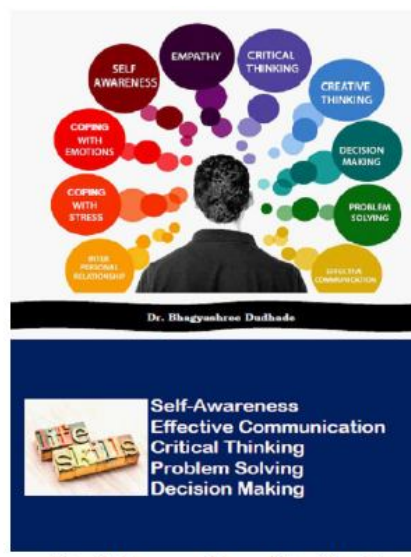
Dr. Sapna M S
Dr. Radhika C A
ISBN : 978-81-943209-0-6



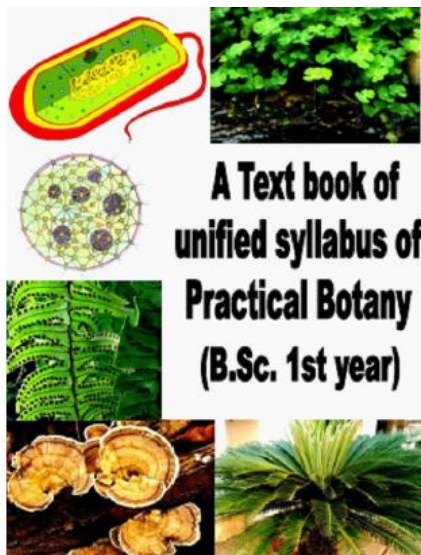
Hindusthan College
ISBN : 978-81-944813-8-6



Swing
ISSN: 978-81-944813-9-3

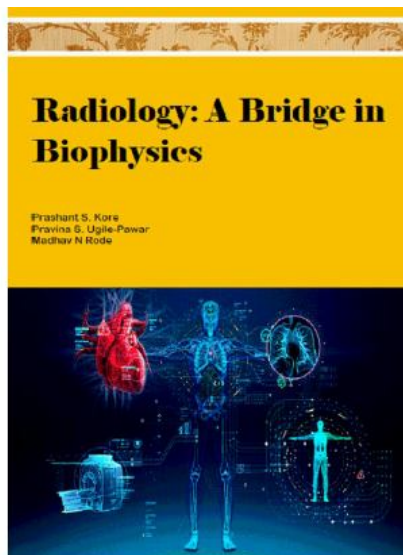


Dr. Bhagyashree Dudhade
ISBN : 978-81-944069-5-2



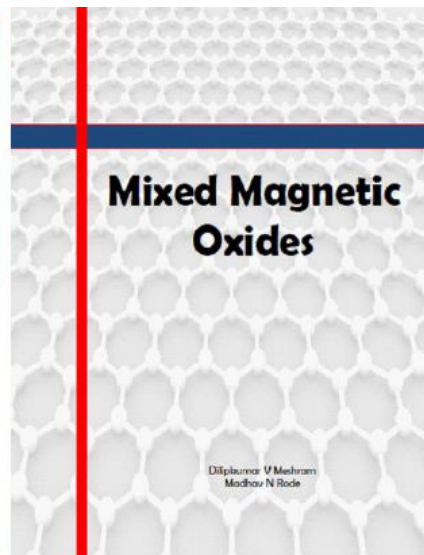
S. Saad, S. Bushra, A.A. Khan

S. Saad, S. Bushra, A. A. Khan
ISBN: 978-81-944069-9-0



Prashant S. Kore
Pravina S. Ugile-Pawar
Madhav N Rode

Prashant S. Kore
Pravina S. Ugile-Pawar
Madhav N Rode
ISSN: 978-81-944069-7-6



Dilipkumar V Meshram
Madhav N Rode

Dilipkumar V Meshram and
Madhav N Rode
ISSN: 978-81-944069-6-9



Dr. Vijaya Lakshmi Pothuraju

Dr. Vijaya Lakshmi Pothuraju
ISBN : 978-81-943209-2-0



Pratibha College
ISBN : 978-81-944813-2-4

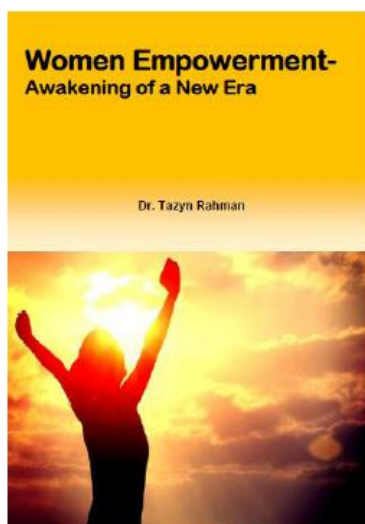


Pratibha College
ISBN : 978-81-944813-3-1



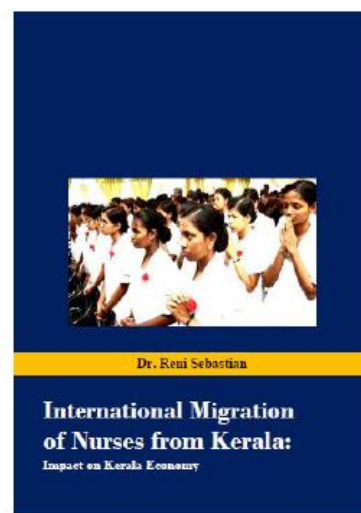
Dr. Tazyn Rahman

Dr. Tazyn Rahman
ISBN : 978-81-936264-1-2



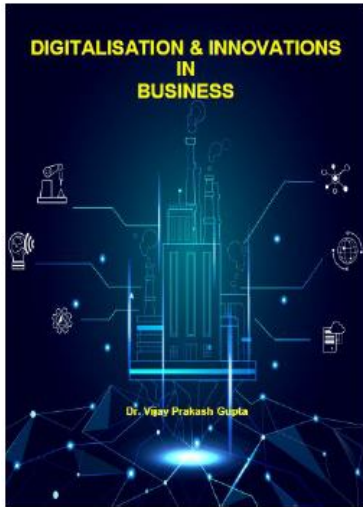
Dr. Tazyn Rahman

Dr. Tazyn Rahman
ISBN : 978-81-944813-5-5

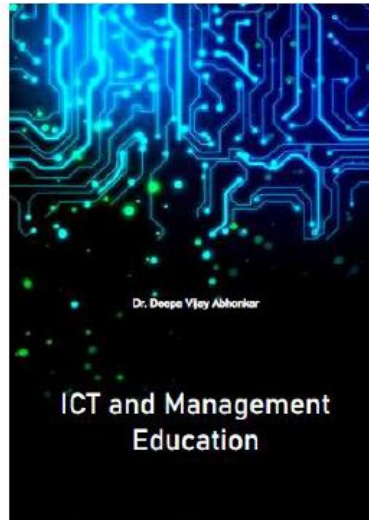


Dr. Reni Sebastian

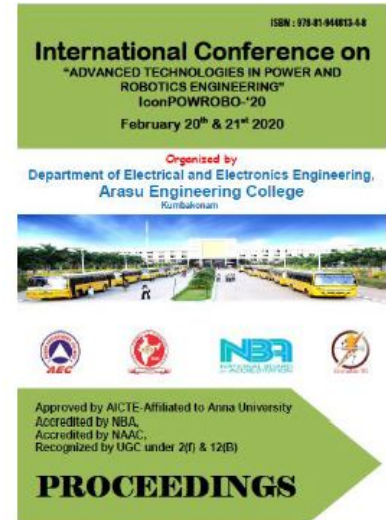
Dr. Reni Sebastian
ISBN : 978-81-944069-2-1



Dr. Vijay Prakash Gupta
ISBN : 978-81-944813-1-7



Dr. Deepa Vijay Abhonkar
ISBN : 978-81-944813-6-2



Arasu Engineering College
ISSN: 978-81-944813-4-8



Dr. Ann Varghese
ISBN : 978-81-944069-4-5



Dr. Renuka Vanarse
ISBN : 978-81-944069-1-4



INDIAN ACADEMICIANS & RESEARCHERS ASSOCIATION

Major Objectives

- To encourage scholarly work in research
- To provide a forum for discussion of problems related to educational research
- To conduct workshops, seminars, conferences etc. on educational research
- To provide financial assistance to the research scholars
- To encourage Researcher to become involved in systematic research activities
- To foster the exchange of ideas and knowledge across the globe

Services Offered

- Free Membership with certificate
- Publication of Conference Proceeding
- Organize Joint Conference / FDP
- Outsource Survey for Research Project
- Outsource Journal Publication for Institute
- Information on job vacancies

Indian Academicians and Researchers Association

Shanti Path ,Opp. Darwin Campus II, Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : info@iaraedu.com www.iaraedu.com



EMPYREAL PUBLISHING HOUSE

- Assistant in Synopsis & Thesis writing
- Assistant in Research paper writing
- Publish Thesis into Book with ISBN
- Publish Edited Book with ISBN
- Outsource Journal Publication with ISSN for Institute and private universities.
- Publish Conference Proceeding with ISBN
- Booking of ISBN
- Outsource Survey for Research Project

Publish Your Thesis into Book with ISBN “Become An Author”

EMPYREAL PUBLISHING HOUSE

Zoo Road Tiniali, Guwahati, Assam

Mobile : +919999817591, email : info@editedbook.in, www.editedbook.in

