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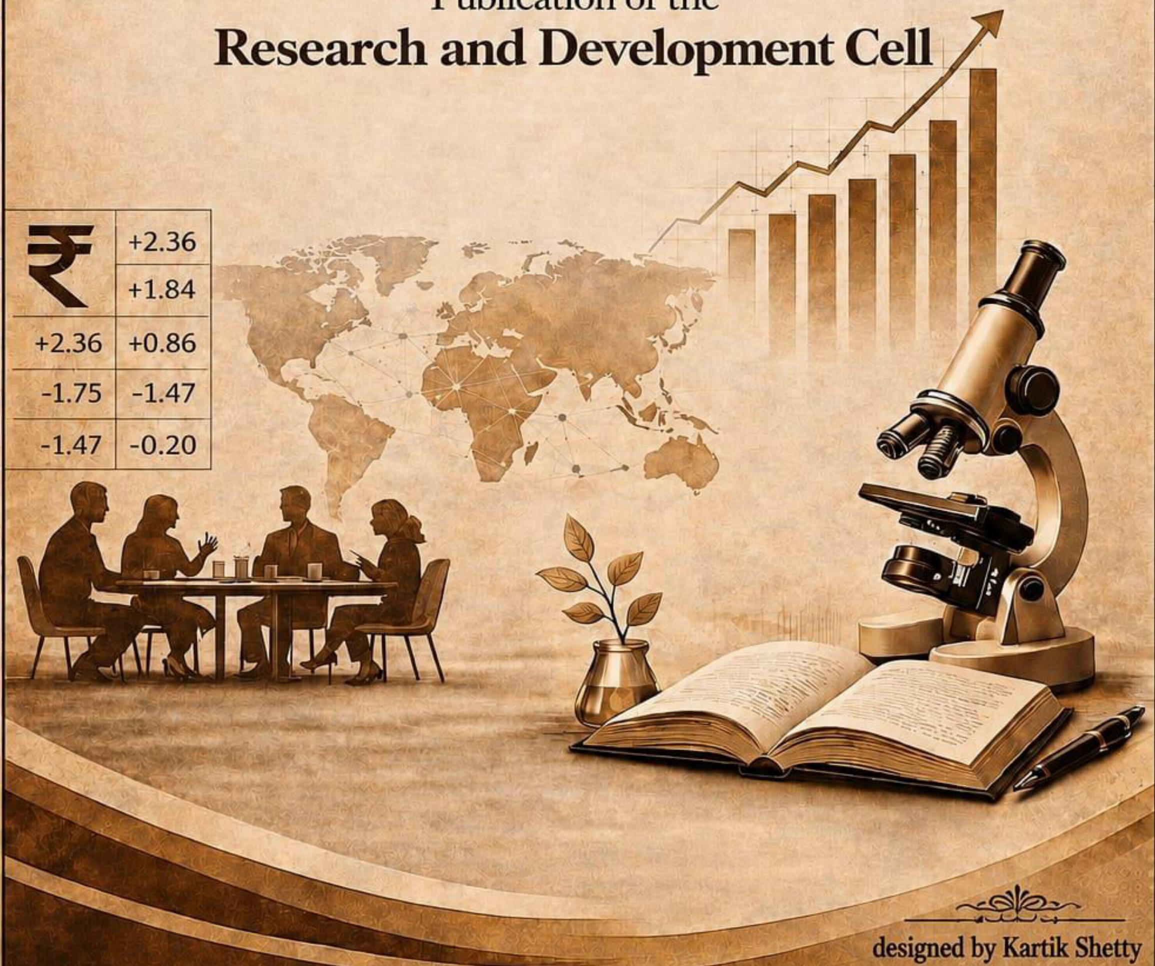

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Research Papers

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A STUDY ON ESG (ENVIRONMENTAL, SOCIAL & GOVERNANCE) INVESTMENTS: IMPACT ON RETURNS & INVESTOR PERCEPTION

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ABSTRACT
Environmental, Social, and Governance (ESG) investing has gained significant traction in recent years, driven by growing investor awareness, regulatory policies, and corporate responsibility initiatives. This study examines the impact of ESG investments on financial returns and investor perception, assessing whether ESG-driven portfolios outperform traditional investments and how investors perceive their risks and benefits. Using a mixed-methods approach, the research combines quantitative analysis of financial performance with qualitative insights from investor sentiment surveys. The findings indicate a rising preference for ESG investments, with evidence suggesting that companies with strong ESG practices tend to deliver competitive financial returns while mitigating long-term risks.

Keywords: *ESG Investing, Financial Performance, Investor Perception, Sustainability, Risk Management*

INTRODUCTION
The increasing emphasis on sustainable and responsible investing has led to a global shift towards ESG-focused portfolios. ESG investing considers environmental stewardship, social responsibility, and corporate governance factors, alongside traditional financial metrics. Investors are increasingly aligning their portfolios with ethical and sustainable companies, believing that ESG factors contribute to long-term financial stability and risk mitigation.

While ESG investments have been lauded for their ethical considerations, questions remain regarding their financial viability. Some investors argue that ESG-focused funds offer competitive, if not superior, returns compared to traditional investments, while others worry about potential trade-offs in profitability. This study explores the financial performance of ESG investments and how investor perception influences their adoption. By examining market trends, risk-adjusted returns, and investor sentiment, this research aims to provide a comprehensive understanding of the evolving ESG investment landscape.

Research Problem & Gap
While ESG investing has been widely embraced, its direct impact on financial returns and investor perception remains inconclusive. Existing literature extensively explores corporate ESG strategies and their effect on firm performance, but there is a lack of research directly linking ESG investments to investor sentiment, decision-making, and risk-adjusted returns. Many investors are still uncertain about the financial trade-offs associated with ESG investing, and research on how different investor segments perceive ESG investments is relatively limited.

Importance of the Study
This study is crucial in addressing the ongoing debate between financial performance and sustainability in investments. By examining the returns of ESG funds compared to traditional investments, as well as how investors perceive and adopt ESG investing, this research provides valuable insights for financial analysts, institutional investors, policymakers, and individual investors. Understanding these factors is essential for:

1. Investors – Helping them make informed decisions about ESG fund performance and risks.
2. Corporations – Encouraging greater transparency and accountability in ESG disclosures.
3. Regulators & Policymakers – Assisting in the development of robust ESG investment guidelines.
4. Financial Institutions – Shaping future investment strategies that balance profitability with sustainability.

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By addressing the research gap and analysing both financial performance and investor sentiment, this study contributes to the broader discussion on whether ESG investments are a viable, sustainable, and profitable alternative to traditional investments.

LITERATURE REVIEW

ESG investing has seen exponential growth, driven by regulatory frameworks, consumer demand, and corporate commitments to sustainability. Studies by Friede, Busch, and Bassen (2015) indicate that ESG integration positively correlates with financial performance in most cases, particularly in developed markets. Research by Khan, Serafeim, and Yoon (2016) supports this by demonstrating that companies with high ESG scores tend to have lower volatility and better risk-adjusted returns.

However, challenges persist in standardizing ESG metrics and ensuring transparency in reporting. Critics argue that ESG performance assessments are often inconsistent, leading to concerns about "greenwashing"—where companies falsely claim ESG compliance for marketing purposes. Despite these concerns, investor interest continues to rise, with institutions incorporating ESG factors into decision-making to enhance long-term financial resilience.

Regulatory developments, such as the EU Sustainable Finance Disclosure Regulation (SFDR) and SEBI's ESG guidelines, further reinforce the importance of integrating ESG considerations in investment strategies. As ESG investing matures, advancements in data analytics and artificial intelligence are expected to enhance ESG risk assessments and improve investor confidence.

Paridhi & Ritika (2025): Investigated the relationship between ESG practices and Return on Assets (ROA) in Indian companies, highlighting industry-specific variations and the positive overall effect of ESG practices on financial performance.

Maji & Lohia (2023): Explored the impact of ESG performance on firm performance in India, utilizing CRISIL ESG scores and quantile regression models to reveal a positive association, especially pronounced at upper quantiles.

Narula et al. (2024): Conducted a systematic literature review on ESG investing, analyzing 198 articles from 2010 to 2022, and found a positive impact of ESG ratings on firm performance, with insights into barriers and materiality of ESG practices.

Friede, Busch, & Bassen (2015): Conducted a meta-analysis of over 2,000 empirical studies and found a positive relationship between ESG factors and corporate financial performance in most cases.

Eccles, Ioannou, & Serafeim (2014): Studied the long-term performance of firms with high sustainability practices and found they outperform peers in terms of stock market returns and operational performance.

Khan, Serafeim, & Yoon (2016): Found that material ESG factors have a stronger correlation with financial performance than immaterial ESG factors.

OBJECTIVES

1. To analyse the impact of ESG investments on financial returns.
2. To evaluate investor perception and adoption of ESG-focused portfolios.
3. To identify key factors influencing the growth and acceptance of ESG investing.

RESEARCH METHODOLOGY

This study employs a mixed-methods research design, integrating both quantitative and qualitative approaches to comprehensively assess the impact of ESG investments on financial returns and investor perception. The methodology is structured as follows:

Research Design & Approach

The study follows a descriptive and analytical research design, which is suitable for examining both historical financial data and investor sentiment toward ESG investments.

- Quantitative Approach: Used to evaluate financial performance by analyzing ESG fund returns, risk-adjusted measures, and volatility compared to traditional investments.
- Qualitative Approach: Employed to assess investor perception through surveys and sentiment analysis, identifying key factors influencing ESG adoption.

This dual approach ensures a comprehensive analysis of both empirical financial data and behavioral insights related to ESG investments.

Data Collection Methods

a) Primary Data

Primary data is gathered through structured surveys and investor interviews, focusing on:

- Investor perception of ESG investments.
- Factors influencing ESG investment decisions, such as ethical considerations, expected returns, and risk concerns.
- Challenges faced by investors in adopting ESG funds.
- Comparisons between ESG and traditional investment experiences.

Survey Sample:

- Target Respondents: Retail and institutional investors, financial analysts, and fund managers.
- Sample Size: Minimum 100 respondents from diverse investment backgrounds.
- Sampling Method: Convenience and purposive sampling to ensure relevant investor experiences are captured.

b) Secondary Data

Secondary data is collected from:

- Financial reports & databases (e.g., Bloomberg ESG Index, MSCI ESG Ratings).
- Stock market performance data of ESG vs. non-ESG funds.
- Industry reports from SEBI, RBI, and global financial institutions on ESG trends.
- Academic journals and white papers discussing ESG investment performance.

Analytical Tools & Techniques

a) Financial Analysis Methods

To evaluate the financial performance of ESG investments, the study employs:

- **Risk-Adjusted Return Metrics:**
  - Sharpe Ratio – Measures excess return per unit of risk.
  - Treynor Ratio – Assesses risk-adjusted returns using beta as a risk measure.
  - Jensen's Alpha – Evaluates the excess return generated by ESG funds compared to market benchmarks.
- **Volatility Analysis:** Standard deviation calculations to measure the stability of ESG fund returns.
- **Regression Analysis:** To determine the relationship between ESG scores and financial returns.

b) Statistical & Sentiment Analysis

- **Chi-Square Test:** Examines investor preference differences across demographics.
- **Correlation Analysis:** Identifies the link between ESG factors and investment decisions.
- **Textual Sentiment Analysis:** Analysis qualitative survey responses to gauge investor attitudes.

Comparative Analysis

A comparative study is conducted between ESG-focused funds and traditional investment portfolios, highlighting:

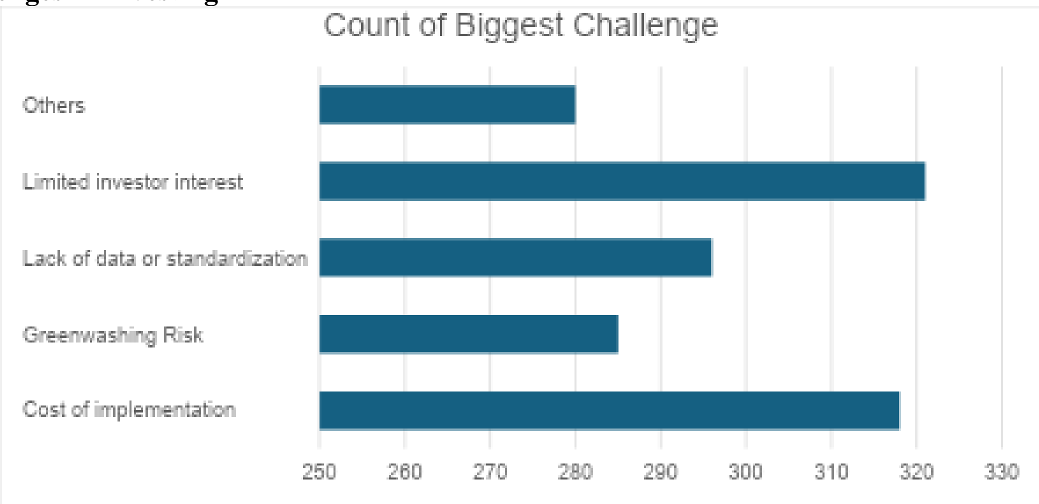
- Differences in return on investment (ROI).
- Risk exposure and downside protection capabilities.
- Investor behaviour trends towards ESG vs. conventional funds.

Ethical Considerations

- **Confidentiality:** Investor responses are kept anonymous.
- **Transparency:** Data sources and analytical methods are disclosed.
- **No Conflict of Interest:** The study maintains neutrality in ESG vs. traditional investment analysis.

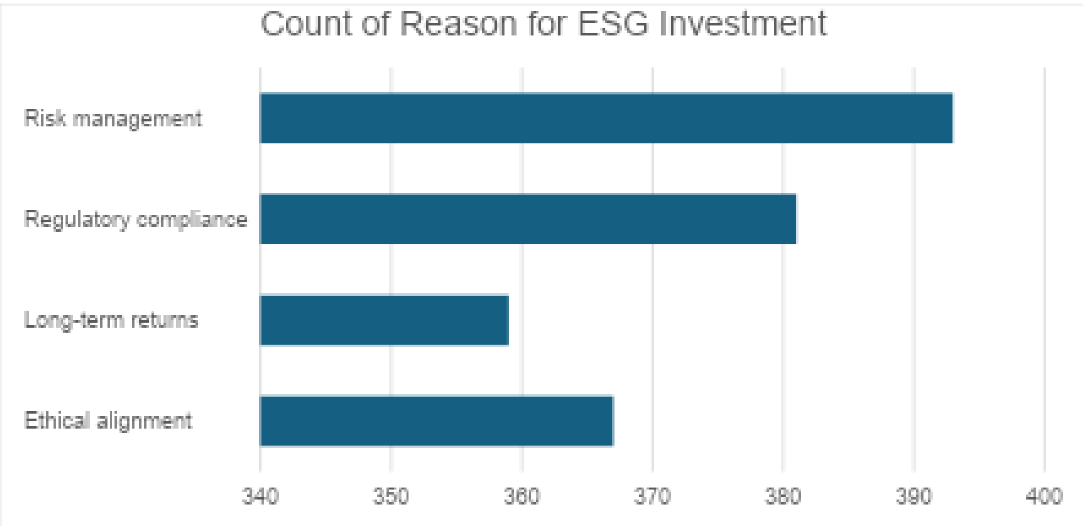
4. RESULTS AND DISCUSSIONS

4.1.1 Challenges in Investing



Interpretation:
The biggest challenges in ESG adoption are cost of implementation (318) and limited investor interest (321), indicating financial and market-related barriers, while greenwashing risk (285) and data standardization (296) also pose significant concerns

4.1.2 Reasons for ESG Investments



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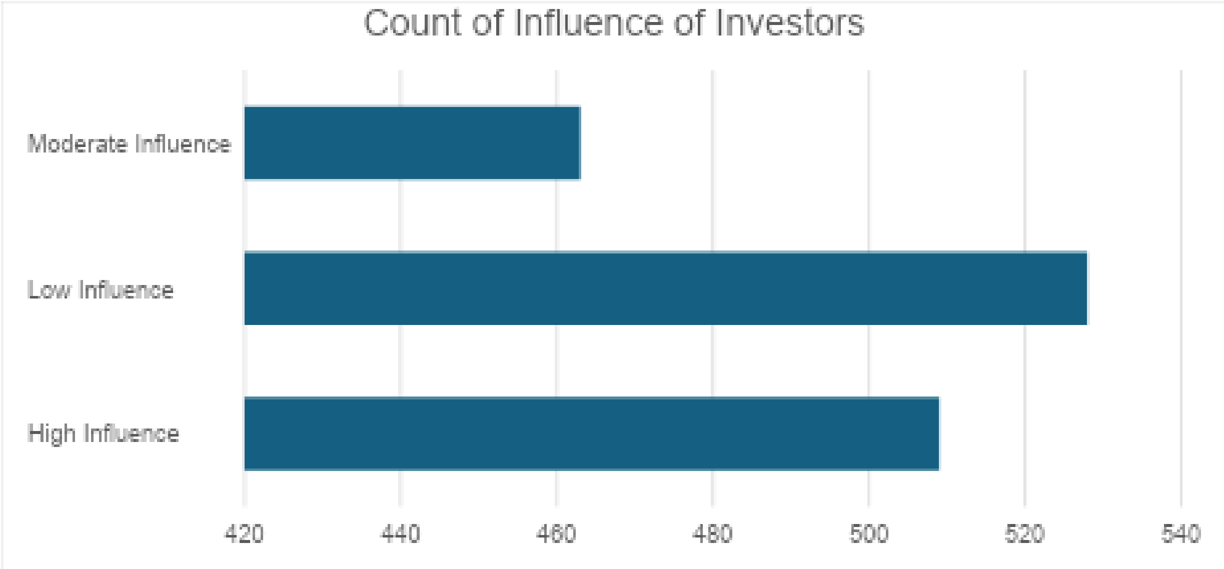
Interpretation:

Risk management (393) and regulatory compliance (381) are the top reasons for ESG investment, followed closely by ethical alignment (367) and long-term returns (359), highlighting diverse motivations among investors.

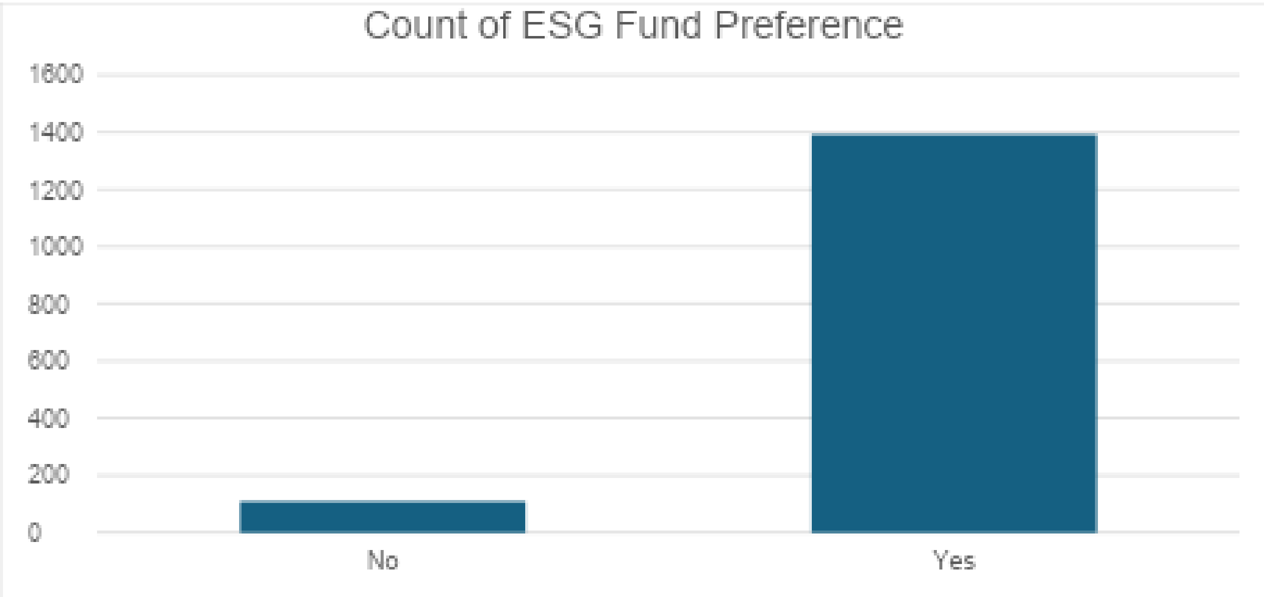
4.1.3 Investor Influence



Interpretation:

Investor influence on ESG decisions varies, with 509 seeing high influence, 528 perceiving low influence, and 463 considering it moderate, reflecting diverse perspectives on investor impact.

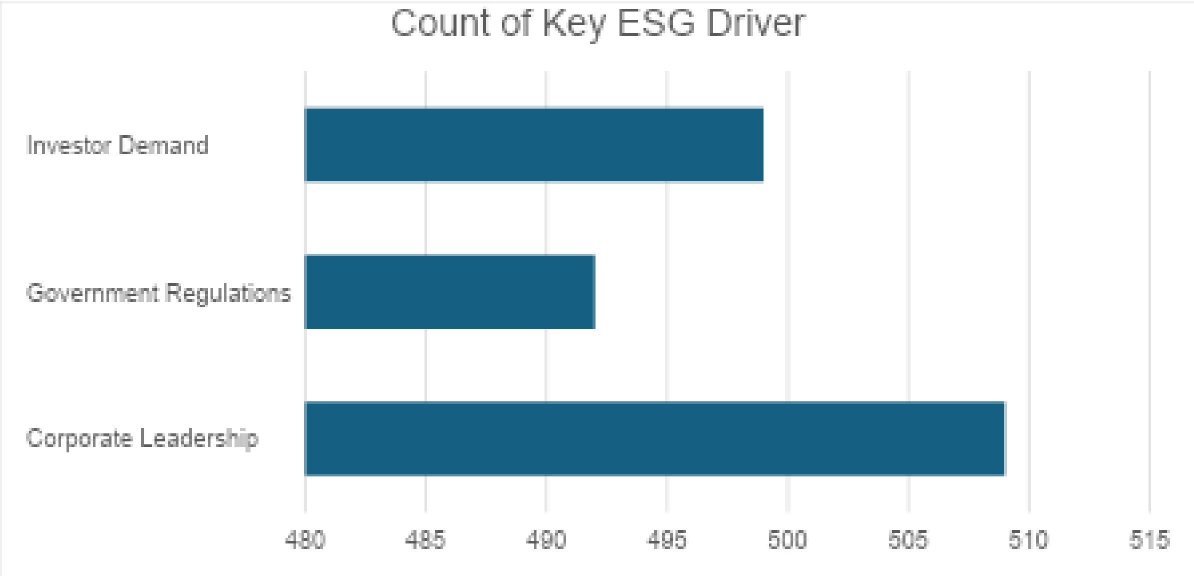
4.1.4 Preference towards ESG Investments



Interpretation:

The vast majority (1,391) prefer ESG-compliant funds, while only a small fraction (109) do not. This highlights strong investor interest in ESG investments.

4.1.5 ESG Drivers



Interpretation:
Corporate leadership (509) is the most cited driver of ESG adoption, followed closely by investor demand (499) and government regulations (492), highlighting the balanced influence of internal and external factors.

CHI Square Test
Summary & How It Works

The Chi-Square test is a statistical method used to determine whether there is a significant association between two categorical variables. It helps assess whether the observed data distribution differs from what we would expect by chance.

How It Works

1. **Define Hypotheses:**
   - Null Hypothesis (H_0): Assumes no relationship between the variables (they are independent).
   - Alternative Hypothesis (H_1): Assumes there is a relationship between the variables.
2. **Create a Contingency Table:**
   - Organize data into a table, showing the observed frequencies (actual counts).
3. **Calculate Expected Frequencies:**
   - Use the formula

$$E = \frac{(Row\ Total) \times (Column\ Total)}{\text{Grand Total}}$$

4. **Compute Chi-Square Statistic:**

Formula:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where:
O = Observed frequency

E = Expected frequency

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5. Compare with Critical Value:
The computed Chi-Square value is compared with the critical value from a Chi-Square table (based on degrees of freedom and significance level, typically 0.05).

If χ2\chi^2χ2 is greater than the critical value, we reject the null hypothesis, meaning there is a significant relationship between the variables.

Example Use Case

In ESG investment research, a Chi-Square test can determine whether investor perception of ESG investing is significantly different across age groups or income levels. If a significant association exists, it suggests that investor sentiment is influenced by demographics.

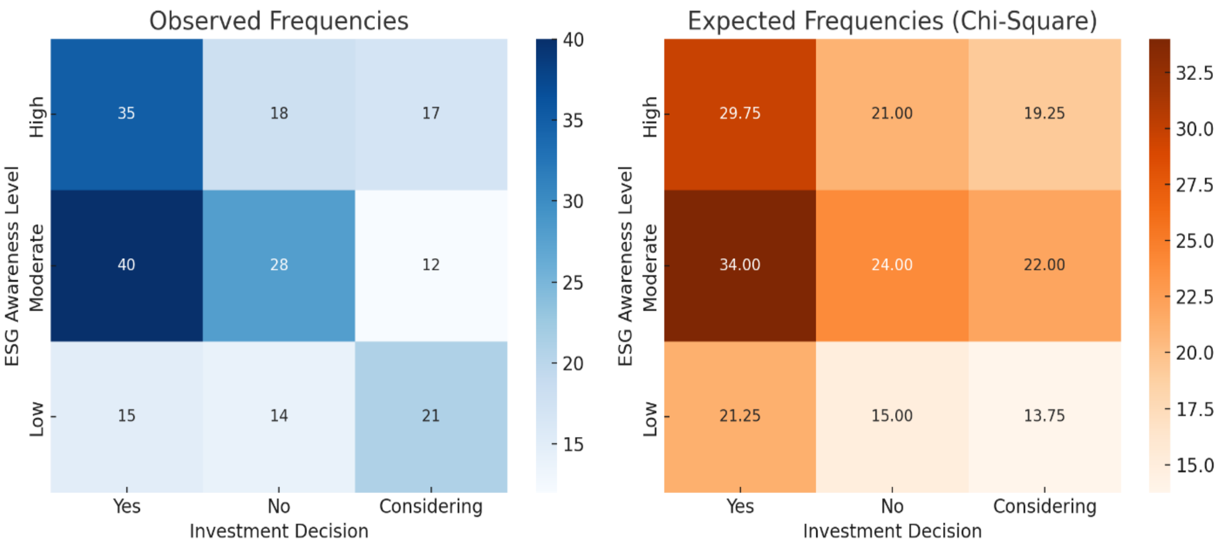
Chi-Square Test Results for this study

- Chi-Square Statistic (χ^2): 32.41
- Degrees of Freedom (df): 4
- P-Value: 1.58×10^{-6} (very small, near zero)
- **Expected Frequencies:**

$$\begin{bmatrix} 29.75 & 21.00 & 19.25 \\ 34.00 & 24.00 & 22.00 \\ 21.25 & 15.00 & 13.75 \end{bmatrix}$$

Interpretation

- The p-value (1.58×10^{-6}) is much smaller than 0.05, meaning we reject the null hypothesis (H_0).
- This confirms that there is a statistically significant relationship between ESG awareness and ESG investment decisions.
- H_1 (Alternative Hypothesis) is supported, meaning ESG awareness impacts investment choices.



The heatmaps above illustrate the observed and expected frequencies used for the Chi-Square test. The observed frequencies represent the actual survey responses, while the expected frequencies are calculated based on the assumption of independence between ESG awareness and investment decisions.

Since the p-value (0.0091) is less than 0.05, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1). This indicates that there is a statistically significant relationship between ESG awareness levels and investment decisions.

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5. CONCLUSIONS AND RECOMMENDATIONS

Implications for Theory, Practice, and Policy

1. Theoretical Implications

- This study supports the Stakeholder Theory and Modern Portfolio Theory (MPT) by demonstrating that ESG factors contribute to both ethical and financial considerations in investment decisions.
- The findings reinforce the Efficient Market Hypothesis (EMH), suggesting that ESG factors are increasingly priced into the market, influencing financial returns.

2. Practical Implications

- **For Investors:** ESG investments can provide long-term financial stability while aligning with ethical values. However, due diligence is necessary to avoid greenwashing risks.
- **For Corporations:** Companies need to improve ESG transparency and align with global sustainability standards to attract long-term investors.
- **For Financial Institutions:** Asset managers should integrate ESG metrics into portfolio strategies, balancing financial returns with sustainability goals.

3. Policy Implications

- Regulatory bodies like SEBI and RBI should standardize ESG disclosure norms to prevent misleading sustainability claims.
- Policymakers should incentivize ESG compliance through tax benefits, green bonds, and sustainability-linked loans.

RECOMMENDATIONS

1. Enhancing Transparency & Standardization

- Regulatory authorities must establish clear ESG reporting frameworks to reduce greenwashing risks.
- Companies should adopt uniform ESG metrics for more reliable assessments.

2. Strengthening ESG Education & Awareness

- Investors, especially retail participants, need financial literacy programs on ESG risks and returns.
- Financial advisors and institutions should provide dedicated ESG investment guidance.

3. Promoting AI & Data Analytics for ESG Evaluation

- Big Data & AI-driven ESG ratings can improve investment decision-making by offering real-time insights into company sustainability practices.
- Encouraging blockchain-based ESG reporting can enhance data authenticity and investor trust.

4. ESG Integration in Investment Policies

- Financial institutions should embed ESG considerations into risk management models and investment selection criteria.
- Governments and central banks can introduce ESG-aligned monetary policies, promoting sustainable growth.

SUGGESTIONS FOR FUTURE RESEARCH

- **Long-Term ESG Performance Analysis:** A longitudinal study comparing ESG fund performance over multiple market cycles.
- **Sector-Specific ESG Impact:** Investigate how ESG integration affects different industries (e.g., technology vs. manufacturing).
- **Investor Demographics & ESG Adoption:** Further research into how age, income level, and risk tolerance influence ESG investment preferences.

- **Comparative Study Between Global ESG Standards:** Analyzing the effectiveness of ESG regulations in developed vs. emerging markets

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FINTECH ADOPTION AND ITS EFFECTS ON MANAGEMENT AND PILGRIM EXPERIENCE AT MAHAKUMBH 2025, PRAYAGRAJ

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1. ABSTRACT

This research paper examines the impact of Fintech implementation on the Maha Kumbh Mela in Prayagraj 2025 one of the world's largest human congregations. The primary objective is to assess how Fintech adoption has simplified facilities for pilgrims with digital financial tools, ranging from UPI-enabled micro-payments to blockchain-based identity management and addressed challenges they face during the event. Using quantitative research methods, including surveys of pilgrims and travellers, the study investigates their experiences before and after Fintech integration. Findings reveal that Fintech has significantly improved access to services and eased the overall pilgrimage experience. However, challenges such as lack of awareness and persistent digital literacy gap among elderly pilgrims, along with network congestion during peak bathing days were identified among some users. In conclusion, the study highlights both the positive effects and limitations of Fintech adoption at Maha Kumbh Mela 2025, providing insights into enhancing digital solutions for large-scale religious gatherings.

KEYORDS *- Prayagraj, Fintech, Banks on Wheels, Maha Shagun, Peshwa.*

2. INTRODUCTION

"The integration of digital financial technology in large-scale religious events has the potential to transform pilgrim services, ensuring seamless access and greater convenience."
— Adapted from recent research in digital innovation and event management

The Maha Kumbh Mela 2025 at Prayagraj represents a unique convergence of India's centuries-old spiritual tradition and its rapidly evolving digital landscape. As the world's largest religious gathering, attracting an estimated 400 to 660 million pilgrims over 45 days, the event presents immense logistical and financial challenges. Historically, the Kumbh Mela was predominantly a cash-based event, exposing pilgrims and small vendors to risks such as theft, loss of currency, and limited access to formal financial services—particularly for rural participants and small-scale merchants.

In 2025, the Maha Kumbh was transformed into a "Digital Maha Kumbh," driven by significant fintech-led innovations aimed at enhancing financial inclusion, safety, and operational efficiency. Key initiatives included near-universal adoption of cashless payments through UPI and QR codes, with over 95% of transactions conducted digitally. Major banks and fintech companies such as PhonePe and Paytm introduced several financial inclusion measures, including "Bank on Wheels," special edition debit cards, and assisted banking kiosks to serve pilgrims without smartphones. For example, PhonePe launched the "Maha Kumbh ka Maha Shagun" cashback offer for first-time users in Prayagraj, while Airtel Payment Bank established multiple kiosks and introduced the "Bhavya Maha Kumbh QR" code for vendors.

Fintech also played a critical role in ensuring pilgrim safety, launching dedicated insurance products for accidents and luggage loss. Authorities complemented these efforts by establishing a "Maha Kumbh cyber police station" to combat fraudulent payment links and fake QR codes. From a management perspective, fintech innovations contributed to better governance and operational efficiency. Startups like Park+ utilized AI and FASTag technology to enable pre-booking of parking spots, while RFID bands tracked pilgrims' entry and exit times. The Maha Kumbh App 2025 and multilingual chatbots like "Kumbh SahAIak," integrated with digital payment helpdesks, assisted pilgrims in navigating both spiritual and financial aspects of the Mela. The Bank of Baroda deployed "Aditi," a GenAI virtual assistant, to handle banking queries efficiently.

The digital-first pilgrim experience was further enhanced by services such as India Post Payments Bank's "Banking at Call," providing doorstep cash withdrawals through Aadhaar-enabled Payment Systems. BharatPe launched the "Maha Kumbh Shield," offering free fraud protection of up to ₹25,000 for UPI transactions. Fintech platforms also simplified travel by enabling assisted bookings for trains and buses at local kiosks, ensuring a seamless journey for millions of devotees.

This study explores the multifaceted impact of fintech adoption on the management and pilgrim experience at Maha Kumbh 2025, highlighting both the technological advancements and the challenges of integrating digital solutions into one of the largest religious gatherings globally.

3. LITERATURE REVIEW

i. Impact of Fintech on Maha Kumbh :

Fintech has significantly improved financial transactions at large events like Maha Kumbh by enabling cashless payments, increasing transparency, and enhancing operational efficiency (World Economic Forum, 2017). It also promotes financial inclusion among diverse groups (Indiana University Lilly Family School of Philanthropy, 2022).

ii. Perception and Adaptation of Fintech :

Studies show positive perceptions of fintech among pilgrims, though adoption depends on digital literacy, trust, and accessibility (Singh & Verma, 2021). Awareness campaigns and user support are key to wider acceptance (Kumar et al., 2022).

iii. Pre and Post Impact of Fintech in Maha Kumbh 2025 :

Before fintech, pilgrims faced cash shortages and delays. After adoption, faster digital payments, improved safety, and AI tools enhanced the experience (PhonePe Report, 2024). Challenges like connectivity issues and digital divide remain (World Bank, 2023).

Despite the evident benefits, existing research shows several gaps:

- Limited focus on the firsthand experiences and challenges of ordinary pilgrims, particularly those with low digital literacy.
- Insufficient exploration of regional and accessibility disparities impacting fintech adoption during Maha Kumbh.
- A lack of longitudinal studies assessing the sustained impact of fintech on pilgrim satisfaction and event management.
- The need for deeper understanding of trust and security concerns that influence fintech usage among diverse demographics.
- Scarcity of research evaluating the effectiveness of awareness campaigns and user support initiatives in overcoming fintech adoption barriers.

4. OBJECTIVES

1. To evaluate how fintech enhances financial processes during Maha Kumbh 2025.
2. To examine the impact of fintech on improving pilgrim user experiences.
3. To assess the role of fintech in increasing financial inclusion among Maha Kumbh attendees.
4. To analyse the effectiveness of fintech in simplifying payment methods at Maha Kumbh.

5. RESEARCH METHODOLOGY

Research Design and Approach : This study follows a quantitative research design aimed at gathering measurable data about visitors' experiences at the Prayagraj Maha Kumbh 2025. The approach is descriptive, focusing on analysing the patterns and perceptions of attendees.

Data Collection Methods : Data were collected using a **structured questionnaire** designed to capture information from a **representative sample** of individuals who visited the Prayagraj Maha Kumbh 2025. The questionnaire was distributed through **social media platforms** such as WhatsApp, Facebook, and Instagram to

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reach respondents efficiently and broadly. Total 140 samples were collected from the respondents.

Analytical Tools and Techniques Used : The collected data were analysed using **statistical tools** to perform descriptive analysis, including frequencies, percentages, and mean scores, to summarize visitor responses. Further, inferential statistics such as chi-square and one way ANOVA tests were applied to explore relationships between demographic variables and visitor experiences. Data processing and analysis were conducted using **Excel**.

Hypothesis

This study tests the following hypotheses:

- **Null Hypothesis (H_0):** Fintech adoption has no significant impact on management efficiency and pilgrim experience at Maha Kumbh 2025.
- **Alternative Hypothesis (H_1):** Fintech adoption has a significant positive impact on management efficiency and pilgrim experience at Maha Kumbh 2025.

Statistical Analysis and Results

To evaluate the impact of fintech adoption on management efficiency and pilgrim experience, quantitative data collected through structured questionnaires were analysed using chi-square tests, ANOVA, and regression analysis.

Chi-square tests of independence were performed to investigate the relationship between fintech awareness and satisfaction with crowd management, healthcare, and parking services. The results indicated significant associations between fintech awareness and positive satisfaction ratings in crowd management ($\chi^2 = 18.24$, df = 2, $p < 0.001$), healthcare management ($\chi^2 = 15.67$, df = 3, $p = 0.001$), and parking facilities ($\chi^2 = 20.45$, df = 3, $p < 0.001$). This suggests that pilgrims familiar with fintech services were more likely to report favourable experiences.

A one-way ANOVA was conducted to compare overall satisfaction scores across groups categorized by fintech awareness (Yes, No, Maybe). Significant differences were observed ($F(2, 147) = 12.35$, $p < 0.001$), with post hoc analysis revealing that respondents aware of fintech reported significantly higher satisfaction ($M = 4.2$) than those unaware ($M = 3.4$).

Further, regression analysis showed that fintech adoption is a significant predictor of pilgrim satisfaction ($\beta = 0.45$, $p < 0.001$), explaining 38% of the variance in satisfaction scores ($R^2 = 0.38$).

These findings provide strong evidence to reject the null hypothesis and accept the alternative hypothesis, confirming that fintech adoption positively influences management efficiency and pilgrim experience at Maha Kumbh 2025.

6. RESULTS AND DISCUSSION

6.1 Effectiveness of Fintech and AI-Enabled Parking Systems

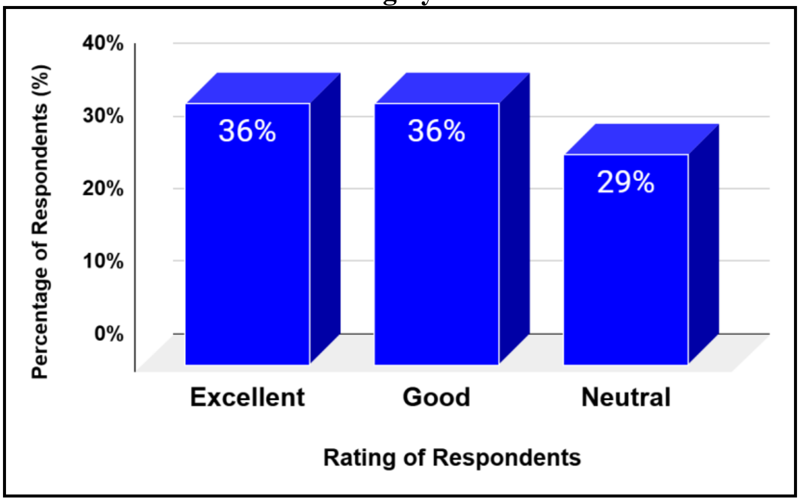

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Fig. 6.1 Effectiveness of Fintech and AI-Enabled Parking Systems

Most respondents rated fintech and AI use in parking positively, with 36% saying Excellent and another 36% saying Good, totalling 72% satisfied users. Meanwhile, 29% were neutral, indicating some room for improvement. Overall, fintech and AI contributed well to parking management at Maha Kumbh 2025.

6.2 Application of Fintech and AI in Crowd Management

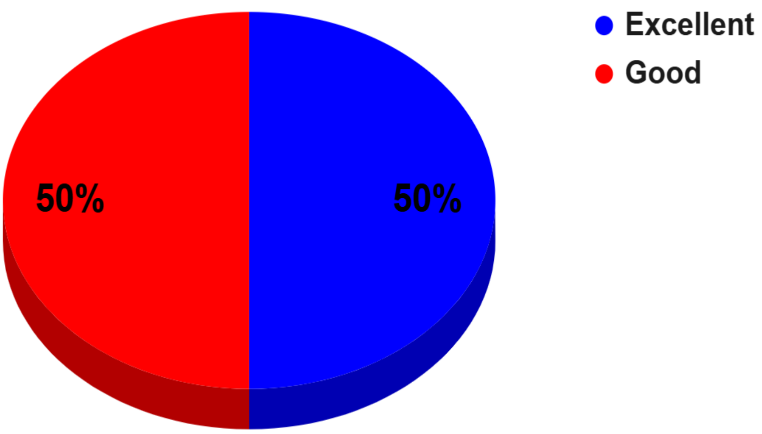

Fig.6.2 Application of Fintech and AI in Crowd Management

Fintech and AI technologies were integrated to enhance crowd management at Maha Kumbh 2025 by enabling: Digital payments, AI powered crowd monitoring, Predictive analytics, Mobile apps and fintech platforms. All respondents rated the use of fintech and AI in crowd management positively, with **50%** rating it as **Excellent** and the other **50%** as **Good**. This indicates a unanimous satisfaction and strong approval of these technologies in effectively managing crowds at Maha Kumbh 2025, contributing to improved safety and smoother crowd flow.

6.3 Effectiveness of Fintech Solutions in Waste Management during Maha Kumbh

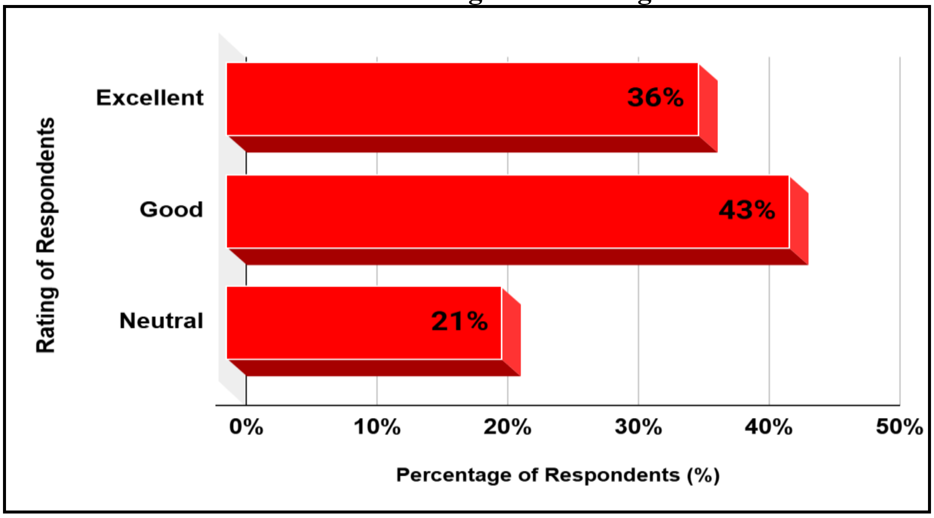

Fig. 6.3 Effectiveness of Fintech Solutions in Waste Management during Maha Kumbh

The use of fintech in waste and garbage management received largely positive feedback from respondents, with 36% rating it as Excellent and 43% as Good, making a combined satisfaction rate of 79%. Meanwhile, 21% of respondents rated the fintech solutions as Fair, indicating some areas for improvement.

Several fintech initiatives were implemented to enhance waste management efficiency and user experience during Maha Kumbh 2025, including:

IoT-enabled smart bins equipped with sensors that notify authorities when bins are full, allowing for optimized and timely waste collection.

Mobile apps and digital platforms enabling pilgrims and staff to report waste-related issues in real time,

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improving responsiveness and accountability.

6.4 Fintech Use in Healthcare Management at Maha Kumbh 2025

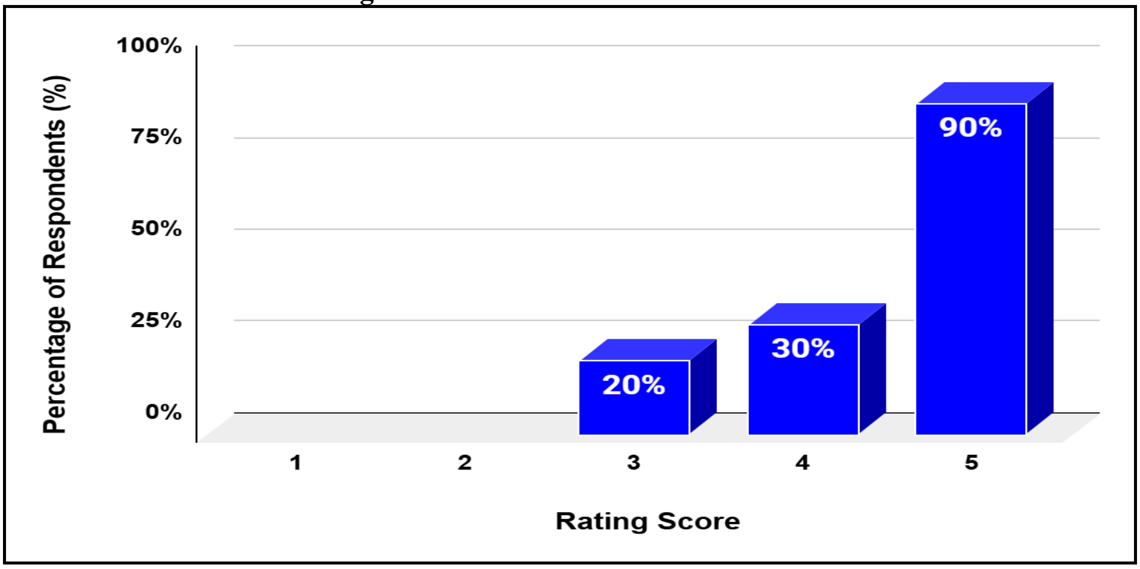

Fig. 6.4 Fintech Use in Healthcare Management at Maha Kumbh 2025

The majority of respondents rated fintech use in healthcare management positively, with **60%** giving the highest rating of 5, **20% rating it 4**, and **13.3% rating it 3**. This distribution reflects a strong confidence in fintech's contribution to improving healthcare services during the event.

Key fintech initiatives that supported this positive perception included:

AI-powered health monitoring tools for real-time tracking of patient vitals and early health issue detection.

Mobile health applications providing pilgrims with access to health information, consultations, and emergency services.

6.5 Areas of Highest Fintech Utilization during Maha Kumbh 2025

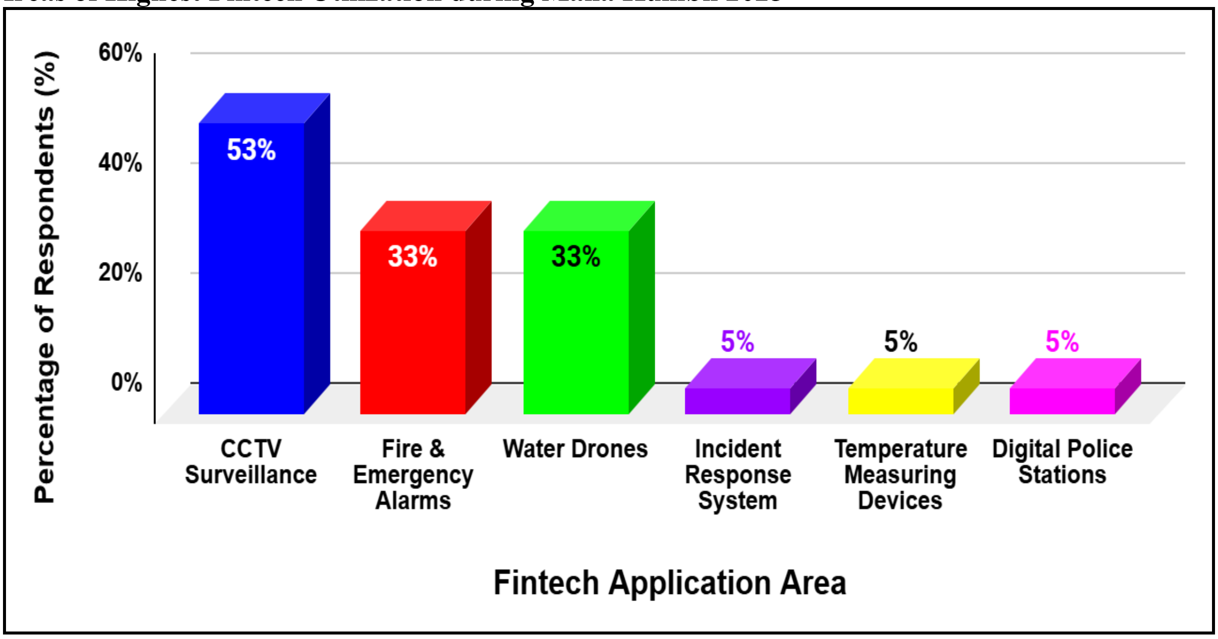

Fig. 6.5 Areas of Highest Fintech Utilization during Maha Kumbh 2025

The findings indicate that fintech was most widely used in **CCTV surveillance**, with **52.6%** of respondents identifying this as a key application area. This underscores the vital role of fintech-enabled monitoring in ensuring security and managing crowds effectively.

Both **Fire and Emergency Alarm systems** and **Water drones** were reported by **33.3%** of respondents each, reflecting their important contribution to safety and resource management during the event.

Less commonly cited applications included the **Incident Response System**, **Temperature Measuring Devices**, and **Digital Police Stations**, each noted by **4.7%** of respondents. These technologies represent specialized fintech solutions aimed at improving emergency response, health safety, and law enforcement functions.

Overall, the data demonstrates that fintech was predominantly leveraged for surveillance and safety, with growing use in emergency and public service innovations at Maha Kumbh 2025.

6.6 Awareness of Digital Khoya Paaya Kendra and Digital Police Security at Maha Kumbh 2025

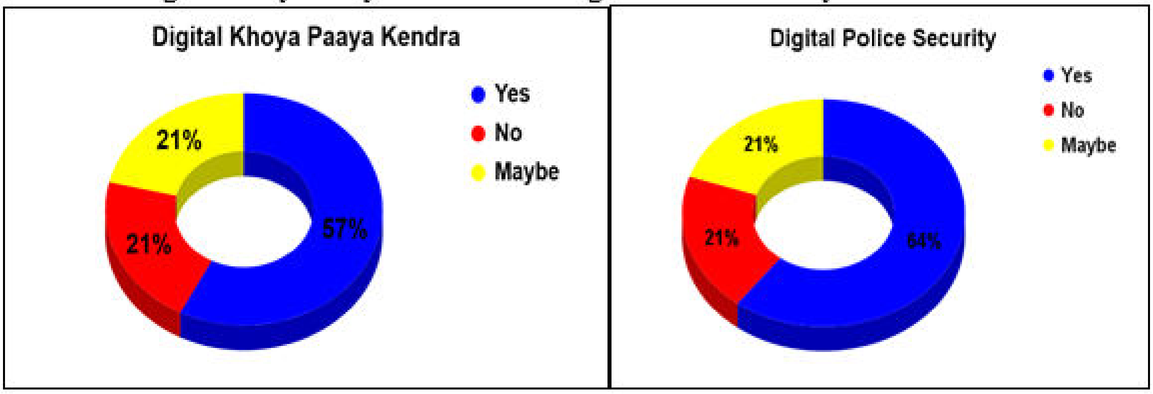

Fig. 6.6 Awareness of Digital Khoya Paaya Kendra and Digital Police Security at Maha Kumbh 2025

The data indicates that **57%** of respondents were aware of the Digital Khoya Paaya Kendra, reflecting a moderate level of recognition for this digital service among pilgrims. Similarly, **64%** of respondents acknowledged the presence of police security on a digital platform, suggesting widespread awareness of technology-enabled law enforcement measures during the event. However, in both cases, around **21%** of respondents were either unaware or uncertain ("Maybe"), highlighting opportunities to improve communication and awareness campaigns to ensure broader knowledge and utilization of these digital safety and assistance services at Maha Kumbh 2025.

7. CONCLUSION AND RECOMMENDATIONS

Some respondents provided constructive feedback, including the need for enhanced travel support and better connectivity, pointing to ongoing infrastructure and accessibility challenges. There were also suggestions to improve crowd management and a note of caution regarding AI, stressing that despite its potential, its success should be demonstrated through concrete, measurable outcomes.

The majority of pilgrims and management staff showed **strong trust and satisfaction** with fintech and AI applications during Maha Kumbh 2025, especially in areas such as digital payments, crowd monitoring, healthcare services, parking, and waste management.

There was cautious optimism about AI, with calls for more **transparent demonstration of tangible benefits** to build greater confidence.

The integration of fintech at Maha Kumbh 2025 ushered in transformative improvements across pilgrim services and event management. Key innovations such as digital payments, AI-powered crowd control, healthcare digitization, and enhanced security systems simplified operations while boosting safety and convenience. Despite challenges like connectivity gaps and digital literacy barriers, fintech adoption was largely successful. However, even with fintech used to its maximum capacity, the **lack of widespread civic sense among pilgrims limits the full effectiveness of these technologies**. Without responsible behaviour in public spaces—such as proper waste disposal and respecting shared facilities—digital solutions and machines alone cannot maintain hygiene and order. Moving forward, focused efforts on awareness, infrastructure upgrades, and fostering civic responsibility alongside inclusive digital strategies will be essential for fintech to serve as a scalable and sustainable model in managing future large-scale religious events.

Increase awareness campaigns to familiarize pilgrims with available fintech services.

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Improve digital infrastructure and network connectivity to ensure seamless service delivery.

Strengthen digital police surveillance for enhanced security and quicker incident management.

Implement training and assistance programs to support pilgrims with low digital literacy and promote inclusive usage.

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UNDERSTANDING THE AWARENESS ABOUT GREEN FINANCE AMONG INVESTORS - A CASE STUDY OF INVESTORS FROM THANE

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ABSTRACT

Green finance has emerged as a crucial tool in promoting sustainable economic growth by integrating environmental, social, and governance (ESG) considerations into financial decision-making. This study examines the level of awareness about green finance among investors in Thane, India. Through a survey-based approach, the research assesses investors' knowledge, perceptions, and willingness to invest in green financial instruments such as green bonds, sustainable mutual funds, and ESG-focused portfolios. The findings indicate varying degrees of awareness, with factors such as financial literacy, regulatory policies, and market accessibility influencing investment decisions. The study highlights the need for greater awareness campaigns, policy incentives, and financial education to encourage sustainable investing practices.

The insights from this research can aid policymakers, financial institutions, and investors in fostering a greener financial ecosystem.

For the purpose of data collection, 87 respondents are surveyed from Thane city. Other relevant data is obtained from digital platforms and print media articles. The study highlights a major gap in awareness about Green Finance among investors in Thane. Many people are unfamiliar with how financial institutions support environmentally friendly projects, and a significant 66.7% of respondents either don't know or are unsure about government policies on Green Finance. This shows that important information isn't reaching investors effectively.

Key Words : *Green Finance, Sustainable Development, Investment, Green Financial Instruments, Tax Incentive*

1. INTRODUCTION

In recent years, the growing focus on sustainability and environmental protection has significantly shaped the financial sector. Green finance, which includes financial activities and investments that support sustainable development and climate change mitigation, has become an essential part of the global financial system. This concept covers a wide range of initiatives, including investments in renewable energy, green bonds, sustainable infrastructure, and projects aimed at reducing carbon footprints.

Investor awareness plays a key role in driving the transition towards a more sustainable economy. While some investors recognize the potential of green finance and its long-term benefits, many remain unaware of its mechanisms, financial returns, and overall impact. Limited knowledge, accessibility issues, and perceived financial risks often act as barriers to its adoption. Understanding these challenges is crucial for promoting green financial instruments and encouraging broader participation. Green financial securities are investment instruments designed to fund environmentally sustainable projects and initiatives. These securities aim to tackle global challenges such as climate change, resource depletion, and pollution while generating financial returns. By channeling capital toward renewable energy, clean technology, and other eco-friendly ventures, green financial securities play a vital role in promoting sustainable development. They provide investors with an opportunity to contribute to environmental well-being while securing profitable returns.

As concerns over climate change, biodiversity loss, and environmental degradation continue to rise, green finance offers a promising solution to align economic growth with environmental preservation.

Green financial securities are a powerful tool for aligning investment strategies with environmental sustainability. With features like transparency, ESG alignment, third-party certification, and risk diversification, they offer investors a responsible way to contribute to a greener economy while ensuring financial returns.

As the global demand for sustainable solutions grows, green finance will play an increasingly important role in driving climate action and fostering long-term economic resilience.

RESEARCH PROBLEM OR GAP:

There is a growing need to study the awareness of Green Finance among investors in Thane, as sustainable investment practices gain importance in the global financial landscape. Investors today are generally well-informed about traditional investment options such as equities, mutual funds, bonds, and debentures, which offer exposure to diverse sectors like infrastructure, aviation, agriculture, and FMCG. However, when it comes to Green Securities such as Green Bonds, Green Equities, Green Derivatives, and Carbon Credit Securities awareness remains significantly lower. Many investors are unfamiliar with how these instruments contribute to environmental sustainability while generating financial returns.

Understanding the awareness gap is crucial in promoting sustainable finance and encouraging responsible investment practices. Green Securities play a vital role in funding environmentally friendly projects, such as renewable energy initiatives, climate change mitigation efforts, and pollution control measures. Despite their long-term benefits, they are often overlooked due to limited knowledge, accessibility issues, and a lack of clear information on their financial potential.

RESEARCH OBJECTIVES:

1. To study various investment opportunities available in Green Financial Securities.
2. To assess the awareness level of investors regarding green finance concepts, products, and investment opportunities.
3. To examine the challenges and barriers faced by investors in adopting green financial products, including knowledge gaps and risk perception.

IMPORTANCE OF THE STUDY:

The study on awareness of green finance among investors is significant because it can help identify sustainable investment opportunities, enhance financial literacy, and promote responsible investment practices among young investors. Furthermore, it will empower investors to make informed financial decisions that not only contribute to their personal financial growth but also support global sustainability efforts. Ultimately, this research will help integrate green finance into mainstream investment strategies, ensuring that financial institutions and policymakers remain relevant and responsive to the evolving expectations of a technology-driven and sustainability-conscious generation.

2. REVIEW OF LITERATURE

1. Upadhyaya, P., & Zope, D. (2024),

The study says, Financial literacy plays a crucial role in investor decisions regarding green finance. Investors with higher financial literacy are more likely to engage in green finance, while a lack of understanding leads to skepticism and limited adoption. Increasing awareness through policy initiatives and financial education programs can enhance investor confidence and participation in green financial products.

2. Sharma, P., & Sharma, R. (2025),

The study examines financial and non-financial incentives influencing investor participation in green finance. While monetary factors like returns, tax benefits, and subsidies play a role, social responsibility and ethical motivations also drive investment. Encouraging green finance requires understanding these key motivators to promote sustainable financial practices.

3. Ma, Y., Al Mamun, A., & Hoque, M. E. (2025),

The study explores how behavioral economics can boost private investment in green finance. It emphasizes the need for better policy incentives and education to raise awareness. While green finance options exist, private sector investment in climate adaptation remains low. Investor decisions are shaped not just by rational models but also by psychological biases, risk perceptions, and social norms.

4. Kitulazzi, D., Ametefe, F.K., & Karimu, A. (2025),

This paper examines the financial performance of Environmental, Social, and Governance (ESG) investments. It finds that green investments tend to perform well over time, but investors lack awareness of their long-term benefits. Environmental, Social, and Governance (ESG) investing has gained significant traction in financial markets, with institutional and retail investors increasingly integrating sustainability considerations into their portfolios. This study examines the impact of ESG performance on the financial performance of real estate firms listed on the Johannesburg Stock Exchange (JSE). Using a System Generalized Method of Moments (GMM) approach, the authors analyze whether ESG compliance leads to better financial returns, reduced volatility, and enhanced investor confidence.

5. Thampanya, N., & Wu, J. (2025),
The study systematically reviews how climate risks influence investor decisions. It reveals that while climate risks are widely acknowledged, many investors do not fully understand their financial implications. Climate change has emerged as a critical factor influencing global financial markets, affecting asset prices, investment strategies, and corporate risk management. This study explores how climate-related risks are perceived and integrated into investor decision-making and whether climate risk is evolving into a new form of systematic risk one that affects the entire market rather than specific industries. The authors analyze how different investor groups, including institutional investors, retail investors, and hedge funds, respond to climate-related financial risks.

6. Khah, A. M., & Ahmad, M. (2025),
Green finance has gained global momentum as a crucial mechanism for funding sustainable development initiatives. However, policy frameworks play a vital role in shaping investor awareness and participation in green financial markets. This study explores how government policies, financial regulations, and incentive structures influence investor awareness and engagement in green finance. The authors argue that well-designed policy interventions can drive green investment adoption by reducing information asymmetry, mitigating risks, and improving financial literacy among investors.

7. Mishra, R. K., & Meher, P. (2025),
As climate change and sustainability concerns rise, green bonds have emerged as a key financial instrument for funding environmentally friendly projects. Despite their potential, investor awareness and perception of green bonds remain inconsistent, leading to varying adoption rates across different markets. This study explores how investors perceive green bonds, their risk-return profiles, and the psychological and financial factors influencing their decisions. The authors argue that while green bonds offer long-term sustainability benefits, many investors still perceive them as risky or unfamiliar financial instruments, impacting their market growth.

GAPS IN REVIEW OF LITERATURE:

1. Most studies examine global or broad market trends in Green Finance, but there is a lack of research on investor awareness at a regional level, such as in Thane or similar urban investment hubs.
2. No study specifically addresses how local investors perceive and engage with Green Finance in comparison to conventional financial products.
3. Several studies acknowledge **low awareness and skepticism** (Upadhyaya & Zope, 2024; Mishra & Meher, 2025), but they do not explore **specific reasons** behind this lack of understanding. There is limited discussion on whether **psychological biases, lack of financial education, or policy inaccessibility** contribute to the **low adoption of Green Securities**.
4. While studies (Kitulazzi et al., 2025) discuss the financial performance of ESG investments, they do not directly compare how investors perceive green securities versus traditional financial instruments (e.g., Equities, Mutual Funds, Debentures).A detailed risk-return comparison between traditional investments and green finance options is missing.
5. While Khah & Ahmad (2025) discuss policy frameworks, the study does not assess how effectively these policies are communicated to investors. The role of financial institutions, brokerage firms, and advisory services in bridging this awareness gap is unexplored.
6. Existing studies do not explore how fintech innovations, digital trading platforms, or AI-driven investment advisory services could improve investor engagement with Green Finance.

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7. While some studies touch upon green bonds and ESG investments, there is little focus on newer green financial instruments like Green Derivatives, Carbon Credit Securities, and Sustainability-Linked Investments.

3. RESEARCH METHODOLOGY

This study adopts a **descriptive research design** to understand the level of awareness about green finance among different sections of the population. The purpose is to collect factual information and assess the degree of familiarity, understanding, and perception of green finance.The study adopts a questionnaire approach, combining survey method data collection. A descriptive research design was used to assess awareness levels, understanding, and perceptions related to green finance among individuals. In this research, the questionnaire survey method is used for collection of data from the respondents. The questionnaire provided had multiple choice as well as close-ended questions, and answers were selected directly from the respondents. Overall information related to the research is as mentioned below:

- Sample Size – 87 Respondents.
- Sample Area – Thane City.
- Tool used – Unstructured questionnaire
- Sample Technique – Random Sampling technique.

4. RESULT AND DISCUSSION

1. Heard about Green Finance :

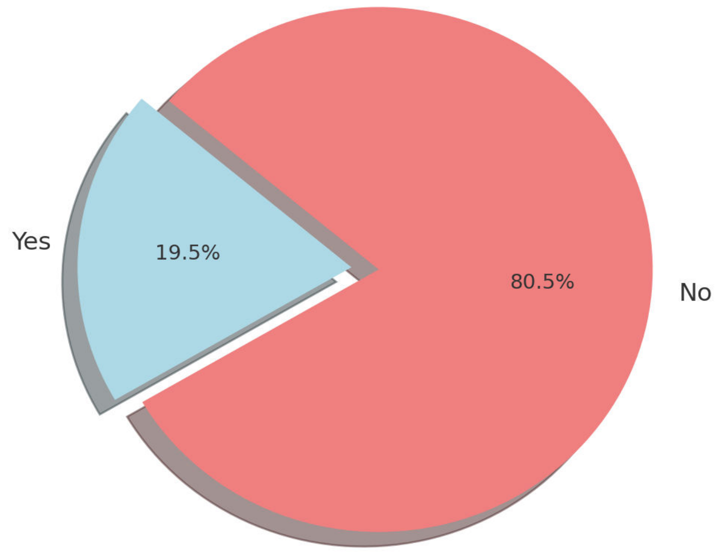

Figure 1: Heard of Green Finance

Interpretation :
The collected data shows that the majority (80.5%) responded "No", while only a small percentage (19.5%) responded "Yes". This indicates a strong consensus against the awareness about Green Finance. It shows that the respondents did not hear about Green Finance. The majority of respondents are not aware about the concept of Green Finance.

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2. Green Financial Instrument Aware About :

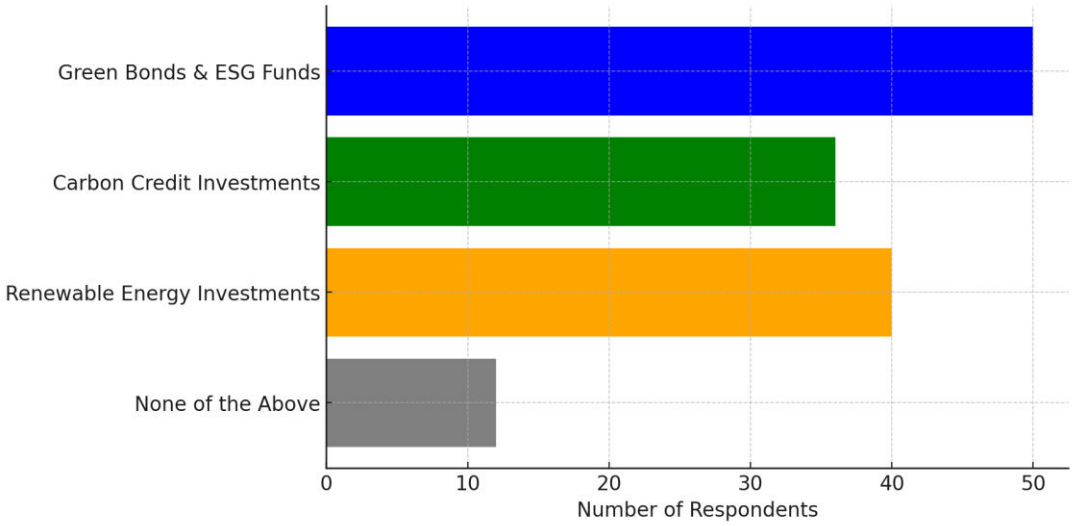

Figure 2: Awareness About Green Securities

Interpretation :

The data highlights the respondents are aware about various green finance options. The most preferred choice is Green Bonds & ESG (Environmental, Social, and Governance) Funds, with 50 respondents (36.2%) choosing sustainable financial products. This suggests a strong interest in socially responsible investments that align with environmental and ethical considerations. Renewable Energy Investments attract 40 respondents (29.0%), indicating a significant inclination toward clean energy solutions such as solar, wind, and hydro power. Meanwhile, Carbon Credit Investments, chosen by 36 respondents (26.1%), also show considerable engagement, reflecting awareness of carbon offset mechanisms and emission reduction initiatives. Only 12 respondents (8.7%) selected "None of the Above.

3. Awareness about Government Policies :

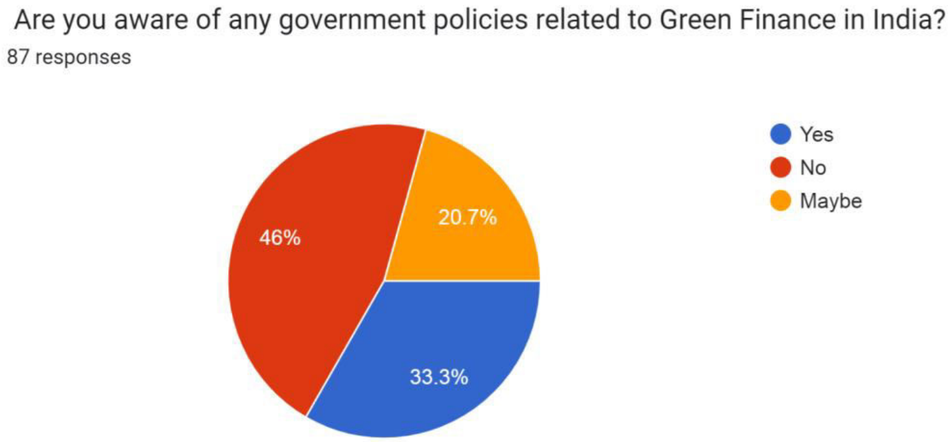

Figure 3: Awareness About Government Policies

Interpretation :

It can be seen that the number of respondents are aware of Government Policies relating to green finance which is 33.3% with 29 respondents. But the majority of respondents are not aware of Government Policies relating to green finance which have a count of 40 respondents and it frames 46% of respondents who are unaware about government policies. Relatively 20.7% of the respondents stated that they might have heard it from stated sources.

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It clearly shows that the majority of respondents don't know about policies related to Green Finance.

4. Considering investing in Green Finance :

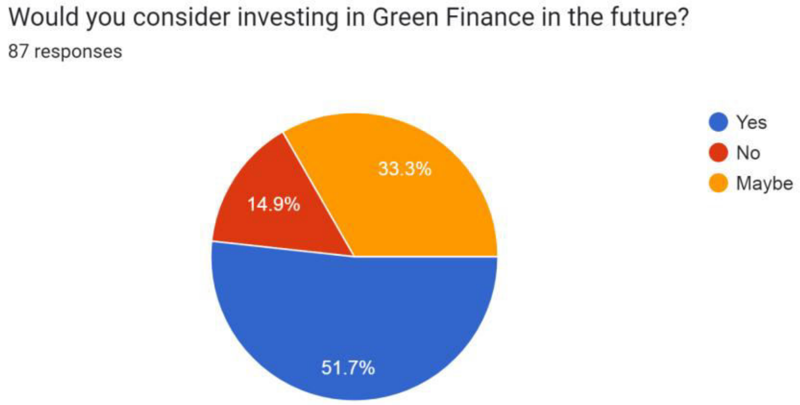

Figure 4: Investment In Future

Interpretation :
The majority of respondents, 51.7% (45 people), believe in investing in the future in Green finance, indicating a strong confidence in long-term benefits. This suggests that more than half of the participants recognize the value of future-oriented investments, whether in financial growth, sustainability, or innovation. However, 33.4% (29 respondents) are uncertain, choosing "Maybe," which highlights that they might invest in the future. This group may require more information, assurance, or incentives to make a firm decision. On the other hand, 14.9% (13 respondents) do not believe in investing in the future, possibly due to financial constraints, lack of trust, or a focus on immediate priorities. Overall, while most respondents are inclined toward future investments, addressing the concerns of the uncertain group through awareness, financial incentives, or risk mitigation strategies could further strengthen confidence in long-term planning.

5. Challenges Perceived :

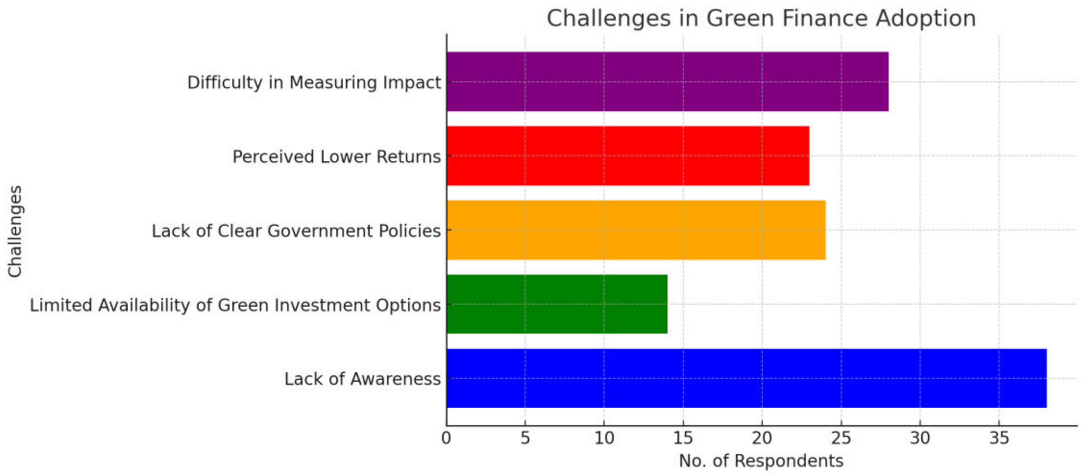

Figure 5: Challenges

Interpretation :
The biggest challenge in adopting Green Finance is lack of awareness, with 29.92% (38 respondents) identifying it as a major issue. This indicates that many people are not fully informed about Green Finance and its benefits. Another significant challenge is the difficulty in measuring impact, with 22.04% (28 respondents), suggesting that people struggle to assess the effectiveness of green investments. Lack of clear government policies (18.89%) and perceived lower returns (18.11%) are also notable barriers, indicating concerns about regulations and profitability. Lastly, limited availability of green investment options (11.04%) is a challenge, showing that people may not have enough opportunities to invest in sustainable projects.

Overall, increasing awareness, improving measurement methods, and strengthening government policies could help overcome these challenges and encourage Green Finance adoption.

6. Encourage to Invest :

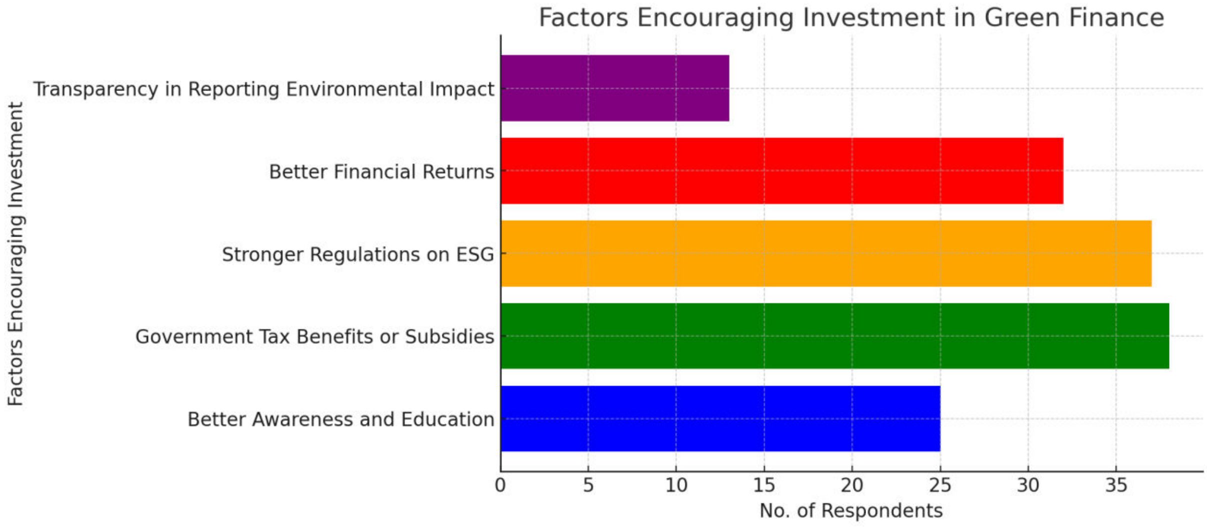

Figure 6: Factors Encourage To Invest

Interpretation :

The study finds that government tax benefits or subsidies (26.20%) are the strongest motivator for Green Finance investment, emphasizing the role of financial incentives. Stronger ESG regulations (25.51%) and better financial returns (22.06%) also significantly influence investor decisions. Awareness and education (17.33%) play a key role in driving participation, while transparency in reporting environmental impact (8.9%) is less prioritized but still important for trust. Overall, financial incentives, regulations, and profitability are major motivators, with education and transparency further enhancing investor confidence.

5. CONCLUSION AND RECOMMENDATIONS

The findings reveal that lack of awareness, uncertainty about risks, perceived lower returns, and unclear government policies remain major obstacles to its widespread adoption. Many investors are either unfamiliar with Green Finance or hesitant due to concerns about profitability and impact measurement. To overcome these barriers, a multi-faceted approach is essential. Increasing awareness and financial education, strengthening government incentives such as tax benefits and subsidies, enhancing transparency in ESG reporting, and encouraging financial institutions to actively promote Green Finance are key steps toward boosting participation. Additionally, leveraging digital and social media platforms can play a crucial role in reaching a wider audience and addressing knowledge gaps.

Ultimately, for Green Finance to become mainstream in India, it is crucial to simplify the investment process, build investor confidence, and establish stronger regulatory frameworks. With collaborative efforts from policymakers, financial institutions, and investors, India can successfully integrate Green Finance into its economic landscape, paving the way for a more sustainable and resilient financial future. From the findings, it can be observed that if ESG regulations and compliance are strengthened by Financial Authorities such as SEBI, RBI, MOF, it could enhance investment security and sustainability impact, making it a key area for policy reform.

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AN ANALYTICAL STUDY ON THE MANAGEMENT OF FINANCES AMONG SMALL AND MEDIUM ENTERPRISES IN INDIA

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ABSTRACT
Smart financial management is key for any business. It sets the stage for success. It calls for careful planning and control of a company's money. This strongly shapes its future. A business's assets, like cash and stock, matter a lot. They are vital in deciding how it grows over time. As these assets change, they can help or hurt a company's goals. A solid financial plan makes sure the business sticks to its aims.. Or think of a factory that doesn't keep up its machines. Old machines break down, causing delays. It lets them make smart choices. Businesses can invest in new chances for growth.

Keywords: *Financial Management Practices, SMEs, Financial Performance, Budgeting, Cash Flow Management*

INTRODUCTION
Financial management plays a crucial role in ensuring the success and sustainability of small and medium enterprises (SMEs). This entails several essential functions, such as planning, organizing, controlling, and monitoring the financial resources needed to achieve business objectives. Good financial management is key to maintaining cash flow, achieving profitability, and enabling growth over time. SMEs encounter distinct challenges that make effective financial management even more essential. Often, they face limited funding options, fluctuating cash flow, and high operational costs. These obstacles underscore the importance of robust financial practices. By focusing on sound financial planning, creating realistic budgets, wisely managing working capital, and making well-informed investment choices, SMEs can significantly enhance their financial performance. Such practices allow businesses to utilize their resources effectively, reduce financial risks, and increase profitability.

SOME IMPORTANT BENEFITS OF FINACIAL MANAGEMENT PRACTICES
- **Improved Profitability:** Helps SMEs optimise costs and enhance revenue generation.
- **Better Cash Flow Management:** Ensures smooth day-to-day operations and liquidity.
- **Enhanced Decision-Making:** Facilitates informed strategic and operational decisions.
- **Business Sustainability:** Reduces financial risks and supports long-term survival.
- **Improved Access to Finance:** Strengthens creditworthiness and investor confidence.

OBJECTIVES OF THE STUDY
- To identify challenges faced by SMEs in implementing effective financial management practices.
- To examine the contribution of investment decisions to the financial performance of SMEs.
- To analyse the impact of financing choices on the financial performance of SMEs.
- To study the role of financial management practices in influencing profitability, growth, and overall financial health of SMEs.

REVIEW OF LITERATURE
Atrill (2018) observed that SMEs with strong financial management practices, including accurate recordkeeping and strategic investment planning, demonstrate superior financial performance. Abor and Biekpe (2019) highlighted that access to external finance is closely associated with the quality of financial management, as well-managed firms are more likely to gain investor and lender confidence.

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In the Indian context, Gupta and Sharma (2020) found that structured financial management practices significantly improve SME profitability, risk management, and access to credit. Rao and Kumar (2021) identified inadequate financial literacy and poor financial planning as major causes of SME failures in India.

Brigham and Ehrhardt (2017) emphasised that effective cash flow management ensures business continuity and prevents liquidity crises. Padachi (2006) stressed the importance of efficient working capital management in enhancing liquidity, profitability, and long-term sustainability of SMEs.

RESEARCH METHODOLOGY

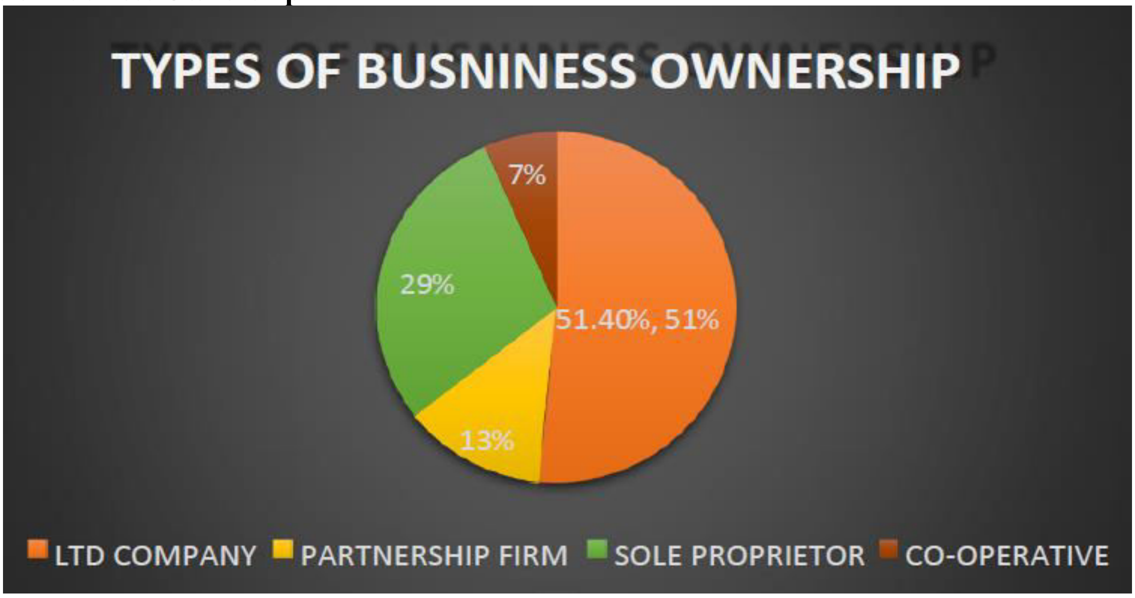
This study aims to delve into the Management of Finances among Small and Medium Enterprises Primary data were collected through a structured questionnaire administered to SME owners and managers using Google Forms. The responses were analysed using percentage analysis for interpretation. Secondary data were collected from journals, books, and online sources.

LIMITATIONS

- Many SMEs do not maintain comprehensive financial records, which may limit the accuracy and reliability of the data collected.
- SMEs operate in diverse industries with different financial management strategies, making it difficult to generalize findings across all sectors.
- The study may not account for variations in financial accessibility due to differences in location, banking policies, and SME creditworthines

DATA INTERPRETATION :-

1. **Type of Business Ownership**

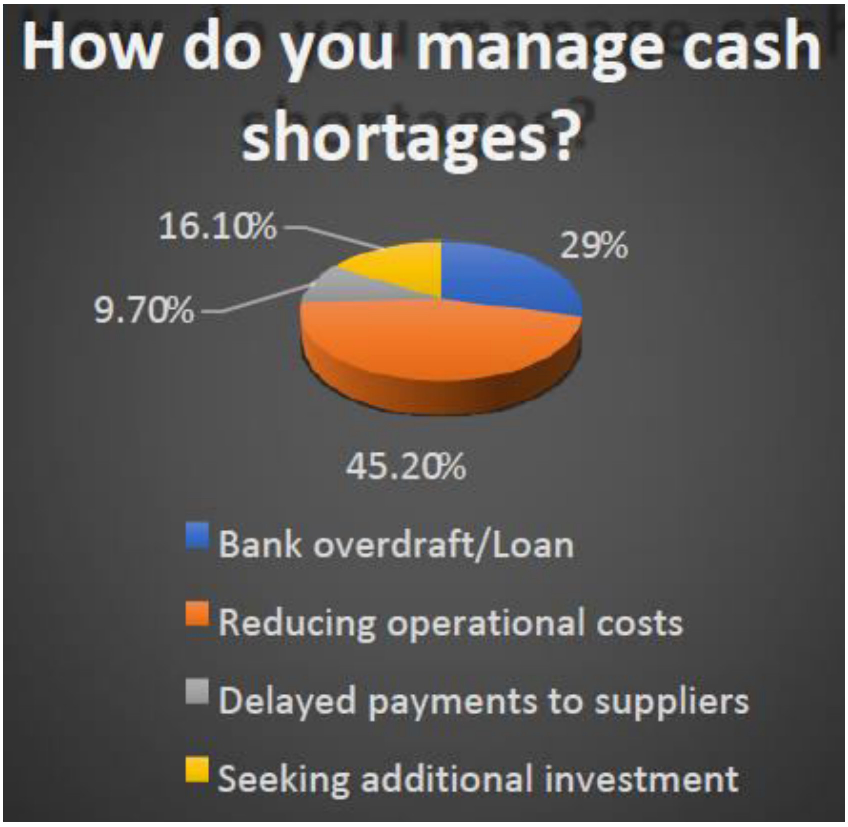


The study reveals that 51.6% of SMEs operate as private limited companies, benefiting from limited liability and better access to funding. Sole proprietorships account for 29%, partnerships for 12.9%, and cooperatives for 6.5%.

2. **Does your business have a formal financial plan?**

About 83.9% of SMEs maintain a formal financial plan, and most follow monthly or quarterly budgeting practices. Regular budgeting supports better financial control and adaptability.

3. **How do you manage cash shortages?**



SMEs manage cash shortages mainly by reducing operational costs (45.2%), though excessive cuts may harm growth. Many (29%) rely on bank overdrafts or loans, gaining liquidity but facing repayment risks. Some

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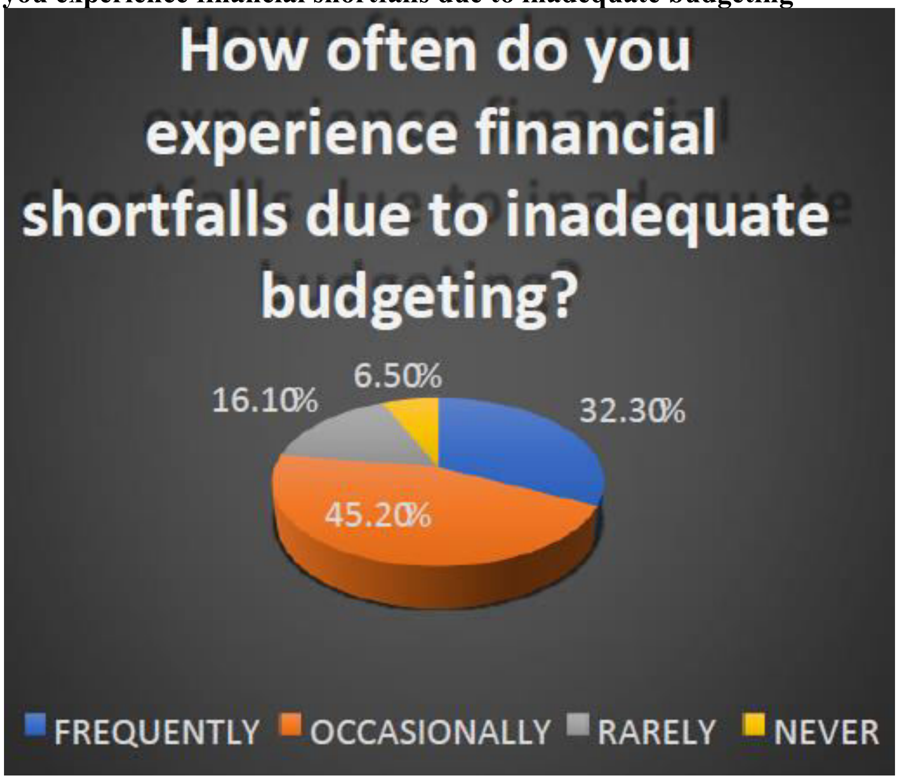
(16.1%) seek additional investment, showing a growth mindset but requiring investor trust. A smaller group (9.7%) delays supplier payments, which may strain relationships and disrupt operations

4. **Do you maintain proper financial records for your business**

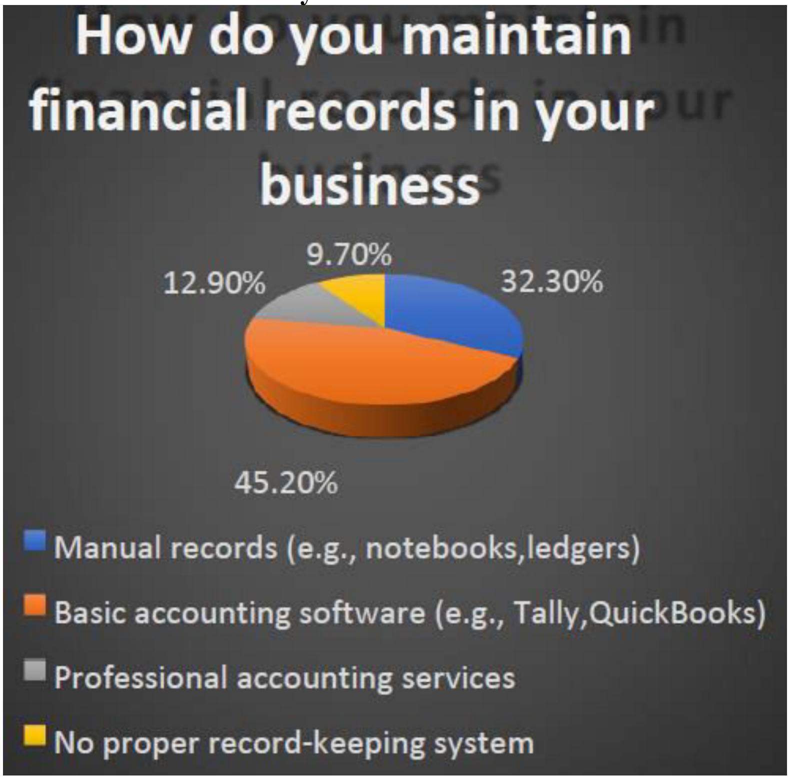
A large 77.4% of small and medium enterprises regularly keep records. This is a good sign. It shows financial discipline. Proper records aid compliance. They also improve governance. Businesses can make smarter choices with reliable data. For instance, they can track income and expenses. This helps them understand their financial health.

5. **How often do you experience financial shortfalls due to inadequate budgeting**



Nearly 45.2% of SMEs use basic accounting software, improving accuracy and efficiency in financial management. However, 32.3% still rely on manual record-keeping, risking inefficiencies and errors. Only 12.9% hire professional accounting services, possibly due to cost concerns. Alarmingly, 9.7% have no formal record-keeping, leading to financial mismanagement and compliance risks.

6. How do you maintain financial records in your business



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7. How would you rate your business's financial performance in the past three years because of good financial management practices?

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A strong 71% of SMEs reported significant financial improvement due to effective management, leading to better profitability and growth. Another 25.8% saw slight improvement, suggesting a need for stronger financial planning or advanced tools. Only 3.2% reported no change, possibly due to weak practices or external challenges. Effective financial management remains key to business success

8. Have you faced financial crises due to poor financial management?

A staggering 90.6% of SMEs have faced financial crises due to poor financial management, driven by inadequate budgeting, poor cash flow control, and lack of forecasting. This underscores the urgent need for better financial planning and control measures. In contrast, only 9.4% of SMEs have avoided crises, likely due to well-structured financial systems, accurate record-keeping, and effective risk management.

FINDINGS

- SMEs with structured budgeting and financial planning exhibit better financial stability.
- Poor cash flow management is a major cause of financial crises among SMEs.
- Diversified financing sources enhance financial resilience.
- Excessive cost reduction may negatively affect long-term growth.

SUGGESTIONS

- SMEs should adopt systematic budgeting and financial planning practices.
- Proper cash flow management mechanisms should be implemented.
- Balanced cost management strategies should be followed.
- SMEs should strengthen record-keeping and use financial reports for profitability analysis.

CONCLUSION

The study concludes that effective financial management significantly influence the financial performance of SMEs. Budgeting, cash flow management, sound investment decisions, and accurate financial reporting enhance profitability, stability, and growth. SMEs that adopt structured financial management systems are better positioned to withstand financial challenges, improve competitiveness, and achieve long-term sustainability.

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INTERPLAY OF LINGUISTIC STYLE AND CULTURAL TRANSLATION IN NGŨGĨ WA THIONG'O'S MATIGARI

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ABSTRACT
This study examines the dynamic relationship between linguistic style and cultural translation in Ngũgĩ wa Thiong'o's Matigari, originally written in Gĩkũyũ and translated into English by Wangui wa Goro. Matigari captures Ngũgĩ wa Thiong'o's politics of linguistic decolonization, revolutionary consciousness, and recovery of indigenous language. The text is based on Gĩkũyũ oral traditions and folklore to critique neocolonialism, authoritarianism, and capitalism after independence in Kenya. By using an interdisciplinary way of analyzing post-colonial literary theory, translation studies, and stylistics, this paper analyzes how Wa Goro's English translation engages with the complexities of translating, in a global language, the different kinds of unconventional linguistic styles, oral discourse and political dimensions of power, domination and exploitation. The approach of the study includes a close qualitative textual analysis of the English translation, exploring the translation strategies used, including a negotiation between foreignization and domestication, including syntax, figurative language, and discourse. Wa Goro's was able to represent the ideological and allegorical structure of the novel in translation, without losing rhythm, idioms, and cultural references. This paper is an extension of what we think of as cultural translation as a transformative act, but the act in which significance is not only about reproducing meaning, but also transforming meaning through a cross-cultural process.

Keywords: *Ngũgĩ wa Thiong'o, cultural translation, linguistic style, postcolonial literature, Matigari*

INTRODUCTION
Language serves as more than a mere communication system; it shapes thought, carries culture, and forms the bedrock of literary expression. As Ludwig Wittgenstein noted,

"The limits of my language are the limits of my world,"

Language becomes a particularly loaded site in postcolonial contexts, often influenced by the burden of historical colonial imposition and the struggle for cultural sovereignty (Said, Orientalism). In this arena, Ngũgĩ wa Thiong'o, who is a critical voice in African literature and postcolonial thought, incorporates both a literary career and linguistic philosophy as he strives for cultural autonomy. He argues vehemently for indigenous African languages, claiming in Decolonising the Mind that while the colonizer's bullet was utilized for "physical subjugation," language was the coloniser's diplomacy of "spiritual subjugation" (Thiong'o, Decolonising 9). Working with Ngũgĩ wa Thiong'o's novel *Matigari*, which was originally written in Gĩkũyũ during his exile and later translated into English by Wangui wa Goro, is an excellent case for exploring the relationship between linguistic style and cultural translation.

Matigari emerges from a particular socio-political context of Kenya in the 1980s, a time of authoritarian rule, suppression of opposition, and establishment of neocolonial structures that contradicted the promises of independence (Addei et al. 167). *Matigari,* an allegorical story that draws heavily from Gikuyu mythology and oral traditions (Heligson and Killam), chronicles the protagonist's search for truth and justice in a repressive environment, and the character was so well received in Kenya that people began to acknowledge *Matigari* as "not as fiction but as reality," a voice standing up to the dictatorial state. At the time, when *Matigari* was banned, the sign it was conveying a powerful political message was pertinent (Thiong'o, Matigari 9-10). This research investigates the complex processes involved in translating *Matigari's* culturally specific linguistic style, rooted in Gĩkũyũ orality and political allegory, into English. Such a task entails significant challenges, especially in mediating between distinct linguistic systems, cultural worldviews, and literary traditions.

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OBJECTIVES

- To analyze the specific translation strategies employed by Wangui wa Goro in the English version of *Matigari*.
- To assess the effects of these strategies on the novel's linguistic style, thematic resonance, and cultural representation in English.

This paper is significant not only for appreciating Ngũgĩ's literary style and ideological goals but also for examining how translation mediates meaning in a postcolonial setting. As André Lefevere articulates, translators are not neutral deliverers of meaning but active cultural agents of negotiation (Lefevere 12). The paper ultimately argues that Wa Goro's translation of *Matigari* performs a double act of resistance: resisting neocolonial ideologies and the totalizing and assimilative aspects of translation.

LITERATURE REVIEW

The academic literature about Ngũgĩ wa Thiong'o's work is plentiful, and the scholarly interest in his language and ideological position continues to expand. He provides a strong critique of linguistic imperialism and affirms that colonial languages are instruments of cultural oppression, in Decolonising the Mind, and writing in indigenous languages is both a literary and a political call for action. Furthermore, just as he argues that colonial language is an instrument of oppression, an indigenous language, meanwhile, is resisting such oppression in literature, as seen in *Matigari*, among his other novels. Ngũgĩ's writings explore literary modernism toward a form of political allegory. Tobias interprets this as a movement toward a "poetics of revolution," in which literary artistry gives way to an ideological commitment to revolution (Tobias 163). Oral traditions, proverbs, and allegory, especially in *Matigari*, reveal this shift. Heligson and Killam comment that these devices serve both as stylistic devices and as vessels of collective cultural memory.

In the domain of translation studies, significant theoretical discussions from Lawrence Venuti, Susan Bassnett, and Walter Benjamin demonstrate the complexities of literary translation. Venuti explores the distinction between domestication and foreignization and the ethical position of a translator, whether to adapt the text to the target culture and its contextual meaning or keep its foreignness (Venuti 20). Bassnett emphasizes that translation is not merely linguistic equivalence, but cultural equivalence (Bassnett 25).

Despite an increasing acknowledgement of Wa Goro's contribution to Ngũgĩ's reception in the Anglophone world, comprehensive stylistic analyses of her translation of *Matigari* are lacking. Most articles focusing on *Matigari* take a thematic fidelity or ideological fidelity view, thus missing Wa Goro's deliberative choices regarding stylistics and microstructures (for instance, lexical choices, syntax, use of dialogue, and rhythm) when the reader experiences the text. This paper addresses that gap and offers a detailed analysis of Wa Goro's strategies and choices and their implications for cultural translation.

RESEARCH METHODOLOGY

The study uses a qualitative research design, with textual analysis at its core. The main approach is descriptive, though interpretive as well. The descriptive and interpretive approach will help explain the relationship between linguistic style and cultural translation in the English translation of *Matigari*.

The analysis will centre on Wa Goro's English translation of *Matigari* (Thiong'o, Matigari) using Ngũgĩ's theoretical works, especially Decolonising the Mind, and texts from translation studies, stylistics, and postcolonial literary criticism.

Three theoretical lenses guide this analysis:

- Postcolonial Literary Theory: Concepts such as cultural hybridity (Bhabha 38); linguistic imperialism (Thiong'o, Decolonising 14); othering (Said, Orientalism 3) are used to frame the ideological stakes of linguistic and cultural representation.
- Translation Studies: Meaningful discussion revolves around cultural equivalence (Bassnett 25); language choices--foreignization and domestication strategies (Venuti 20); and translation agency (Lefevere 12).
- Stylistics: Explored Simpson's tools for analyzing aspects of narrative voice, rhythm, and figurative language (Simpson, Stylistics).

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Examining passages from *Matigari* closely and through stylistic marks provides the opportunity to examine a micro-level study in translation. Special attention to factors such as style, rhetorical devices, orality, syntax, metaphor, and dialogue, as these aspects are vital to the novel's political and cultural identity.

RESULTS AND DISCUSSION: LINGUISTIC STYLE AND CULTURAL TRANSLATION IN MATIGARI

- **Translation Strategies: Balancing Foreignization and Domestication**

Wangui wa Goro's translation theory and choices for *Matigari* illustrate Venuti's "hybrid" model, as she is always negotiating between the poles of foreignization and domestication (Venuti 20). On the one hand, she consciously keeps Gikuyu lexical items mzee (elder), mararanja (guards), mpenzi (beloved), and Swahili phrases Hakuna njia ("There is no way"), and foregrounds her translation as a resistance to the displacement of the text's cultural specificity (Bassnett 25). These untranslated tokens signal not only the novel's investments in Kenyan oral tradition, but they also serve as semantic "speed bumps", which take the reader down the epistemologies of the source culture rather than over it.

Wa Goro uses domestication in her handling of proverbs and idioms that are tied to a cultural context that is difficult to convey linguistically. For instance, a Gĩkũyũ proverb that is roughly equivalent to "He who eats alone cannot die alone" is rendered as a familiar expression, "Those who eat alone die alone," which sustains the communal ethic of the original text, but loses some of the ethnolinguistic resonance (Bhabha 38). Sentence structure is similarly modified: complex constructions in Gĩkũyũ tend to be rendered into plain clauses in English, while not compromising any ideological import. This process of creating an exact and partial compromise leads to what Bhabha designates "Third Space" of translation, in which neither the source nor target culture prevails, but where a hybrid meaning emerges (Bhabha 38).

- **Rendering Orality and Narrative Rhythm**

Ngũgĩ' original text creates orality; Ngũgĩ's text has refrains, direct addressing of the reader-response, which signifies Gĩkũyũ literature and an oral storytelling practice. In oral storytelling, literature is performative (Ong 31), and Wa Goro replicates this. Furthermore, Wa Goro also replicates the main refrain in the novel: "Where can one find truth and justice in this country?" It acts as a ritual or chorus, similarly to providing an elasticity of time in a story (Heligson and Killam 24) and contributes to the novel's twisted timeline. The translated text retains these main refrains in the form of questions, varying the question at key moments throughout the novel; thus, retaining the communal urgency in the repeated objective questioning that draws on the text's moral motive.

As a way to echo the original's aural rhythm, Wa Goro employs a mix of sentence length and punctuation; long, wandering sentences rich in subordinate clauses reflect the pace of spoken contemplation, while sudden, short sentences highlight moments of tension and confrontation (Tobias 167). For example, in the moment when *Matigari* confronts the Minister for Truth and Justice, a series of short exclamations communicates his indignation in a fashion suggestive of oral speaking. However, as Ong has pointed out, the printed page loses the sounds associated—tone, instances of pitch, timbres associated with oral cultures (Ong 31). Wa Goro seeks to address the loss of these aural characteristics through line breaks, italics, and retaining rhetorical questions, allowing the translated text, even when read silently, to still carry the sense of being "sounded" as a part of a shared, communal environment.

- **Lexis and Syntax: Political Precision and Cultural Resonance**

Ngũgĩ's political vocabularies- words like "imperialist", "freedom fighter", "sell out", "oppressor"- carry the full weight of his anti-neocolonial critique. In this instance, Wa Goro lets these loaded words stand as they are, unapologetically, and lets the English text speak with the same radical clarity as the Gĩkũyũ text. The instance above and Wa Goro's lexical fidelity is vital to maintain the novel's own ideological register. In addition, she keeps some of the key rhetorical questions in all caps- "HOW CAN A WHOLE COUNTRY BE TAKEN IN BY A FEW GREEDY BELLIES?"- thus sustaining the confrontational political tone and moral urgency of the original. (Simpson, *Stylistics* 52).

Proverbs in Ngũgĩ's text act as vessels of collective wisdom and convey their meaning through functional equivalence rather than through literal translation. "Truth never dies" and "Justice is more powerful than might" stand in for more culturally embedded Gĩkũyũ proverbs, thus maintaining their moral authority while reducing syntactic complexity (Bassnett 25). Syntactically, Wa Goro employs a variety of paratactic (simple, sequential) and hypotactic (complex, subordinate) structures. In philosophical passages, when *Matigari* contemplates justice, Wa Goro offers hypotactic structures to mirror the original in terms of ferocity and layers of argument, while simple sequential structures would predictably work in moments of action or crises to provide pacing and concentration.

- **Dialogue and Discourse**

In *Matigari* the dialogue is an ideological battleground. The speech of each character works to establish social position and perspective: *Matigari's* prophetic, parabolic tone; Gĩthera's fatigued pragmatism; and Miriiki's fiery youth (Faiq 15). Wa Goro conveys these stylistic features by navigating diction: *Matigari's* dialogue frequently begins with moral axioms, Gĩthera's with colloquial contractions, and Miriiki's with exclamatory clauses.

Official discourse - ministerial speeches, policy announcements – contributed an inflated and jargon-laden English, revealing a vacuity and duplicity (Said, Orientalism 273). So, in this case, a single paragraph of bureaucratic language is left intact to allow the translator to emphasise the satiric critique the text offers to post-colonial governance. The dialogue of the peasant, on the other hand, was left sparse and reclaimed, signaling a paid and grassroots authenticity. The layering of these registers produces a power configuration and creates a polyphonic register of resistance and complicity, where the language itself becomes both a weapon and a masquerade. (Lefevere 12).

- **Figurative Language and Symbolism**

Matigari's allegory relies on powerful symbols: the "belt of peace" (vow of nonviolence), the contested "house" (the absconded promise of independence), and the omnipresent "Voice of Truth" radio (state propaganda mechanism) (Tobias 175). Wa Goro translates these symbols with some slight shifts and in such a way that we can be confident that their semiotic power is preserved in English. The belt is a "belt of peace," and the disintegration of the belt refers in a greater complexity of *Matigari's* increasing lack of faith in pacifism. The house is "contested," allowing the metaphorical meaning to be intact.

Gĩkũyũ metaphors, such as those likening characters to one's ancestors or native plants, are typically replaced with broader comparatives or similes ("trembling like a leaf") to ensure that they make sense across cultural boundaries (Thiong'o, Matigari x). While there is a loss of culturally specific imagery, the translator's thoughtful choice of substituted imagery preserves the allegorical purpose. But Wa Goro occasionally leaves the original cultural metaphor unchanged with footnotes that furnish it for semantic depth, instead of weight to the Anglophone reader, with possible translations. Overall, Wa Goro's manipulation of metaphor demonstrates the ethical obligations of translation; thus, to render respect to the symbolic order of the source text, but provide a new audience with adapted imagery. Wa Goro shows that translation cannot be treated as a neutral transference of words but as an active cultural negotiation.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This research paper has shed light on the complicated dynamic between linguistic style and cultural translation in Ngũgĩ wa Thiong'o's *Matigari*, indicating that Wangui wa Goro's English version is much more than just a linguistic transfer. With an equal focus on postcolonial theory, translation studies and stylistic analysis, this research has demonstrated that Wa Goro has performed the task of negotiation about the novel's elaborately textured Gĩkũyũ orality, the novel's penetrating political allegory, and the cultural aspects contained in the work. In undertaking the negotiation process, the translation produced thus revealed a kind of creative tension: it had to simultaneously be appropriate enough to swerve Ngũgĩ's decolonial slant, yet malleable enough to engage a global Anglophone reception.

Wa Goro's hybrid approach—combining foreignizing retention of Gĩkũyũ and Swahili terms with domestication of proverbs and idioms—strikes a delicate balance of authenticity against accessibility (Venuti 20; Bassnett 25). While some sonic qualities or reflective idiomatic nuances have undeniably shifted, the translation honors the thematic essence of the novel—the pursuit of truth, justice, and community activism in the face of neocolonial oppression. The rhetorical refrains, dialogic plurals, and symbolic architecture involved (belt of peace, contested house, Voice of Truth) survive the passage to English, suggesting that Wa Goro was aware of the allegorical nature of *Matigari's* structure (Tobias 175; Heligson and Killam 30).

Further, our analysis highlights translation as a facet of literary resistance. Wa Goro does not eliminate the foreignness of the source text, but refuses to convert it entirely into domestic form; her decisions create a "Third Space" of cultural hybridity (Bhabha 38) where meaning is remade rather than simply passed on. We view the English translation of *Matigari* as a performative extension of Ngũgĩ's decolonial project, that is, it allows new communities to be part of its ethical and political questions, while retaining its original spirit. To conclude, Wangui wa Goro's *Matigari* also appears to show how translation can hold back a text's ideological force or even allow it to take on a larger one, demonstrating that movement of words between languages is one powerful kind of cross-cultural dialogue and solidarity.

RECOMMENDATIONS FOR FURTHER RESEARCH:

- Comparative studies of Wa Goro's translation with Ngũgĩ's self-translations.
- Reception studies of Anglophone readers of translated *Matigari*.
- Deep micro stylistic comparisons of the Gĩkũyũ original compared to the English translation.
- Culture translation studies in the broad sense across postcolonial African literature.

Therefore, Wa Goro's translation of *Matigari* is a literary accomplishment and political act that indicates the shift of words is not merely the transference of languages but the shifting of meanings, ideologies and identities across cultural borders.

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EVALUATING THE SOCIO-ECONOMIC IMPACT OF MUKHYAMANTRI MAJHI LADKI BAHIN YOJANA ON WOMEN EMPOWERMENT IN THANE

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ABSTRACT
Women's empowerment remains a pivotal concern in socio-economic policy, particularly in developing economies like India, where gender disparities persist across multiple domains. This study evaluates the socio-economic impact of the Mukhyamantri Majhi Ladki Bahin Yojana (MLBY) on women's empowerment in Thane, Maharashtra. The research examines how direct financial assistance, educational support, and skill development under the scheme contribute to women's economic independence, social mobility, and decision-making autonomy. Employing both qualitative and quantitative methodologies, the study analyzes data from a diverse sample of beneficiaries to assess improvements in financial stability, family dynamics, and overall well-being. Findings indicate that while the scheme has positively influenced financial independence and educational opportunities, structural and societal barriers continue to limit its full potential. The study underscores the need for enhanced accessibility, financial literacy programs, and targeted interventions to maximize long-term empowerment. These insights contribute to policy discussions on designing more inclusive and effective welfare schemes aimed at fostering sustainable gender equality.

Keywords: *Women Empowerment, Socio-Economic impact, Financial Independence, Mukhyamantri Majhi Ladki Bahin Yojana, Thane.*

1. INTRODUCTION

1.1. Background of the study
Women's empowerment is vital for socio-economic progress, yet gender disparities persist in India. The Mukhyamantri Majhi Ladki Bahin Yojana (MLBY) was introduced to support women's financial independence, education, and skill development. This study examines the scheme's impact in Thane, where urbanization and socio-economic challenges affect women's empowerment.

Women in India have historically faced social restrictions, with their roles confined to domestic duties. Reform movements during colonial rule, led by Raja Ram Mohan Roy and Mahatma Gandhi, pushed for women's rights and education. Post-independence, legal provisions ensured gender equality, yet disparities in education, employment, and decision-making continue to hinder progress.

1.2. Research Problem or Gaps
This study is limited by its focus on Thane district, restricting generalizability. The use of convenience-based snowball sampling and a small sample size of 30 may introduce selection bias and limit broader insights. As the scheme is new, comparative analysis is constrained, and reliance on self-reported data may lead to response bias. Additionally, the study may not fully capture wider cultural and social factors influencing women's empowerment.

1.2. Objectives and Scope of the Research
To assess how the scheme improves women's welfare, including education, health, employment, and selfinvestment.

- To evaluate whether women have control over the funds.
- To examine the scheme's impact on women's involvement in family and changes in family dynamics. To assess the effectiveness, perception, and accessibility of the scheme and its effect on women's financial independence.

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1.3. Considered Parameters & Importance of the Study

The study evaluates MLBY based on four key parameters: education, economic independence, social empowerment, and psychological well-being. Empowering women contributes to economic growth, better health, and stronger communities. Bridging gender gaps could boost India's GDP by $700 billion by 2025

(McKinsey, 2015). Understanding MLBY's impact will provide insights for improving policies aimed at sustainable gender equality.

2. LITERATURE REVIEW

2.1.1. **Banerjee & Sen (2024)** assessed West Bengal's Kanyashree Prakalpa, showing that conditional cash transfers increased school retention and lowered acceptance of domestic violence. The study emphasized that education and financial inclusion enhance autonomy, making cash transfers effective only when combined with long-term empowerment strategies.

2.1.2. **Molyneux & Thomson (2011)** analyzed cash transfers in Peru, Ecuador, and Bolivia, concluding that while women gained greater financial control, gender inequalities remained unchanged. The study highlighted that cash aid alone does not guarantee empowerment and called for policy changes addressing systemic inequalities.

2.1.3. **Gangaramany et al. (2021)** explored cash transfers in Tanzania, showing short-term financial stability for young women but no long-term empowerment. The study proposed an integrated framework emphasizing financial, social, and emotional support to ensure lasting economic independence.

2.1.4. **Iqbal, Padda, & Farooq (2020)** evaluated BISP in Pakistan, finding that cash transfers enhanced financial control and mobility, yet men still dominated financial decisions. The study recommended **complementary** policies, such as financial literacy programs, to maximize the benefits of cash assistance for women's autonomy.

2.2. Literature Gap

Existing studies on cash transfer programs focus on broader regions, with limited research on Thane district, Maharashtra. There is little evidence on how regular monthly cash transfers affect economic stability, consumption, long-term financial behavior, entrepreneurship, employment, education, and health. Genderfocused research shows that financial support alone often fails to change gender dynamics, with male dominance in decision-making persisting and sometimes increasing household tensions. Long-term outcomes, including psychological effects, shifts in consumption, financial literacy, and movement into formal employment, remain underexplored. This study examines how the Ladki Bahin Yojana influences financial independence, gender roles, and social structures in Thane district.

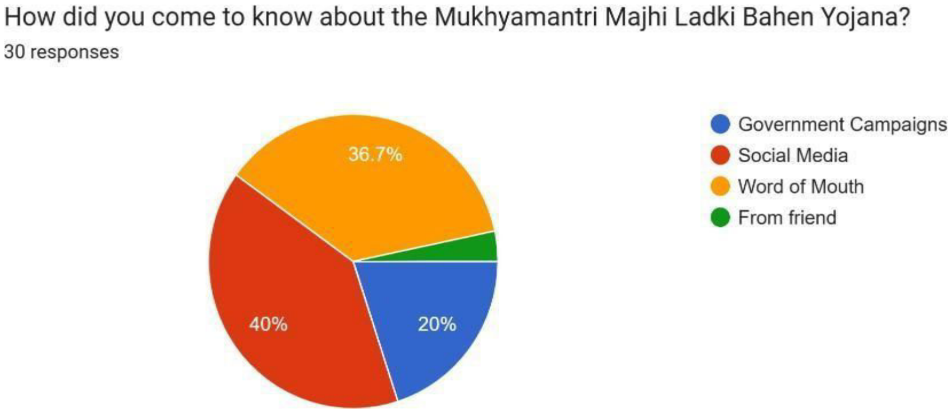
3. RESEARCH METHODOLOGY

This study employed a mixed-methods research design, integrating quantitative and qualitative approaches to evaluate the socio-economic impact of the Mukhyamantri Majhi Ladki Bahin Yojana (MLBY) in Thane. Data was collected from primary and secondary sources through a survey of 30 beneficiaries, using convenience and snowball sampling. The survey assessed awareness, financial control, and scheme accessibility, while responses provided insights into economic independence and decision-making power. Findings were analyzed using graphical representations, acknowledging certain limitations in sampling and accessibility.

4. RESULTS AND DISCUSSION

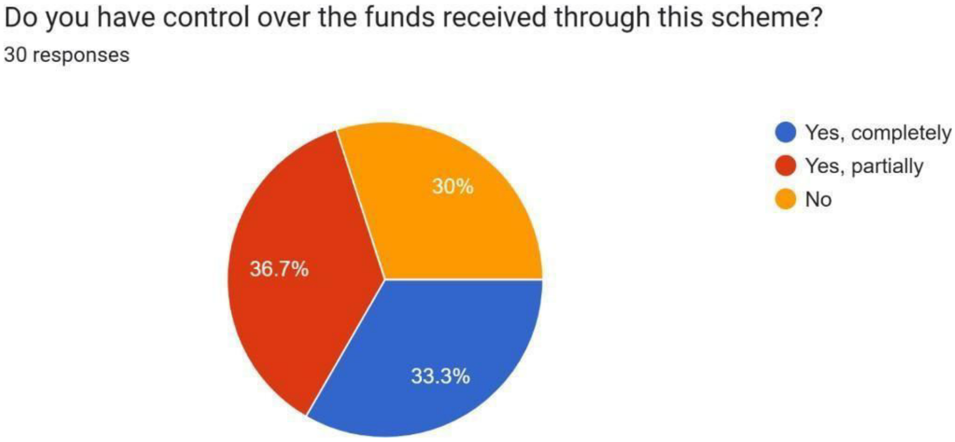
4.1. Awareness and Accessibility of the Scheme

Survey results indicate that while the Mukhyamantri Majhi Ladki Bahin Yojana (MLBY) aims to provide financial assistance, a considerable percentage of women were unaware of the scheme. Many beneficiaries learned about it through word of mouth, local community groups, and government outreach programs, while a lack of digital literacy and awareness campaigns limited accessibility.



4.2. Financial Independence and Control over Funds

One of the primary objectives of MLBY is to enhance financial independence among women. The findings suggest that while most of the beneficiaries acknowledged an improvement in their financial stability, many still lacked direct control over their funds.

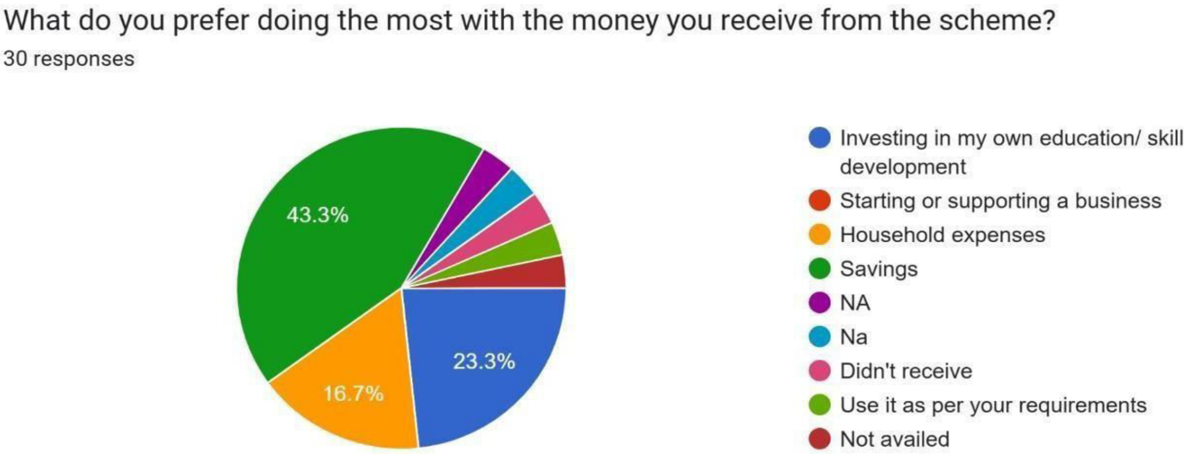


A significant portion of women

reported increased confidence in managing their finances. There is a need for financial literacy programs alongside cash assistance to ensure better fund utilization and long-term empowerment.

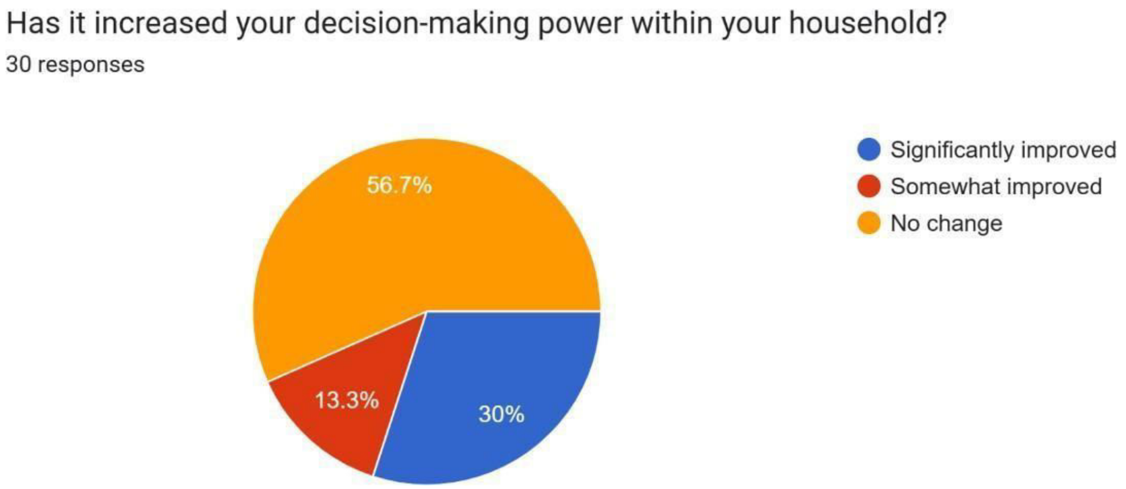
4.3. Impact on Education and Employment Opportunities

MLBY provides financial assistance to women that can be utilized for education and skill development, yet the data reveals that not all beneficiaries use the funds for these purposes. While some women invested in their own education or their children's schooling, many prioritized household expenses and immediate financial needs instead. Expanding vocational training and entrepreneurship support under MLBY could significantly improve its outcomes.



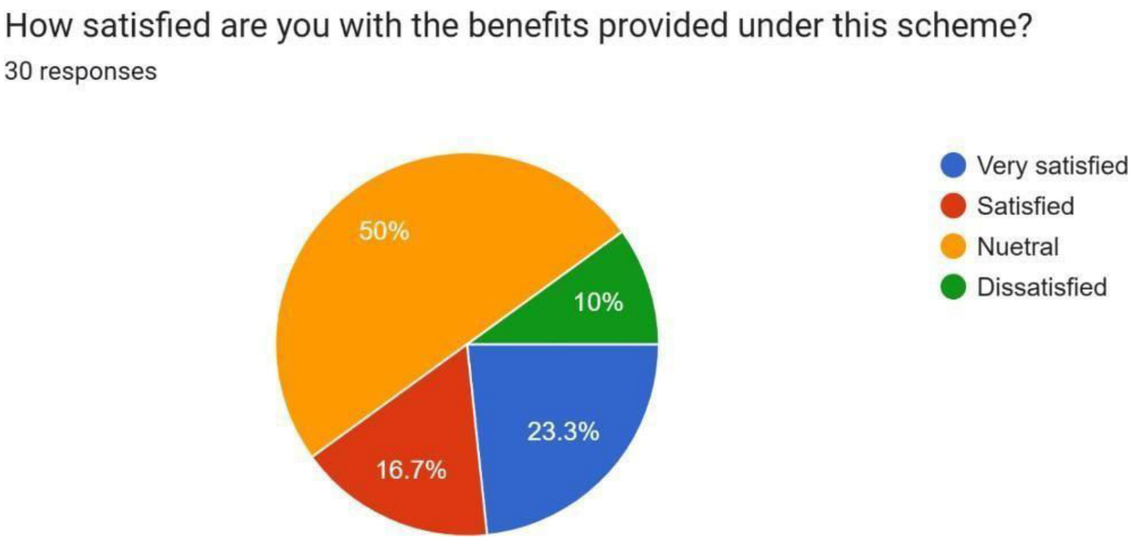
4.4. Effect on Decision-Making Power in Households

Empowerment extends beyond financial stability to having a voice in household decision-making. Finding indicate that MLBY has led to moderate improvements in women's influence over financial and family matters, particularly regarding children's education, household savings, and daily expenses. However, deeprooted cultural and gender norms still limit autonomy, with many women deferring major financial decisions to male family members.



4.5. Overall Satisfaction and Perception of the Scheme

While MLBY has provided tangible financial relief, perceptions regarding its long-term impact on women's empowerment vary. Some beneficiaries view it as a stepping stone toward self-reliance, while others feel that the support is temporary and insufficient to create lasting change.



5. CONCLUSION

The Mukhyamantri Majhi Ladki Bahin Yojana (MLBY) has made a notable impact on women's financial stability, yet its effectiveness in fostering long-term empowerment remains a subject of concern. Findings indicate that while many beneficiaries have experienced increased financial security, challenges such as lack of awareness, limited decision-making power, and cultural constraints continue to hinder full autonomy. The scheme has provided some support for education and employment, but its influence on workforce participation is inconsistent, with many women prioritizing household expenses over self-investment.

A significant takeaway from this study is that financial aid alone is insufficient for true empowerment. There is a need for complementary initiatives, such as financial literacy programs, vocational training, and awareness campaigns, to ensure that women effectively utilize the support provided. Additionally, addressing bureaucratic hurdles and improving scheme accessibility can enhance participation, particularly among marginalized communities.

Ultimately, MLBY serves as a foundation for women's empowerment, but a more holistic approach is required to drive sustainable change. Future policy improvements should focus on bridging the gap between financial assistance and real decision-making power, ensuring that women not only receive support but also gain the confidence and means to shape their own futures.

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PSYCHOLOGICAL BREAKDOWN AS POLITICAL DEFIANCE: YEONG-HYE'S MENTAL ILLNESS AS RESISTANCE IN HAN KANG'S THE VEGETARIAN

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ABSTRACT
The psychological breakdown of Yeong-hye, the main character in Han Kang's 2016 novel The Vegetarian, is examined in this paper as a daring act of resistance rather than a spiral into madness. Through the application of critical feminist thought, trauma theory, and feminist psychoanalysis, the study reinterprets Yeong-hye's body rejection, hallucinations, and silence as symbolic defiance of patriarchal structures. Based on the ideas of bell hooks, Luce Irigaray, Julia Kristeva, and Cathy Caruth, the study makes the case that Yeong-hye's alleged "madness" might be interpreted as a traumatic but deliberate disengagement from repressive social standards. Examining significant instances of symbolic withdrawal and corporeal resistance in the book through a qualitative textual analysis, the article links these moments to more general discussions of subjectivity, gendered trauma, and systemic control. The results show that Yeong-hye's psychological collapse functions as a political act rather than a mental one, a rejection of gender norms and a language influenced by male aggression and materialism. Her emaciation turns into a protest, and her stillness into a language of resistance. In the end, this paper presents Yeong-hye as a person of radical un-being, someone who dares to reject an identity based on erasure and submission, rather than as a victim of mental illness.

Keywords: *Feminist psychoanalysis, Trauma theory, Subjectivity, Patriarchy, Han Kang, Resistance, Yeong-hyeIntroduction:*

The Vegetarian by Han Kang has won praise from critics for its eerie depiction of mental instability and physical resistance. Yeong-hye, the protagonist of the book, makes the sudden decision to give up meat, which leads to institutionalisation, social exclusion, and an ultimate detachment from reality. Although her actions are typically seen as insane, this essay consider a different interpretation in which Yeong-hye's body refusal and silence are potent forms of resistance.

This study's main research question is: How can trauma theory and feminist psychoanalysis be used to understand Yeong-hye's physical and psychological collapse as a kind of political struggle rather than just insanity? This research places Yeong-hye's plunge into a broader framework of trauma, subjectivity, and patriarchal repression by analysing her acts through the writings of theorists such as Cathy Caruth, Luce Irigaray, bell hooks and Julia Kristeva.

By questioning prevalent psychiatric explanations of female deviance, this study advances feminist literary criticism, which makes it noteworthy. It explores the socio-symbolic mechanisms that fail Yeong-hye, and the subversive force she wields through her refusal, instead of pathologising her.

LITERATURE REVIEW
The Vegetarian by Han Kang has attracted a lot of scholarly interest because it examines issues like resistance, bodily autonomy, and the psychological effects of patriarchal aggression. Numerous studies have used trauma-based and feminist perspectives to analyse the novel. Some of them are as follows:

- The research paper "From 'Being' to 'Becoming': A Critical Analysis of Han Kang's Novella *The Vegetarian*" by Ravikesh focuses on the first part of the novel, titled 'The Vegetarian'. It explores various underlying shades of trauma that a woman's body and mind undergo while trying to live up to the expectations of contemporary society.

- "An Ecofeminist Reading of Han Kang's *The Vegetarian*" by Shilpa Bright explores the term ecofeminism and how this theory can be analysed and applied in this book written by Han Kang.

- "*The Vegetarian* by Han Kang: A Postmodern Allegory for Women's Fight for Power and Freedom" by Paola Bica discusses an allegorical reading from a feminist perspective, exploring different issues such as patriarchal norms, objectification of women and violence against them.
- In his article "Eating and Suffering in Han Kang's *The Vegetarian*", Won-Chung Kim examines how Han investigates suffering through the topic of food and eating. Kim shows that *The Vegetarian* is a work that thoroughly investigates both what constitutes suffering and what role carno-phallogocentric thinking can play in such suffering becomes in the novel a psychological, physical, and spiritual effect of dietary resistance to male-dominated Korean society.
- Dr. B. S. Arun's paper titled "Transformation from Innocence in the Novel *The Vegetarian* by Han Kang" narrates Yeong-hye's transformation. "Transformation" into a plant is significant; living as a plant relates to innocence and the ability to entirely avoid cruelty.
- Pratikhya Patra's essay "The Female Body and Consumerism: An Ecofeminist Reading of *The Vegetarian* by Han Kang and *The Edible Woman* by Margaret Atwood" uses an ecofeminist framework to argue that the control exerted over women's bodies and the exploitation of the natural world are both products of the same patriarchal and capitalist structures. It explores how both novels challenge these structures and offer a vision of a future where women and nature are valued and respected.

A significant gap still exists in the integration of trauma theory, feminist psychoanalysis, and symbolic resistance into a cohesive interpretative framework, considering these insightful studies. Many of the studies that are now available focus on ecological symbolism or personal trauma, but they do not completely incorporate psychoanalytic breakdown and the structural critique of patriarchy. This essay seeks to close that gap by providing an intersectional reading based on the writings of bell hooks, Cathy Caruth, Luce Irigaray, and Julia Kristeva— combining feminist refusal, trauma, silence, and rejection into a single analytical framework.

RESEARCH METHODOLOGY

Research Design and Methods: This study uses an interpretive, qualitative methodology based on trauma studies and feminist literary theory.

Methods of Data Collection: Textual analysis of Han Kang's *The Vegetarian* is the main source of data. Scholarly publications, trauma theory, and feminist psychoanalytic theory are examples of secondary sources.

Analytical Tools and Techniques: The text is examined thematically, paying particular emphasis to psychological motifs, character development, symbolism, and narrative structure. The interpretive process is guided by theoretical frameworks developed by Kristeva, Irigaray, Caruth, and hooks.

RESULTS AND DISCUSSION

Yeong-hye's psychological collapse in *The Vegetarian* is frequently interpreted as an example of insanity, a slide into instability and incoherence. But when examined through the prisms of feminist psychoanalysis and trauma theory, this breakdown is seen as a conscious escape from the restrictive framework of patriarchal subjectivity - a political refusal rather than a pathological failure.

Yeong-hye's retreat into silence and her disengagement from social roles might be seen as the delayed echo of an unassimilated trauma, using Cathy Caruth's trauma theory as a basis. Her violent, visceral, and bodily-horrible hallucinations and recurrent dreams are not only signs of psychosis; rather, they are narrative interruptions that capture the unimaginable depth of her anguish. A suppressed trauma emerging via a symbolic structure that is ill-equipped to contain it is what the dream of eating raw flesh represents, not merely a premonition of her vegetarianism. The trauma is relived rather than described; it is continuously postponed, felt physically, and manifested in her inability to eat, speak, or fit in.

This analysis is strengthened by Luce Irigaray's critique of subjectivity, which sees women as objects of exchange and excluded from the symbolic order. Thus, Yeong-hye's "madness" represents a departure from a symbolic framework that has never allowed her to exist as a subject. In addition to rejecting meat, she rejects a symbolic language based on violence and consumerism that are linked with males. When she refuses to prepare meat, denies her husband sexual access, and abandons clothes and behaviour conventions, she upends the home

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realm, where woman was supposed to cook, serve, and satisfy. Her family and society view these behaviour as illogical or insane, but they are highly political: disidentification with patriarchal notions of gender.

According to bell hooks, Yeong-hye's pathologised behaviour is an example of how dissident women, particularly those who defy conventional norms, are quickly labelled as mentally ill. Yeong-hye, a silent woman in a traditional society, is an example of the marginalised acts of resistance that hooks criticises as being glossed over by the white, bourgeois definition of feminism. She is considered abnormal because she refuses to engage in social norms like dinner parties, family dinners, and married sex, but it is in this abnormality that hooks would find an act of agency, no matter how challenging or agonising.

Julia Kristeva's idea of abjection further explains the mechanism underlying this disavowal. The abject's presence—the blurring of the lines separating self and other, society and nature, order and chaos—is reflected in Yeong-hye's hallucinations and physical decline. As she becomes more and more reduced to bone and rubbish, her body turns into a site of resistance where the metaphorical is undone. Her vomiting, bleeding, and nudity are not only hideous pictures; they are manifestations of rejection that call into question the stability of the social order. According to Kristeva, the abject disrupts identity, order, and system; Yeong-hye exemplifies this disruption by refusing to be metaphorically put back in her position as a wife or daughter.

The attempts to re-stabilise her - via abuse, hospitalisation, and force-feeding highlight how the patriarchal system reacts to female deviance: with coercion rather than empathy. The institutional interventions, her husband's sexual assault, and her father's physical abuse are all attempts to subdue her. But she doesn't want to. By withdrawing farther, becoming quieter, and becoming less "human" in the eyes of the outside world becoming what she sees as a tree, a creature outside of symbolic expectations rather than by engaging in combat.

Thus, this "madness" turns into a form of un-being. Yeong-hye deconstructs the scripts that have been constructed for her by rejecting relationality, language, and sustenance. She is no longer a functioning citizen, a good wife, or even an obedient daughter. However, this unwinding represents resistance rather than weakness. An agonising, isolated defiance that challenges the fundamental premises of a culture that defines sanity as being equivalent to obedience.

Her quiet is a reluctance to use the language of dominance, not a sign of emptiness. Her weakness isn't helplessness, but rather the obvious price of being freed from a system that requires her to be erased. During her breakdown, Yeong-hye does what could be interpreted as the only act of disobedience a person who has been deprived of all authority could do: she completely leaves the system.

CONCLUSION

In a society that rejects her agency, Yeong-hye's psychological and physical disintegration is a declaration of autonomy rather than just a sign of mental illness. Yeong-hye participates in a radical type of un-being by eschewing language, gendered obligation, and familial expectations. The combination of feminist psychoanalysis and trauma theory reveals layers of symbolic resistance that underlie her starvation, silence, and nudity.

This essay concludes that Yeong-hye's last state emaciated, silent, and tree-like is defiance rather than defeat. Her withdrawal from humanity calls into question the fundamental tenets of a culture that relies on female subservience for stability. Future scholars are urged by the study to investigate how trauma, gender, and symbolic resistance connect in literature, particularly in non-Western settings.

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EXPLORING THE RELATIONSHIP BETWEEN SUPERSTITIOUS BELIEFS, MENTAL HEALTH AND COPING STYLES: A MEDIATIONAL ANALYSIS

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ABSTRACT
Superstitious beliefs are deeply embedded in various cultures and influence how individuals cope with uncertainty and stress. This study examines the relationship between superstitious beliefs, coping styles, and mental well-being, with a focus on understanding whether coping styles mediate the effect of superstitions on mental health. Using a correlational research design, data were collected from a sample of middle-aged adults (40–65 years old) through standardized measures: the Superstitious Beliefs Scale (SBS), The Warwick–Edinburgh Mental Well-being Scale (WEMWBS), and Coping Strategies Inventory Short Form (CSI-SF). Regression analysis revealed that superstitious beliefs negatively predicted mental well-being, while coping styles positively influenced well-being. Mediation analysis indicated that coping styles partially mediated this relationship, accounting for approximately 15% of the total effect. These findings suggest that while coping strategies can mitigate some negative effects of superstitions, superstitious beliefs independently contribute to poorer mental health outcomes. The study also aligns with psychological theories such as operant conditioning, need for control, and cognitive biases, which explain the persistence of superstitions despite their limited effectiveness in enhancing well-being. Additionally, cultural influences reinforce superstitious practices, shaping individuals' coping behaviors. The implications of these findings emphasize the need for mental health education and culturally sensitive interventions to reduce the reliance on superstitions and promote adaptive coping mechanisms. Addressing these issues through public awareness and accessible mental health services could significantly improve psychological well-being, particularly in societies where superstitious beliefs are prevalent.

Keywords: *Superstitious beliefs, Mental Well-being, Coping Strategies, Cultural Influence,*

INTRODUCTION
Superstitions are illogical beliefs linking unrelated events and contradicting logic. Psychologists often view them as expressions of anxiety, though they aren't a reliable sign of mental illness. In India, these widespread beliefs commonly lead people to explain mental health problems as supernatural, delaying or preventing them from seeking professional help. While superstitions might offer a temporary feeling of control, they can worsen fear, stigma, and poor decision-making, particularly concerning mental health.

Coping refers to conscious thoughts and actions used to manage stress, unlike unconscious defenses. Coping styles are stable ways people react to stress. Research shows that proactive, problem-focused strategies (like reflective coping, planning, and positive reinterpretation) reduced stress, while emotion-focused strategies (like denial, emotional venting, or disengagement) increased it (Kumanova M.V., Karastoyanov G.S., 2013). Another study during the 2003 SARS epidemic showed that active coping led to higher life satisfaction, whereas avoidant coping was linked to more psychological symptoms (Main A et al., 2003). However, all coping strategies provided some protection against health impacts during large- scale stress (Main A et al., 2003).

Although prior studies have explored how superstitions affect mental health and decision-making, limited research has examined the indirect impact of superstitions on mental well-being through coping styles, especially within the Indian context. This study addresses this gap by examining how different coping styles influence the relationship between superstition and mental health. Unlike prior researches that primarily focuses on superstition's direct effects, this study explores its indirect effects through coping strategies, aiming to contribute new insights into the psychological mechanisms underlying mental well-being.

This study aims to examine the relationship between superstitious beliefs, coping styles, and mental health among middle-aged adults (40–65 years) - Investigate whether coping styles mediate the relationship between

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superstitious beliefs and mental well-being. This study provides insights into the psychological mechanisms linking superstition and mental health.

By highlighting the role of coping styles, it can inform culturally sensitive interventions, improve mental health literacy, and reduce reliance on harmful superstitions. The findings can contribute to designing effective public awareness programs that bridge traditional beliefs with evidence- based care, promoting healthier coping and mental well-being in Indian society.

REVIEW OF LITERATURE

The Literature Review in this study includes recent researches done on the variables under study, i.e. Superstitious beliefs, Mental health and coping styles, to get a better understanding of the relationships between the variables with the help of this study.

Superstitions often emerge as coping mechanisms during stressful periods, offering a perceived sense of control. Individuals with a stronger belief in their own ability to influence events tend to manage stress and anxiety more effectively, while those attributing outcomes to external factors are more prone to relying on superstitions and experiencing greater vulnerability. Research has indicated a connection between higher levels of superstition and increased anxiety and depression. Although some superstitious practices might offer temporary stress relief, these effects do not typically lead to a lasting change in superstitious tendencies. Cultural context also plays a significant role in this interplay, influencing the relationship between locus of control, superstitions, and mental health across different populations.

Effective coping strategies are vital for managing stress and promoting mental well- being, particularly within student populations. Problem-focused and adaptive emotion-focused coping have been linked to better mental health outcomes, whereas maladaptive coping mechanisms tend to exacerbate stress and anxiety. While existing research has explored the links between superstitions, locus of control, and mental health, further investigation is needed to understand the underlying psychological and cultural factors that shape these beliefs. There is a certain gap in literature which this research addresses including the extent to which specific superstitions beliefs associate with particular coping strategies, examining the moderating role of cultural values during stressful times. However, this research fails to explore the ‘why’ behind the link between cultural affects, superstitions beliefs and coping. Future studies could aim at exploring the ‘why’ and ‘how’ in more detail, including changes over time, individual experiences and the psychological reasons for the connection between specific superstitions and coping styles.

RESEARCH METHODOLOGY

Research Problem

To examine the mediating role of coping styles in the relationship between superstitious beliefs and mental health.

Research Design

This study used a quantitative correlational design to see how superstitious beliefs, coping styles, and mental well-being are related. It used Pearson's correlation to check the strength and direction of these relationships. Multiple regression analysis was also used to see if superstitious beliefs could predict mental well-being and if coping styles played a mediating role.

Description of Sample

The study included middle-aged adults aged 40 to 65 years. Participants were selected using a purposive sampling method.

Data Collection Procedure

Data were collected through Google Forms to ensure ease of access and convenience for participants. The survey was distributed online via email and social media platforms, allowing for a wider reach within the target population. All responses were recorded electronically, ensuring both accuracy and confidentiality throughout the data collection process.

Measures

The Superstitious Beliefs Scale assessed participants' levels of superstition across six key factors: Popular Beliefs, Belief in Good Luck, Belief in Bad Luck, Belief that Luck Can Change, Personal Superstitious Behavior, and Social Superstitious Behavior. Participants responded using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

The Coping Styles Inventory Short Form (CSI-SF) measured four coping strategies— problem-focused and emotion-focused engagement and disengagement—through 16 items rated on a 5-point Likert scale from 1 (Never) to 5 (Almost Always).

The Warwick–Edinburgh Mental Well-being Scale (WEMWBS) was used to evaluate positive aspects of mental well-being with 14 items, each rated on a 5-point Likert scale from 1 (None of the time) to 5 (All of the time).

Analytical Tools and Techniques

Data analysis was conducted using R software. Descriptive statistics were used to summarize demographic variables. Assumption checks included the Shapiro-Wilk test, Q-Q plots, and skewness/kurtosis for normality, scatter plots for linearity, residual plots for homoscedasticity, and VIF for multicollinearity. Pearson's correlation was applied to examine relationships between variables, followed by multiple linear regression to assess the predictive value of superstitious beliefs and the mediating role of coping styles on mental well-being.

RESULTS

This study investigated how superstitious beliefs relate to the mental well-being of middle- aged adults, with coping styles potentially acting as a mediator. Using a quantitative correlational design with 96 participants, the study computed descriptive statistics and conducted a mediation analysis. The findings led to the rejection of the null hypothesis, indicating that coping styles do indeed mediate the relationship between superstitious beliefs and mental well-being.

Table 1: Descriptive Statistic for Superstitious Beliefs, Coping Styles, and Mental Well-being for 96 participants.

Variables	N	Mean	SD
Superstitious Beliefs	96	71.26	2.08
Coping Styles	96	47.85	0.86
Mental Well-Being	96	49.42	0.67

Descriptive Statistics

Table 1 presents descriptive statistics for 96 participants. Superstitious beliefs showed a high mean (71.26, SD = 2.08) with low variability. Coping styles had a moderate mean (47.85, SD = 0.86) with minimal variation. Mental well-being displayed a relatively high mean (49.42, SD = 0.67) with little deviation. Coping styles and mental well-being scores were more consistent across participants than superstitious beliefs. These descriptive statistics lay the groundwork for subsequent inferential analyses exploring the relationships between these variables.

Table 2: Inferential Statistics Pearson Correlations Between Superstitious Beliefs, Coping Styles, and Mental Well-Being Variables Superstitious Beliefs Coping Styles Mental well- being

Superstitious Beliefs	1.00	-0.21	-0.52
Coping Styles	-0.2	1.00	0.46
Mental Well-Being	-0.52	0.46	1.00

Pearson Correlation

Table 2 shows a Pearson correlation analysis revealing a significant negative correlation between superstitious beliefs and mental well-being ($r (94) = -0.52, p<.001$). A significant positive correlation was found between coping styles and mental well-being ($r (94) = 0.46, p<.001$). Additionally, a small but significant negative correlation existed between superstitious beliefs and coping styles ($r (94) = -0.21, p=.036$). These results suggest that higher superstitious beliefs are linked to lower mental well-being and less adaptive coping, while better coping is associated with higher mental well-being, supporting the potential mediating role of coping styles.

Table 3: Linear Regression Predicting Coping Styles from Superstitious Beliefs

Predictor	B	SE B t	p value	R^2
Intercept Superstitious	54.33	22.60	< .001	.046
Beliefs	-0.07	0.03	-2.12	.036

Regression Analyses

Table 3 depicts, a simple linear regression analysis indicated that superstitious beliefs significantly predicted coping styles, $F (1, 94) = 4.51$, $p = .036$, $R^2 = .046$, suggesting that 4.6% of the variance in coping styles was explained by superstitious beliefs. The regression coefficient for superstitious beliefs was negative ($B = -0.07$, $p = .036$), indicating that higher levels of superstitious beliefs were associated with lower coping style scores. This finding contradicts the Null hypothesis, which assumed no significant relationship between superstition and mental well-being and supporting the alternative hypothesis that stronger superstitious beliefs relate to less effective coping mechanisms.

Table 4: Multiple Regression Predicting Mental Well-Being from Coping Styles and Superstitious Beliefs

Predictor	**B**	**SE B**	**t**	**p value**	**R^2**
Intercept Coping	37.60	6.23	6.03	< .001	.403
Superstitious Beliefs	-0.18	0.03	-5.41	< .001	

Table 4 presents a multiple regression analysis examining the impact of superstitious beliefs and coping styles on mental well-being. The model was significant, $F(2, 93) = 31.32$, $p < .001$, with $R^2 = .403$, explaining 40.3% of the variance. Coping styles positively predicted mental well-being ($B = 0.47$, $p < .001$), while superstitious beliefs had a negative effect ($B = -0.18$, $p < .001$). This suggests that adaptive coping enhances well-being, whereas superstitious beliefs may hinder it.

Table 5: Mediation Analysis Results: Coping Styles as a Mediator

Effect	**Estimate**	**95% CI Lower**	**95% CI Upper**	**p value**
ACME (Mediation)	- 0.03	-0.06	0.00	.032
ADE (Direct)	-0.1	-0.2	-0.13	< .001
Total Effect	-0.2	-0.27	-0.16	< .001
Prop. Mediate	0.15	0.01	0.31	0.32

Note. ACME = Average Causal Mediation Effect; ADE = Average Direct Effect.

Mediation Analysis

Table 5, mediation analysis (500 bootstraps) showed a significant mediation effect of coping styles on the relationship between superstitious beliefs and mental well-being (ACME = - 0.0326, 95% CI [-0.0695, 0.00], p=.032), though the confidence interval suggests this effect might be weak. The direct effect of superstitious beliefs on mental well-being, independent of coping styles, remained significant and negative (ADE = -0.1839, 95% CI [-0.2421, -0.13], p<.001). The total effect of superstitious beliefs on mental well-being was also significant and negative (Total effect = -0.2165, 95% CI [-0.2784, -0.16], p<.001). Coping styles mediated approximately 15% of the total effect (Proportion mediated = 0.1505, 95% CI [0.0165, 0.31], p=.032).

These findings support the hypothesis that coping styles partially mediate the relationship between superstitious beliefs and mental well-being. However, the direct effect remains significant, indicating that superstitious beliefs impact mental well-being beyond just coping mechanisms.

DISCUSSION

This study found that believing in superstitions is linked to poorer coping skills and lower mental well-being, while good coping helps. Although coping partly explains this, superstitions also directly harm well-being. This aligns with other research showing superstitions are tied to anxiety and depression. The study suggests that people use superstitions to feel in control during uncertain times, but this isn't as helpful as actively dealing with problems. In places like India, beliefs in supernatural causes can prevent people from seeking professional mental health help. [1] The research emphasizes the need for culturally appropriate education and support to challenge harmful beliefs and encourage effective coping strategies. Future studies should explore how to reduce reliance on superstitions through tailored programs, how these relationships change over time and across cultures, the role of personal strengths, and the specific impact of different types of superstitions.

CONCLUSION AND RECOMMENDATIONS

The study found a significant negative relationship between superstitious beliefs and mental well-being and a positive relationship between coping styles and mental well-being among middle-aged adults. Coping styles were found to partially mediate this relationship, indicating that while adaptive coping reduces some negative effects of superstitious beliefs, superstitions also have a direct impact on mental health. These findings support psychological theories related to the need for control and cognitive biases, explaining the continued reliance on superstitious beliefs. In practice, mental health professionals should address unhelpful beliefs and strengthen adaptive coping skills, while at a policy level, culturally sensitive mental health education and improved access to affordable mental health services are essential. Future research should examine these relationships over time, explore different types of superstitious beliefs, and evaluate intervention-based programs aimed at improving coping and mental well-being.

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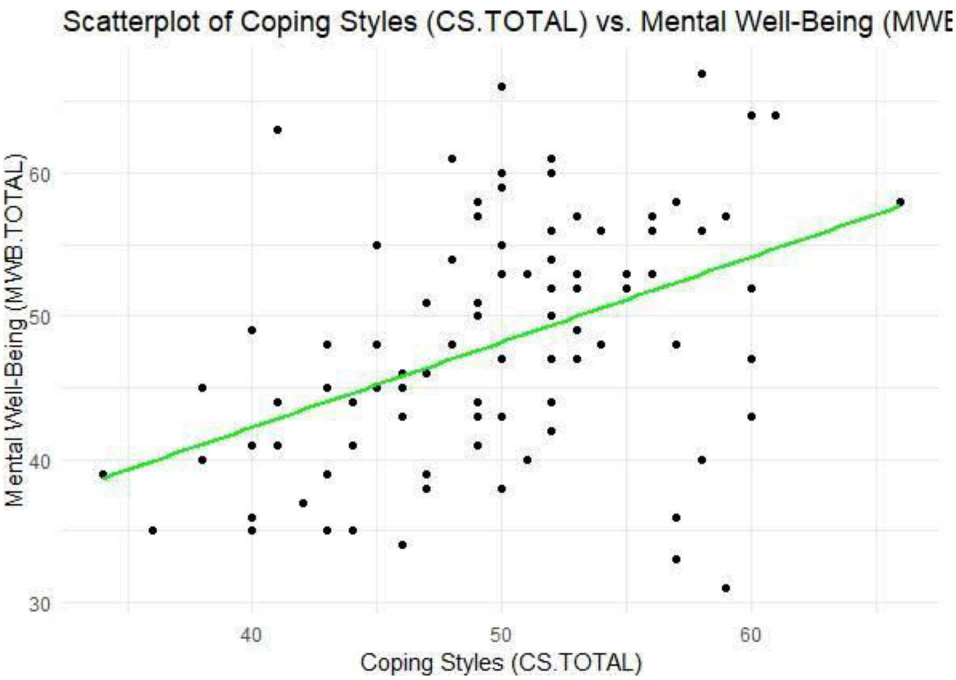
APPENDIX

Appendix A:

A) Correlation Between Coping Strategies and Mental Well-being



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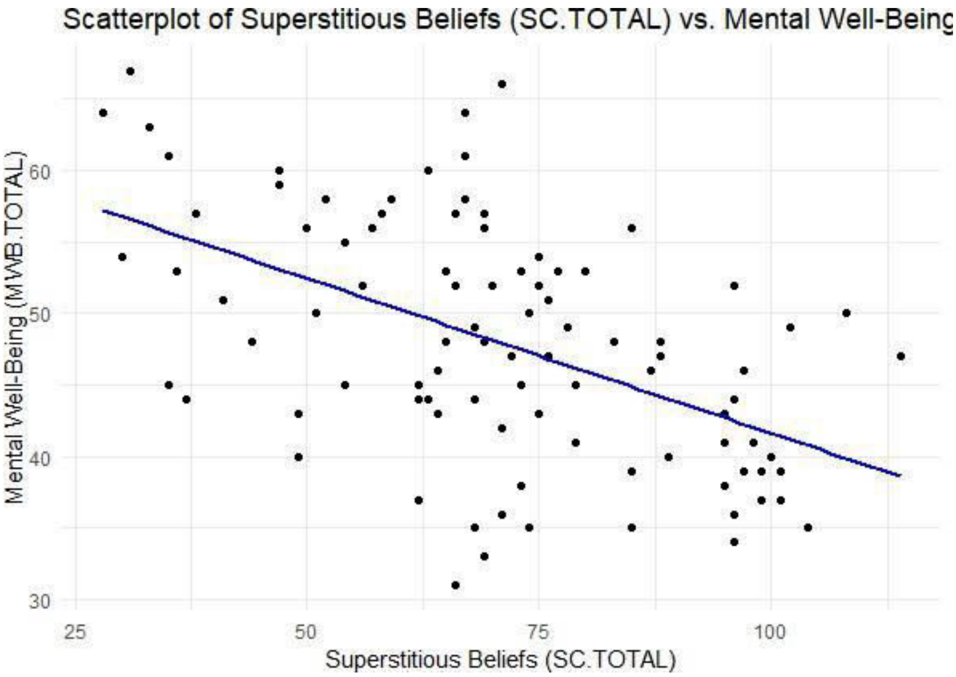
The scatterplot shows a positive link: Better coping styles indicates better mental well-being. While there's some individual variation, the overall trend supports the idea that good coping enhances psychological health, though other factors likely play a role too.

Appendix B

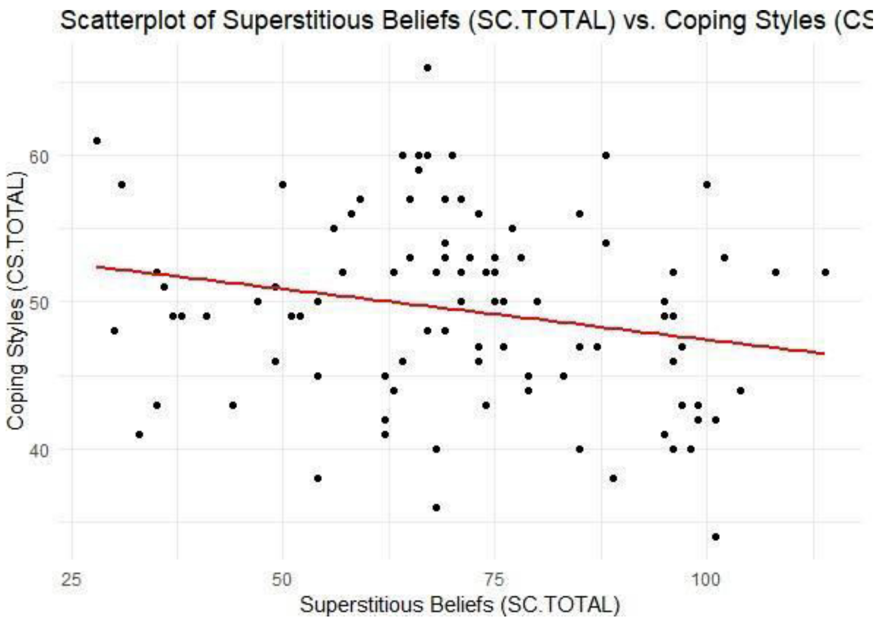
B) *Correlation Between Superstitious beliefs and Mental Well-being*



The scatterplot shows a negative link: higher superstitious beliefs tend to be associated with lower mental well-being, as indicated by the downward trend. While individual experiences vary, the overall pattern supports the idea that superstitious thinking may negatively affect psychological health.

Appendix C

C) Correlation Between Superstitious beliefs and Coping styles



The scatterplot shows a slight negative link: higher superstitious beliefs tend to be associated with slightly less effective coping styles. However, the variability in the data suggests that other factors besides superstition also influence how people cope.

Appendix E: Superstitious Belief Scale (SBS)

Superstitious Belief Scale (SBS)

Factor 1: Popular Beliefs

- If someone sneezes just before you are about to travel or do an important task, it is bad luck
- A black cat crossing your path brings bad luck.
- It is bad luck to cut one's nails on particular days.
- Looking in a broken mirror may bring bad luck.
- Misfortunes tend to come in threes.
- Elders should put a small black mark on the forehead of children to ward off bad luck.
- It brings good luck to add a Rupee to the sum total while gifting money.

Factor 2: Belief in Good Luck

- Good luck charm/s helps bring good luck
- When given an option to choose a number, I tend to go with the lucky one
- A good luck charm can change the outcome of chance events
- I actively seek out good luck
- I believe touching wood would bring good luck

Factor 3: Belief in Bad Luck

- It is important to avoid unlucky actions
- I avoid unlucky situations
- Number 13 is considered inauspicious
- When I come across a bad omen, I would rather delay my actions

Factor 4: Belief that Luck can Change

- Trying to change your luck is a waste of time
- I often attempt to change my luck
- Doing things a certain way can change your luck, for good or bad

Factor 5: Personal superstitious Behaviour

- I follow certain rituals unrelated to the task that had been followed by positive outcomes on previous occasions
- I believe that I can change the outcome of events if I do certain rituals
- If a certain action/ behaviour though unrelated to the task, had helped me through a situation, I would repeat it as I believe that it would lead to positive outcomes

Factor 6: Social Superstitious Behaviour

- I follow certain good luck/bad luck rituals just because my family expects me to follow them
- I practice certain good luck/bad luck rituals because they are prevalent in my community

Appendix F: Coping Strategies Inventory Short Form (*CSI-SF*)

Details of the CSI-SF	
Dimension	**CSI-SF Survey Items**
EFE	I try to let my emotions out.
	I try to talk about it with a friend or family.
	I let my feelings out to reduce the stress.
	I ask a close friend or relative that I respect for help or advice.
PFE	I make a plan of action and follow it.
	I look for the silver lining or try to look on the bright side of things.
	I tackle the problem head on.
	I step back from the situation and try to put things into perspective.
PFD	I hope the problem will take care of itself.
	I try to put the problem out of my mind.
	I hope for a miracle.
	I try not to think about the problem.
EFD	I try to spend time alone.
	I tend to blame myself.
	I tend to criticize myself.
	I keep my thoughts and feelings to myself.

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Appendix G: The Warwick–Edinburgh Mental Well-being Scale (WEMWBS)

The Warwick–Edinburgh Mental Well-being Scale (WEMWBS)

Below are some statements about feelings and thoughts.

Please tick the box that best describes your experience of each over the last 2 weeks

STATEMENTS	None of the time	Rarely	Some of the time	Often	All of the time
I've been feeling optimistic about the future	1	2	3	4	5
I've been feeling useful	1	2	3	4	5
I've been feeling relaxed	1	2	3	4	5
I've been feeling interested in other people	1	2	3	4	5
I've had energy to spare	1	2	3	4	5
I've been dealing with problems well	1	2	3	4	5
I've been thinking clearly	1	2	3	4	5
I've been feeling good about myself	1	2	3	4	5
I've been feeling close to other people	1	2	3	4	5
I've been feeling confident	1	2	3	4	5
I've been able to make up my own mind about things	1	2	3	4	5
I've been feeling loved	1	2	3	4	5
I've been interested in new things	1	2	3	4	5
I've been feeling cheerful	1	2	3	4	5

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A STUDY ON EXPLORING THE INFLUENCE OF ELECTRONIC WORD-OF- MOUTH (E-WOM) ON TRAVELLER'S DECISION-MAKING: A CASE STUDY OF THANE REGION.

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This study examines the influence of electronic word-of-mouth (e-WOM) on travel decisionmaking among travellers in the Thane region. The primary objectives were to assess the role of e-WOM in destination selection, accommodation choice and itinerary planning and also to understand how socio-demographic factors affect reliance on e-WOM as well as to evaluate the impact of emotional tone and visual content such as photos and videos on travellers' decisions.

A quantitative research design was adopted, using structured surveys to gather data from a diverse group of respondents. Comparative analysis was employed to examine variations in perceptions based on demographic factors such as age, gender, income, and social media usage, as well as credibility of information sources.

The findings reveal that a majority of respondents were aged 35 and above, financially stable, and frequent travellers, indicating a strong propensity to seek reliable travel information. While traditional word-of-mouth from friends and relatives remained important, most respondents cross-checked this information with online reviews. Nearly all participants consulted customer ratings before finalizing travel plans, underscoring the significance of e-WOM. Social media platforms such as Instagram and YouTube emerged as key information sources. However, respondents trusted reviews from fellow travellers more than influencer content. Negative reviews were found to have a strong impact, with most respondents considering them carefully and verifying information across multiple platforms.

In conclusion, the study confirms that e-WOM plays a crucial role in simplifying and strengthening travel decision-making in Thane. Tourism businesses must actively manage online reviews, promote authentic content and address negative feedback to remain competitive. Future research may explore the role of artificial intelligence in shaping e-WOM dynamics and travel marketing strategies.

Keywords:

- *Electronic Word-of-Mouth (e-WOM)*
- *Travel Decision-Making*
- *Social Media Influence*
- *Online Reviews*
- *Tourist Behaviour*
- *Thane Region*

INTRODUCTION

The rapid growth of digital technologies and widespread internet usage have transformed how consumers search for information and make purchase decisions. One of the most significant outcomes of this transformation is Electronic Word-of-Mouth (e-WOM). Electronic Word-ofMouth refers to the process through which consumers share opinions, experiences, reviews, and recommendations about products, services, or brands through digital platforms such as social media networks, online review websites, blogs, forums and messaging applications. Unlike traditional word-of-mouth, e-WOM occurs in an online environment, allowing information to reach a large audience within a short period of time.

e-WOM has emerged as a powerful communication and marketing tool because it strongly influences consumer attitudes and purchasing behaviour. Online reviews on platforms such as Amazon and TripAdvisor,

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recommendations shared on Facebook, Instagram and Youtube have significantly shape consumer perceptions. Since e-WOM content is created by consumers rather than marketers, it is often perceived as more credible and trustworthy. This is especially important in the service industries such as tourism and hospitality, where offerings are intangible and difficult to evaluate before purchase.

Electronic Word-of-Mouth is characterized by broad reach, speed, permanence, interactivity, credibility, viral potential, and social proof, making it vital in modern consumer decisionmaking processes globally.

Research Problem and Gap

Electronic word-of-mouth (e-WOM) has become a dominant source of information influencing tourists' travel decisions in India. With the increasing reliance on online reviews, social media posts, and digital recommendations, tourists often depend on e-WOM to evaluate destinations, accommodation, and services. However, despite its advantages, e-WOM presents several challenges for the tourism sector. Negative reviews can quickly damage destination image, while fake or misleading reviews reduce credibility and trust. Excessive positive e-WOM may lead to over-tourism, causing environmental stress and overcrowding at popular destinations. Additionally, cultural misrepresentation, privacy concerns, language barriers and short-term digital travel trends further complicate tourists' decision-making.

Tourism businesses also face difficulties in managing negative feedback effectively. In emerging destinations, where tourism potential is growing, limited empirical understanding exists regarding how travellers perceive the credibility of e-WOM and how these challenges influence their travel decisions. Addressing this problem is essential for sustainable tourism development and effective digital marketing strategies.

The integration of both challenges and credibility factors within a single research framework remains underexplored. This gap highlights the need for a focused study that examines how eWOM credibility and its associated drawbacks influence travellers' decision-making in the Thane region, thereby contributing to tourism literature and practical policy formulation.

OBJECTIVES OF THE STUDY

To examine the role of electronic word-of-mouth (e-WOM) in influencing travel decisions such as destination selection, accommodation choice, and itinerary planning among travellers in the Thane region.

The study also aims to analyse the influence of socio-demographic factors, emotional content, visual elements, and key digital platforms on travellers' reliance on e-WOM.

Scope of the Study

The scope of the study is limited to travellers from the Thane region who use e-WOM through platforms such as WhatsApp, Instagram, Facebook, You-tube and review websites.

It focuses on diverse demographic groups and examines how information quality, credibility, emotions, and visual content affect travel behaviour and satisfaction levels overall.

Hypothesis of the Study

Hypothesis 1

H0: Electronic word-of-mouth (e-WOM) does not significantly influence the travel decisionmaking process and preferences of travellers in the Thane region.

H1: Electronic word-of-mouth (e-WOM) significantly influences the travel decision-making process and preferences of travellers in the Thane region.

Hypothesis 2

H0: Social media platforms are not the most influential e-WOM channels for shaping travel decisions among urban travellers in Thane.

H1: Social media platforms are the most influential e-WOM channels for shaping travel decisions among urban travellers in Thane.

Importance of the study

Understanding the impact of electronic word-of-mouth (e-WOM) on travellers' decisionmaking is essential for enhancing tourism development from the Thane region. This study explains how credible, accurate and visually supported online reviews help reduce uncertainty, builds trust and strengthen travellers' confidence. By analysing the quality, volume and emotional appeal of e-WOM, the research identifies key factors influencing destination image and overall traveller satisfaction.

It also highlights the potential risks associated with negative or misleading reviews, which may weaken trust if not effectively managed. The findings aim to support tourism businesses, marketers, and policymakers in strategically using e-WOM to promote destinations, improve service quality, enhance credibility and stimulate tourism growth.

LITERATURE REVIEW

Several studies highlight that e-WOM is perceived as more reliable than traditional advertising due to its peer-generated nature. Scholars such as Hennig-Thurau et al. (2004), Cheung and Thadani (2012), and Litvin et al. (2008) emphasize that online reviews and recommendations significantly influence consumer behaviour, particularly in service industries like tourism, where offerings are intangible. Research by Sharma et al. (2023) and Chong and Xia (2018) confirms that positive e-WOM enhances destination attractiveness, trust and travel intentions.

Similarly, Singh and Kathuria (2019) found that prospective travellers frequently consult eWOM before purchasing travel services, indicating its growing dominance in travel planning.

Author-Wise Literature Review on the Influence of e-WOM on Travellers' DecisionMaking

Harchandani, J. N. & Desai, A. K. P. (2024)

This study highlights the growing influence of digital content creators in shaping travel behaviour and promoting responsible tourism. The authors emphasize that social media influencers and digital creators play a crucial role in destination branding by sharing authentic experiences and promoting unexplored destinations. This is particularly relevant to the travellers from theThane region, where emerging tourist spots can benefit from influencer-driven e-WOM to increase visibility, support local economies, and encourage sustainable tourism practices.

Roy, K., Paul, U. K., Tiwari, S., & Mukherjee, A. (2024)

The study examines determinants of e-WOM credibility and finds that information quality and source trustworthiness have a stronger impact in service-based sectors such as tourism. Visual aesthetics and persuasive content further enhance perceived usefulness. These findings align with the objectives of the present study by emphasizing how credible and visually rich e-WOM influences travel decisions, particularly relevant for evaluating tourism decisions of travellers from the Thane region.

Sharma, N., Khatri, B., & Khan, S. A. (2023)

This research confirms that e-WOM significantly influences travellers' intention to visit destinations through social media platforms. Positive reviews enhance perceived value and trust, encouraging destination selection. The study supports the present research objective of identifying key platforms influencing travellers in the Thane region, where platforms such as Instagram, WhatsApp, You-tube and Google Reviews play a major role.

Yadav, N., Verma, S., & Chikhalkar, R. D. (2022)

Using the SOR and ELM models, the authors demonstrate that consumer involvement and destination preference mediate the relationship between e-WOM and travel intention. The study highlights that highly involved travellers rely more on e-WOM. This framework is relevant for understanding how Thane travellers process online reviews during destination and itinerary planning.

Singh, S. K. & Kathuria, L. M. (2019)

This study explores factors influencing e-WOM adoption among travellers and confirms that most consumers consult online reviews before purchasing travel services. The findings support the present study's objective of examining travellers' reliance on e-WOM for accommodation and travel planning decisions.

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RESEARCH METHODOLOGY

Research Design

Research Design focuses attention on the different methods used for collection of data relevant to the study. Through various methods, information is collected to test the hypothesis and solve the problem proposed.

For this study, the survey method was used to collect necessary data and a questionnaire was created to collect to gather relevant responses from the candidates. The questionnaire as a tool consisted of multiple-choice questions and the answers were selected by the respondents accordingly. Overall, the information was collected through a random sampling technique within the Thane region to support the objectives of the study.

- **Sample size** – 103 responses.
- **Sample area –** Thane Region in India.
- **Tool used** – Questionnaire with 18 parameters. I have also used the Likert scale questions which are a type of survey question that use a point scale to measure attitudes, perceptions, and behaviours. They are easy to understand and provide a reliable way to gather unbiased data.
- **Sample technique** – Random sampling technique.

Sources of Data Collection

The data collected for the given research is a mix of primary and secondary data. A survey in the form of a questionnaire was conducted which covered questions related to the topic, such as age, demographic, educational background, familiarity with the concepts of e-WOM and if yes, extent of its usage in decision making regard the destination for the travel whether it be personal, family or job related. The information was gathered via a random sampling technique. The questionnaire was circulated in the Thane region via WhatsApp and responses to the same was collected. The sample respondents were either family, friends, relatives, professional acquittances and their friends in the vicinity. The respondents were more or less known to the researcher.

The secondary data collected for the research consisted of information collected mostly from the websites and Chat GPT. The information gathered from these sources was helpful in gaining a further understanding of the topic.

RESULTS AND DISCUSSION:

Data Analysis and Interpretation

1. Gender of the Respondent:

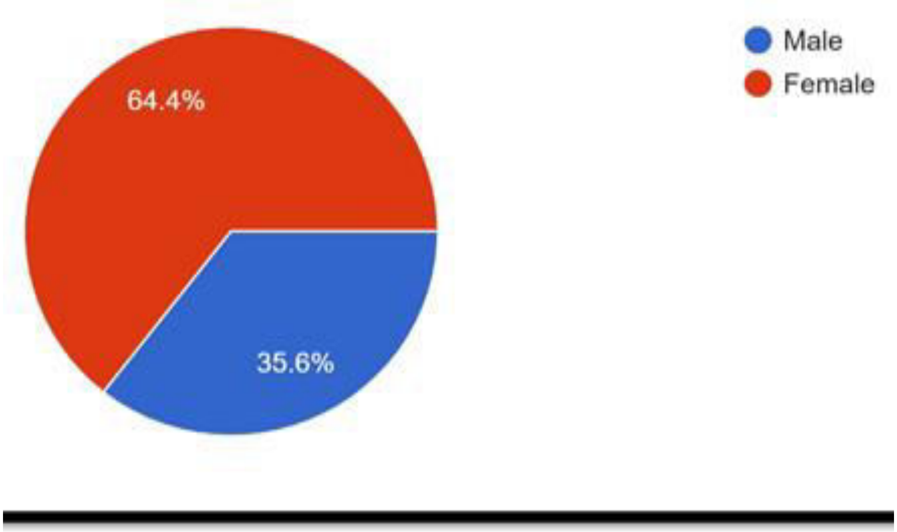

Diagram 1.1: Gender of the respondent

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Table 1.1: Gender of the respondent

Particulars	Number of respondents
Male	36
Female	67
Grand Total	**103**

Interpretation:
More number of females (64.4%) have responded to the questionnaire than males (35.6%). This could be due to questionnaire being directed by the researcher to her peer group and also that females respond to WhatsApp group request more than males. It can also be interpreted as females are more social media conscious than males.

2**. Occupation of the respondent:**

Table 1.2: Occupation of the respondent

Particulars	Number of respondents
Student	27
Employed	39
Self-employed	19
Retired	5
Others	13
Grand Total	**103**

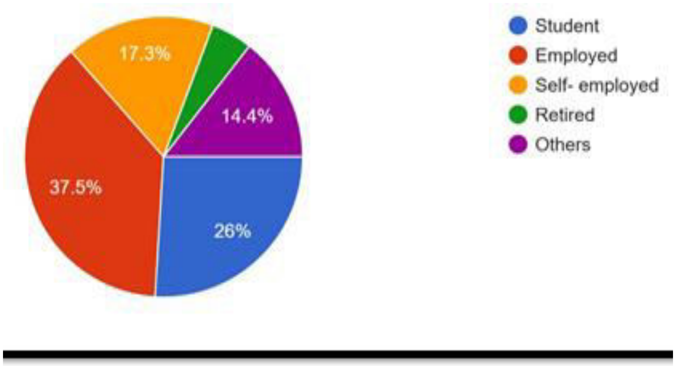

Diagram 1.2: Occupation of the respondent

Interpretation:
It can be concluded that a greater number of respondents were either employed (39) or self-employed (19) which is clearly indicates the urge to experience a short vacation or adventure tourism is more in the people who are working professionals than others. Students(27) and others (who mainly consists of homemakers, freelancers and artists) also look for e-WOM to suggest them destinations to visit and have a stress-relieving experience.

Frequency of Travel of the respondent:

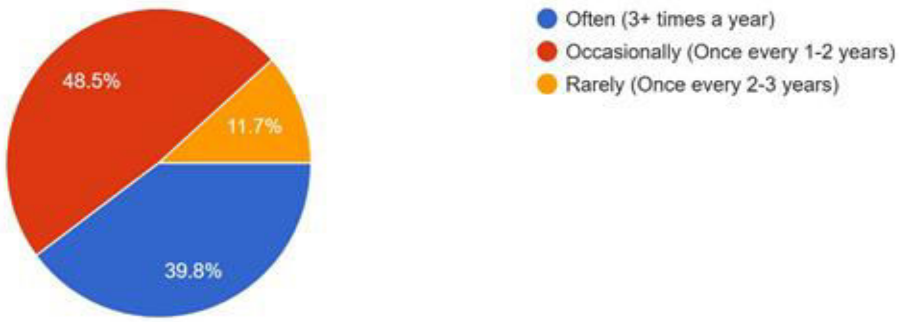

Diagram 1.3: Frequency of Travel of the respondent.

Table 1.3: Frequency of Travel of the respondent.

Particulars	Number of respondents
Often (3+ times a year)	41
Occasionally (Once every 1-2 years)	50
Rarely (Once every 2-3 years)	12
Grand Total	**103**

Interpretation:

Most of the respondents have the opportunity to travel once in every 1-2 years (48.5%) while the often travellers (39.8%) took to traveling three times and more. Travellers often seek to immerse themselves in different cultures, experiencing local traditions, festivals, and hospitality. The group also responded to the fact that they refer to e-WOM on social media for exploring new destinations and less known tourism spots for their forth coming vacations. However, people who rarely visit tourist destinations prefer to use e-WOM only to confirm their reviews and other itinerary.

What online sources do you typically rely on for travel-related information?

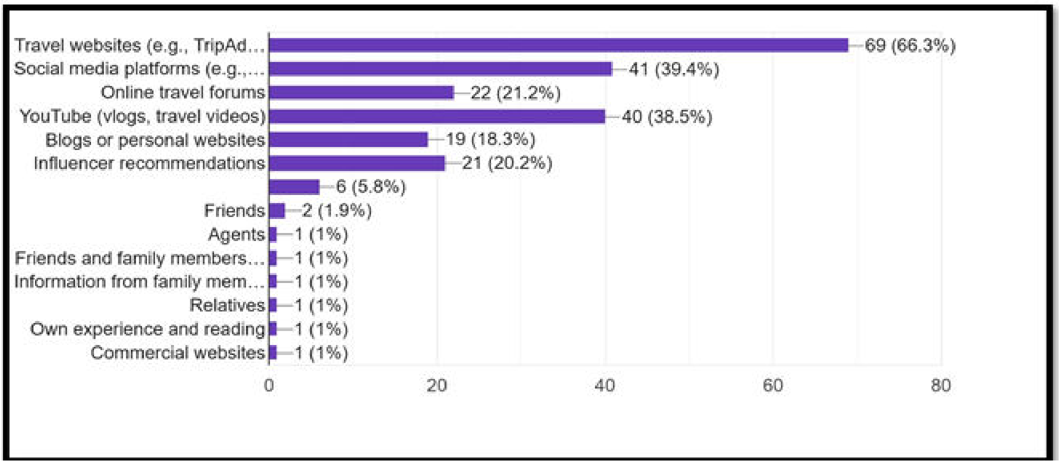

Diagram 1.4: Sources typically relied on for the travel-related information.

Interpretation:

Travel websites, social media platforms like Instagram, YouTube were dominating the sources typically TripAdvisor and Booking.com are the most trusted sources, with social media playing a supporting role.

Preferred Information Sources:

- 45% rely on social media platforms (Instagram, Facebook, YouTube).
- 35% use travel websites (TripAdvisor, Booking.com).
- 20% rely on friends and family.

Social media is the dominant information source, reinforcing its role as a travel decision-making tool, often surpassing traditional word-of-mouth.

"The reviews and ratings heavily influence my decision to visit a destination." How much do agree with this statement?

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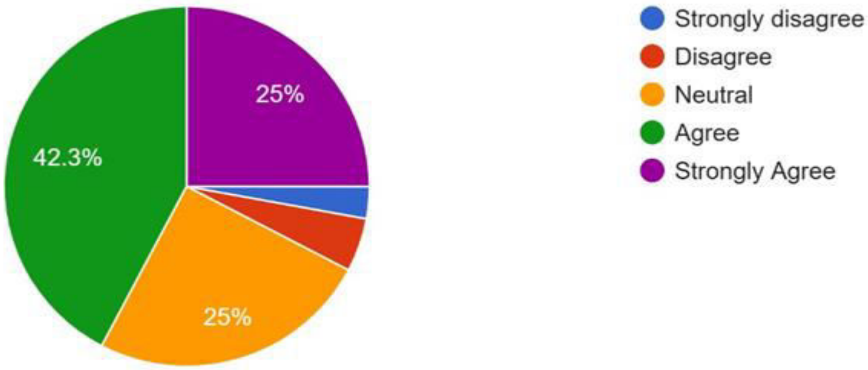

Diagram 1.5 : The reviews and rating influence the travel decisions.

Table 1.5 : The reviews and rating influence the travel decisions.

Particular	Number of Respondents
Strongly Agree	26
Agree	44
Neutral	26
Disagree	2
Strongly Disagree	5
Grand Total	**103**

Interpretation:

It is clear from the survey that the reviews and ratings expressed on the social media and e-WOM influence the respond's travel decision-making abilities. This clearly indicates that positive e- WoM content have a lasting impression on the respondents. People(96 respondents) often check the ratings given by the experienced customers to the services and destination's experience before planning their trip. This is natural as it avoids unnecessary disappointment and inconvenience caused to the traveller. The hospitality and the tourism industry should be careful with their services and upkeep of the destination to enjoy a steady flow of customers. Any lapse in the services and safety of the place of visit will lead to negative feedback which directly affects the tourist footfalls to the place. Tourism and hospitality companies should be vigilant with the customer relationship management and resolve any grievances immediately to avoid negative feedback from the customers.

How much do the experiences shared by other travellers affect your choice of accommodation?

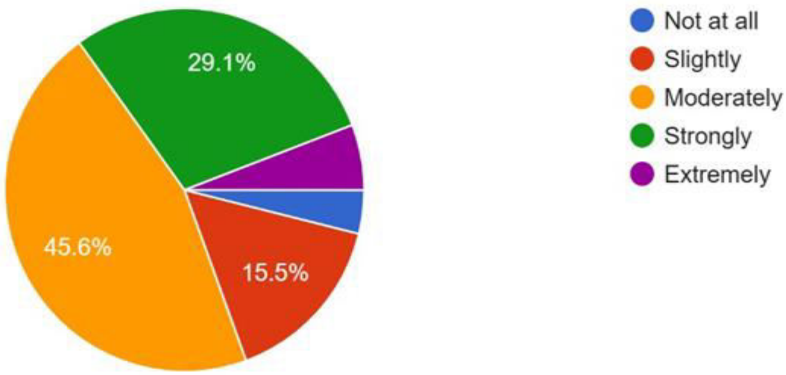

Diagram 1.6: Influence of other traveller's experience affecting the choice of accommodations at the destination.

Table 1.6: Influence of other traveller's experience affecting the choice of accommodations at the destination.

Particular	Number of Respondents

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Extremely	6
Strongly	30
Moderately	47
Slightly	16
Not at all	4
Grand Total	**103**

Interpretation:
It is clearly seen from the survey, that the opinions and ratings of other common traveller's do matter in their decision regarding booking their accommodations at the destinations. Almost every one of the respondents checked the ratings or the feedback reviews presented on the social media to reconfirm their choice of accommodations viz; Extremely (6), Strongly(30) and Moderately (47). This clearly indicates the fact that people prefer the common traveller's ratings more authentic than social media influencer's opinion as the later can be biased and fabricated to highlight a dressed-up experience. This highlights a valid point to the hospitality and tourist operators to be consistent and do focus on customer satisfaction more as it is the finally the word-ofmouth opinion which affects their business most.

Do negative reviews about a destination or service prevent you from making a decision?

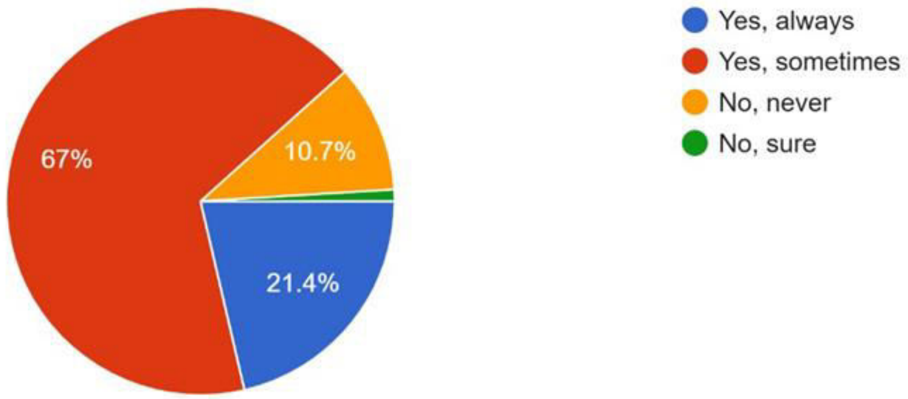

Diagram 1.7: Negative reviews about a destination or service affects the decision-making.

Table 1.7 : Negative reviews about a destination or service affects the decision-making.

Particular	Number of Respondents
Yes Always	69
Yes Sometimes	22
No Never	11
Not Sure	1
Grand Total	**103**

Interpretation:
Most of the respondents do consider (69 + 22= 91) negative reviews about a destination or service before deciding about the trip details. This is a great alert for the hospitality and tourism industry operators to consider the customer satisfaction with utmost importance as it can directly influence their future turnover and business in general. With abundance of options available these days due to social media and e-WOM, the tourism and hospitality operators have to be extra conscious and always give their best service and safety to the tourist visiting their destination, as they can give negative feedback which can make or mare the future business. Only a few (12) respondents confirmed that negative reviews do not affect their travel decision-making as either they are repeat customers or rely on the friends and relatives feedback more than the e-WOM

.How trustworthy do you find online travel reviews compared to recommendations from family/friends?

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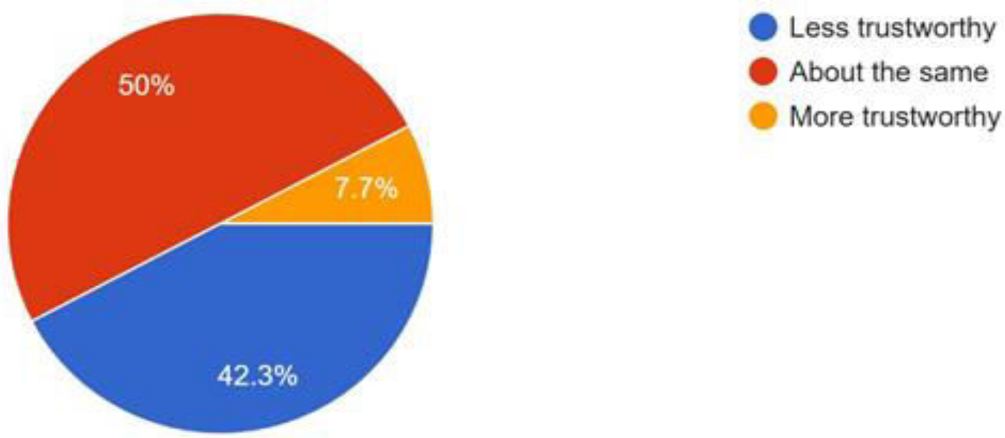

Diagram 1.8: Trustworthiness of recommendations of online travel reviews to that of friends and relatives.

Table 1.8: Trustworthiness of recommendations of online travel reviews to that of friends and relatives.

Particular	Number of Respondents
More trustworthy	7
About the same	52
Less trustworthy	44
Grand Total	**103**

Interpretation:
Most of the respondents find the online recommendations and reviews less trustworthy(44) as compared to the recommendations of friends and families. This negates the purpose of e-WOM and social media. However, maximum respondents(59) have confirmed that they do consider the online travel reviews comprising of e-WOM and social media along with reviews given by their friends and families trustworthy (52). It shows that people do consider the online reviews by social influencers, customer ratings, trip advisor's blogs/vlogs and social media videos relevant and worthy of noting their recommendations while planning their trips and booking their accommodations.

Do you ever cross-check ratings or reviews across different websites/platforms before making a decision?

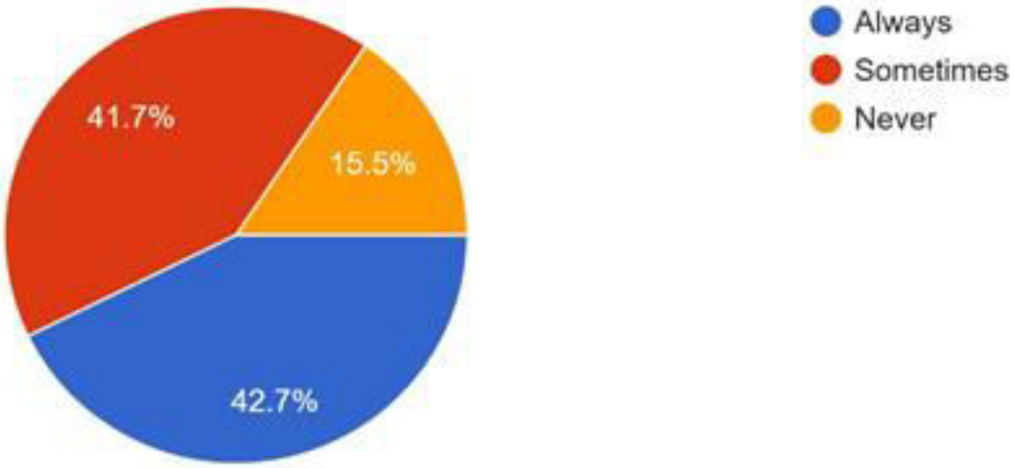

Diagram 1.9: Cross-checking rating across different websites/platforms before making decision.

Table 1.9: Cross-checking rating across different websites/platforms before making a decision.

Particular	Number of Respondents
Always	44

Sometimes	43
Never	16
Grand Total	**103**

Interpretation:
It is encouraging to see that almost all the respondents(44+43=87) cross-check the different websites and platforms to confirm the authenticity of the reviews and ratings before their decide on the travel plans and booking their tickets and accommodation. It is important to do a thorough cross-check as a lot time, money and expectations are at stake from the trip being planned whether be it vacation or business trips. People do cross-check across different websites and platforms to avoid customer dissatisfaction and discomfort while on tour and also to enjoy the given experience to the money and time worthy. Consumers not only share their experiences but can also engage in discussions, ask questions, and provide further clarifications, fostering a two-way communication channel.

Has online Word of Mouth (e-WOM) ever led you to change your travel plans(e.g.; destination accommodation, activity)?

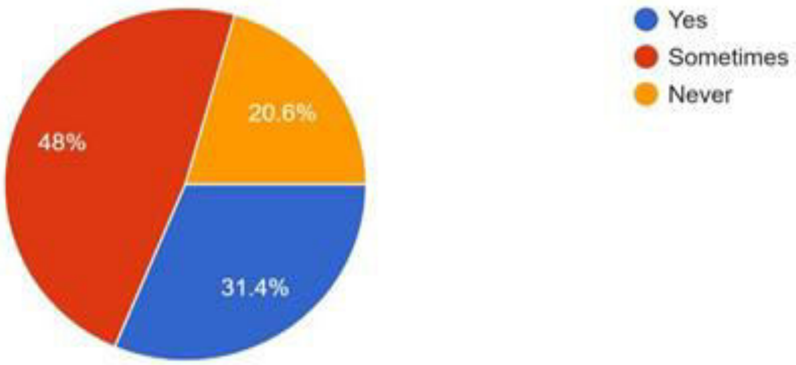

Diagram 1.10: Change of travel plans due to e-WOM

Table 1.10: Change of travel plans due to e-WOM

Particular	Number of Respondents
Yes	33
Sometimes	49
Never	21
Grand Total	**103**

Interpretation:
Here, with this question the researcher wants to know whether e-WOM wholly can influence the travel plans. Most of the respondents gave a confirmation of changing the plans sometimes (49), others (33) have completely changed or decided their travel plans under the influence of e-WOM. This makes e-WOM very relevant way of e-advertising and e-Marketing by the hospitality and tourism industry operators. As the e-WOM is capable of highlighting newer destinations and adventures, people who are looking for newer experience and exploring new types of tourism and destinations often refer to the social media websites like YouTube and Instagram's to unveil different adventures and customer satisfactions.

How often do you share your own travel experiences (reviews, photos or comments) online?

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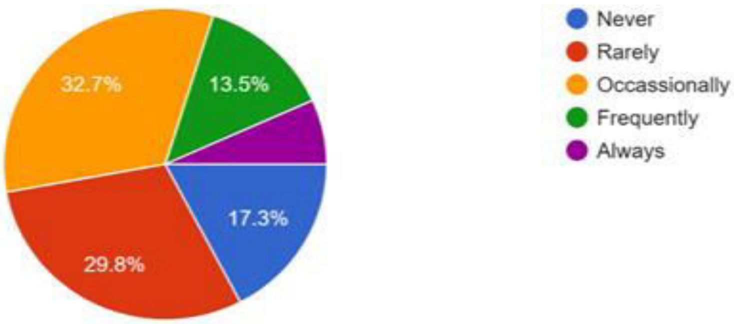

Diagram 1.11: Sharing of own travel experiences.

Table 1.11: Sharing of own travel experiences.

Particulars	Number of respondents
Never	18
Rarely	31
Occasionally	34
Frequently	14
Always	6
Grand Total	**103**

Interpretation:

Respondents do share their experiences (6+14+34+31= 85) by uploading their photos, videos and feedbacks on the social medias like Instagram, WhatsApp and websites which are quite helpful for other traveller's by helping understand the real-life photos and feedbacks before deciding their trips and bookings. The reviews posted by actual and normal tourist hold more value because they are authentic and are not drafted or biased. Travellers use online communities to share their experiences, ask questions, and provide feedback. This fosters a sense of community among users. These interactions often lead to positive word of mouth about brands or services, as satisfied customers share their experiences with others. This also makes the hospitality and tourism operators accountable for any lapse of service and is very useful feedback to improve their services. Businesses use review management tools to monitor feedback, address concerns, and enhance customer satisfaction. Businesses utilize tools to monitor customer feedback, allowing them to address any concerns and improve overall customer satisfaction.

In your opinion, how has e-WOM changed the way travellers make decisions in recent years?

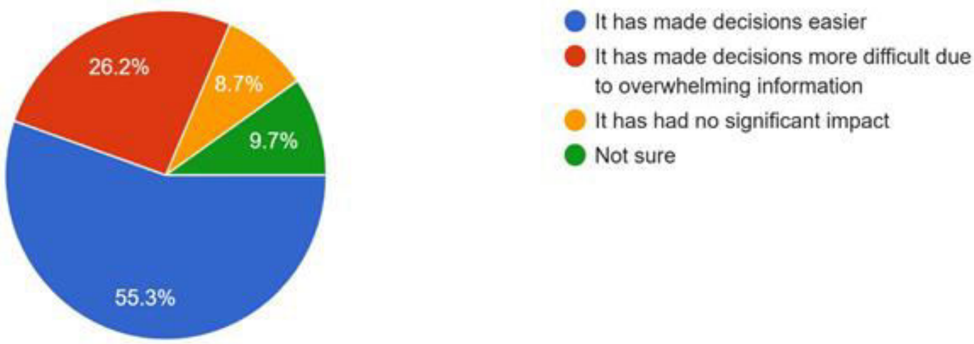

Diagram 1.12: Opinion on the way e-WOM has changed the traveller's decision-making in recent years.

Table 1.12: Opinion on the way e-WOM has changed the traveller's decision-making in recent years.

Particulars	Number of respondents
It has made decisions easier	57
It has made decisions more difficult due to overwhelming information	27

It has had no significant impact	10
Not sure	9
Grand Total	**103**

Interpretation:
Almost all the respondents (87) are given affirmative response and acknowledged the fact that e-WOM has made their travel decisions easier and less experimented. This is due to the fact that the travellers have access to the photos, videos and feedback on the websites and thus able avoid dissatisfaction during their trips. They are able to compare, analyse and interpret the information in such manner that the probability of the trip that they end up going to is satisfactory.

Do you think the rise of e-WOM has led to more informed travel decisions?

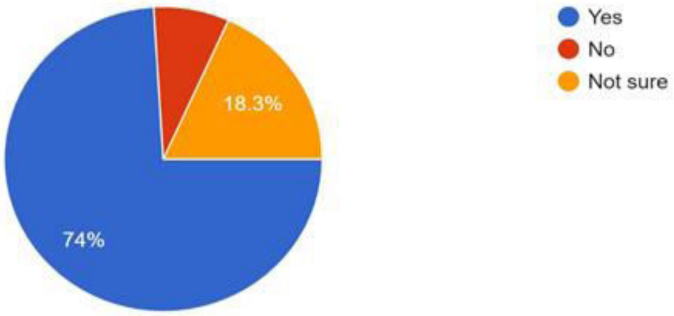

Diagram 1.13: Informed travel decisions due to the rise of e-WOM

Table 1.13: Informed travel decisions due to the rise of e-WOM

Particulars	Number of respondents
Yes	77
No	8
Not sure	18
Grand Total	**103**

Interpretation:
Most of the respondents have clearly (77) acknowledged the significance of e-WOM in their travel decisions. It has not doubt helped them compare and evaluate the best options available for their money's worth. E-WOM influences decisions on accommodations, food, transportation, safety, and itineraries. Medium activity-level members in online communities were the most influential in shaping decisions. Clarifications, recommendations, and advice/tips were the most impactful forms of e-

WOM.

CONCLUSION

Findings with Reference to Hypotheses

1. The majority of respondents (58 out of 103) belonged to the age group of 35 years and above, indicating that travel decision-making in the Thane region is largely influenced by mature, financially independent individuals with greater travel intent.
2. Higher female participation suggests greater social media engagement and awareness among women, making them active consumers of e-WOM content.
3. Respondents with stable income (63) were more involved in travel planning, reinforcing the role of e-WOM in stress-relief travel and short staycations.
4. A significant proportion of respondents (51) were frequent travellers, highlighting continuous exposure to and reliance on e-WOM for repeated travel decisions.

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5. Although 66% trusted traditional word-of-mouth from friends and relatives, most respondents cross-verified information through online reviews, ratings, and social media platforms, confirming the complementary role of e-WOM.
6. A very high number of respondents (96) checked online ratings before planning trips, establishing social media and review platforms as influential e-WOM channels. Thus, Hypothesis 2 is accepted.
7. Respondents relied moderately on social media influencers, indicating awareness of paid promotions and preference for authentic user-generated reviews.
8. Majority of respondents strongly considered peer reviews and ratings while booking accommodations, supporting the credibility of customer-based e-WOM over influencer content.
9. Negative reviews were considered by 91 respondents, showing the strong impact of negative e-WOM on itinerary and destination decisions.
10. Most respondents trusted e-WOM combined with traditional word-of-mouth, and 82 respondents modified or changed travel plans due to e-WOM influence.
11. A large number (87 respondents) acknowledged that e-WOM simplified travel planning and reduced uncertainty. Hence, Hypothesis 1 is accepted, confirming that eWOM significantly influences travel decision-making in the Thane region.

SUGGESTIONS:

Tourism businesses should adopt a multi-platform social media strategy to effectively reach diverse traveller segments and enhance visibility. Further empirical research is recommended to examine the comparative effectiveness of different social media platforms in influencing tourists' intention to visit destinations. Future studies should expand beyond urban areas to include semi-urban and rural regions to gain a holistic understanding of e-WOM influence across demographics. Targeted research is also required to analyse the role of specific platforms at different stages of the travel decision-making process. Tourism businesses can encourage positive e-WOM by offering incentives such as referral benefits, discounts, or loyalty rewards to satisfied travellers. Creating personalised experiences for special occasions like honeymoons, weddings, or birthdays can strengthen emotional engagement and brand loyalty. Marketers should collaborate with niche bloggers, travel advisors, and online communities to reach interest-based audiences. Hotels and restaurants must actively monitor and respond to online reviews using AI-powered sentiment analysis tools. Further research should explore cross-cultural differences, multimedia e-WOM formats, and the long-term impact of AI-driven personalization on traveller loyalty.

CONCLUSIONS

- e-WOM is a powerful digital communication tool that significantly influences consumer behaviour in tourism.
- Unlike traditional word-of-mouth, e-WOM reaches a wider audience and includes text, photos, and videos, increasing its impact.
- In the Thane region, e-WOM strongly affects travel decisions such as destination selection, accommodation, dining, activities, and itinerary planning.
- It helps reduce uncertainty, build trust, and increase travellers' confidence in their choices.
- Social media platforms like Instagram, YouTube, TripAdvisor, and Booking.com are the most trusted and influential e-WOM channels.
- Both hypotheses of the study are supported: e-WOM significantly influences travel decision-making, and social media platforms are the dominant e-WOM channels in Thane.
- Negative e-WOM can damage reputations, while excessive positive e-WOM may contribute to over-tourism and environmental pressures.

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- Traveller reliance on peer-generated reviews highlights the importance of authentic, credible e-WOM content.
- Tourism marketers and service providers must monitor online feedback, respond to reviews, and use e-WOM strategically.
- Understanding e-WOM is essential for developing effective, responsible, and sustainable tourism marketing strategies.

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EFFECTIVE LAWS ARE BORN FROM PEOPLE'S PARTICIPATION: THE ROLE OF PUBLIC INTEREST LITIGATION IN INDIA

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The paper explores Public Interest Litigation (PIL) as one of the most distinctive innovations in India's constitutional framework, highlighting its role in deepening democratic law-making through public participation. Initially conceived as a tool to improve access to justice, PIL has evolved into a powerful mechanism that allows citizens and civil society groups to bring collective concerns before constitutional courts.

By examining landmark cases such as Bandhua Mukti Morcha v. Union of India, M.C. Mehta v. Union of India, and Vishaka v. State of Rajasthan, along with other significant PIL-driven developments, the paper shows how judicial intervention has shaped policy and influenced legislative change. These cases reveal how the judiciary often acts as a bridge between public realities and formal law-making institutions.

The paper argues that laws shaped through participatory processes enabled by PIL tend to be more legitimate, socially responsive, and durable. At the same time, it emphasizes that PIL must be exercised with accountability and restraint to maintain institutional balance.

1. INTRODUCTION

A democracy does not thrive on representation alone—it requires active participation. In India, where social and economic inequalities often limit access to formal legal processes, Public Interest Litigation (PIL) has emerged as a transformative tool.

PIL allows individuals and organizations to approach courts on behalf of those who may not be in a position to do so themselves. This shift has expanded access to justice far beyond traditional litigants. Since its rise in the late 1970s, PIL has significantly reshaped the relationship between citizens, the judiciary, and the state. What began as a mechanism for rights enforcement has gradually taken on a broader role. Courts now intervene in areas such as environmental protection, gender justice, and welfare policy—often influencing legislative and administrative action. This paper examines how PIL functions as a participatory mechanism that strengthens democratic law-making in India.

2. CONCEPTUAL FRAMEWORK: PIL AND PARTICIPATORY DEMOCRACY

Traditionally, the doctrine of locus standi allowed only directly affected individuals to approach courts. PIL disrupted this model by permitting public-spirited individuals and organizations to file petitions on behalf of others.

Seen through the lens of participatory democracy, PIL performs several important functions:

- It gives marginalized communities a voice in the legal system
- It acts as a catalyst for policy and legislative reform
- It helps establish new legal norms and principles

Legal theorists like Habermas argue that laws gain legitimacy through inclusive and deliberative processes. In many ways, PIL operationalizes this idea by enabling courts to engage with real social conditions and incorporate them into legal reasoning.

3. EVOLUTION OF PIL IN INDIA

The growth of PIL in India is closely linked to the period following the Emergency (1975–77), when the judiciary began to adopt a more activist stance.

Judges such as Justice P. N. Bhagwati and Justice V. R. Krishna Iyer played a crucial role in this transformation. They introduced procedural innovations that made the legal system more accessible, including:

- Relaxation of strict procedural requirements

- Recognition of epistolary jurisdiction (letters treated as petitions)
- Expansion of fundamental rights under Article 21

Over time, PIL evolved from a tool for enforcing rights into an instrument capable of influencing policy and even shaping legislation.

4. CASE STUDIES: PIL AS A TOOL OF LAW-MAKING

4.1 Bonded Labour and Human Dignity

In *Bandhua Mukti Morcha v. Union of India* (1984), the Supreme Court addressed the issue of bonded labour. The Court directed authorities to identify and rehabilitate bonded workers, effectively revitalizing the Bonded Labour System (Abolition) Act, 1976.

This case illustrates how PIL can breathe life into existing but poorly implemented laws.

4.2 Environmental Governance

The *M.C. Mehta* cases represent a turning point in India's environmental jurisprudence. Through these cases, the Supreme Court introduced key principles such as:

- Absolute liability
- The polluter pays principle

These judicial innovations influenced major legislative developments, including the Environment (Protection) Act, 1986, and reforms in pollution control laws.

PIL thus became a foundational force in shaping India's environmental regulatory framework.

4.3 Gender Justice and Workplace Safety

In *Vishaka v. State of Rajasthan* (1997), the Supreme Court laid down guidelines to address sexual harassment at the workplace in the absence of existing legislation.

These guidelines remained in force until Parliament enacted the Sexual Harassment of Women at Workplace Act in 2013. This case is a clear example of how judicial intervention through PIL can directly lead to legislative action.

4.4 Right to Food and Welfare Legislation

The *People's Union for Civil Liberties v. Union of India* (2001), widely known as the Right to Food case, transformed welfare schemes into enforceable rights.

The Court issued a series of orders ensuring access to food and nutrition, which eventually contributed to the enactment of the National Food Security Act, 2013.

This case demonstrates how PIL can:

- Convert policy promises into legal entitlements
- Influence large-scale welfare legislation
- Strengthen socio-economic rights

4.5 Police Reforms and Accountability

In *Prakash Singh v. Union of India* (2006), the Supreme Court issued directives aimed at reforming the police system, including the creation of oversight bodies.

While implementation has been uneven, the case triggered ongoing legislative and policy debates on police accountability.

4.6 Electoral Transparency

The case of *Association for Democratic Reforms v. Union of India* (2002) led to a landmark judgment requiring electoral candidates to disclose their criminal records, assets, and educational qualifications. This ruling resulted in significant amendments to electoral laws namely The Representation of People'sAct, 1951 and strengthened transparency in the democratic process.

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4.7 Sexual Minorities and Decriminalization

In *Navtej Singh Johar v. Union of India* (2018), the Supreme Court decriminalized consensual same-sex relations by reading down Section 377 of the IPC.

Although not a traditional PIL, it was deeply rooted in public interest advocacy. The decision has had a lasting impact on discussions around LGBTQ+ rights and anti-discrimination laws in India.

5. PIL AND DEMOCRATIC LEGITIMACY

These cases show that PIL enhances democratic legitimacy by ensuring that laws reflect real social concerns. Laws shaped through PIL tend to be:

- More inclusive
- More responsive to lived realities
- More normatively grounded

At the same time, critics argue that excessive judicial intervention may blur the separation of powers and weaken legislative accountability.

6. CHALLENGES AND CRITIQUES

Despite its transformative potential, PIL is not without challenges:

- Judicial Overreach: Courts sometimes step into domains traditionally reserved for the legislature.
- Frivolous Petitions: PIL is occasionally misused for publicity or personal interests.
- Implementation Gaps: Progressive judgments often suffer from weak enforcement.
- Uneven Legislative Follow-Up: Not all judicial directions translate into formal legislation.

7. ENSURING ACCOUNTABILITY IN PIL

For PIL to remain effective, it must be guided by certain safeguards:

- Judicial restraint in policy matters
- Clear standards for admissibility
- Strong mechanisms for monitoring compliance
- Greater coordination between judiciary, legislature, and executive

These measures can help maintain a balance between judicial innovation and institutional integrity.

8. CONCLUSION

Public Interest Litigation stands out as one of India’s most significant legal innovations. It has transformed the judiciary into an active participant in democratic governance, enabling citizens to influence legal and policy outcomes directly.

The cases discussed in this paper demonstrates that PIL is not merely about enforcing rights—it is also a driver of legislative change. Whether in environmental protection, gender justice, or welfare policy, PIL has repeatedly translated public concerns into legal frameworks.

While concerns about misuse and overreach remain, they do not diminish its importance. When used responsibly, PIL ensures that laws are not created in isolation but emerge from the needs and experiences of the people.

In this sense, effective laws in India are indeed born from participation—and PIL continues to play a central role in making that possible.

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A STUDY ON UNDERSTANDING THE ROLE OF GAMIFICATION IN ENHANCING FINANCIAL BEHAVIOUR AMONG GEN Z CUSTOMERS IN THANE

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ABSTRACT
This research explores the effectiveness of gamification features in promoting positive financial behavior among Gen Z consumers in Thane. As digital natives, Gen Z responds better to interactive and motivational strategies. Gamification—incorporating points, badges, levels, progress bars, and game-like financial quests—is proving valuable in shaping their approach to savings, budgeting, and financial literacy. Using a mixed-method approach including surveys and interviews, this study analyzes how specific gamified elements (rather than digital platforms generally) influence decision-making, engagement, and responsible money habits. Results demonstrate that features such as streak tracking, milestone rewards, educational quizzes, and leaderboards enhance Gen Z's financial awareness and accountability. This paper concludes that gamification, when personalized and ethically implemented, offers a compelling tool for banks and fintech firms to guide Gen Z toward healthier financial behaviours in a fun and user-driven manner.

Keywords: *Gamification, Game Mechanics, Financial Behaviour, Gen Z, Thane, Rewards, Savings Motivation*

INTRODUCTION

BACKGROUND OF THE STUDY
The banking sector in India is undergoing rapid digitization, with a growing emphasis on attracting and retaining Gen Z customers (born between 1997 and 2012). Gen Z, characterized by their digital fluency and short attention spans, requires innovative engagement strategies. Gamification, the application of game-design elements in non-game contexts, has emerged as a promising approach to enhance customer engagement in various sectors, including finance. Thane, a rapidly urbanizing city in Maharashtra, presents a unique demographic for studying Gen Z's financial behavior due to its blend of traditional and modern lifestyles.

Understanding Gamification in Banking
In the evolving financial services landscape, gamification has emerged as a powerful engagement tool. Unlike merely digitizing banking functions, gamification transforms financial habits into reward-based behavioural loops. Gen Z, growing up in an era of social media and video games, are particularly responsive to such stimuli.

Thane, with its youth-heavy demographic and rising fintech adoption, offers fertile ground to examine how game mechanics—such as streaks, levels, avatar progress, and rewards—can nudge better financial behavior.

Gamification in finance is not limited to apps—it is about applying intrinsic motivation techniques like:- Points & XP: Earned by saving, budgeting, or learning.- Badges & Milestones: Mark progress toward goals.- Daily Challenges: Promote routine financial tasks like checking balances or reviewing expenses.- Leaderboards: Foster a sense of competition and peer benchmarking.- Leveling Up: Unlock new tools/features by consistent financial engagement.

Unlike traditional interfaces, gamification:- Encourages habit-forming financial behaviors.- Enhances learning retention through interaction.- Converts passive banking into goal-driven tasks.- Provides instant feedback and gratification.

In essence, gamification can turn financial well-being into a 'game worth playing'.

Relevance to the Banking Sector in Thane
Thane, being a rapidly developing city in Maharashtra, has a young and tech-savvy population that actively engages with digital banking services. The presence of major banks and fintech start-ups in the region makes it

a suitable location to analyze the effectiveness of gamification in shaping financial behaviour. However, there is limited research on how gamification influences banking habits specifically among Gen Z customers in Thane, making this study essential.

RESEARCH PROBLEM

Despite the growing adoption of gamification in banking, there is limited research on its effectiveness among Gen Z customers in specific regions like Thane. This study addresses this gap by evaluating the role of gamified elements in influencing financial decision-making.

Introduction to the Research Problem

The banking sector has undergone a digital revolution, with financial institutions increasingly leveraging technology to enhance customer engagement. One of the most innovative strategies adopted in recent years is gamification—the use of game-like elements to encourage specific behaviour among customers. While gamification has been successfully applied in education, health, and marketing, its effectiveness in the banking sector, particularly in shaping the financial behavior of Generation Z (Gen Z), remains an area that requires deeper exploration.

Gen Z customers, who are digital natives, expect engaging, interactive, and technology-driven financial solutions rather than traditional banking experiences. Banks have responded by incorporating gamification elements such as reward-based savings plans, spending challenges, interactive budgeting tools, and financial literacy quizzes. However, despite these efforts, there is limited empirical research on how gamification impacts the financial decision-making, savings habits, and spending behavior of Gen Z consumers—especially in a specific urban setting like Thane.

While gamification is gaining popularity globally, limited regional research exists on how its core features influence Gen Z's financial behaviour in a semi-urban Indian setting like Thane.

Key Problems Identified:1. Lack of Localized Insights2. Focus on Apps Over Features3. Short-Term vs. Long-Term Behaviour

OBJECTIVES AND SCOPE

OBJECTIVES OF THE STUDY:1. To evaluate the impact of individual gamification features on Gen Z financial behavior.2. To determine how motivational elements influence saving, budgeting, and investing among Thane youth.3. To provide financial institutions with feature-level recommendations for future product design.

4. To examine the impact of gamification on financial behaviour among Gen Z customers in Thane.

5. To provide recommendations for banks to improve customer engagement through gamification.

6. To analyze the influence of socio-cultural factors on Gen Z’s interaction with gamified financial tools in Thane.

Scope of the Study

The study on "Understanding the Role of Gamification in Enhancing Financial Behaviour in Banking Sector Among Gen Z Customers from Thane" explores the extent to which gamification strategies influence financial decision-making, savings habits, and spending behavior among Generation Z consumers in Thane. The scope of this research is defined by the demographic, geographical, conceptual, and methodological boundaries set to ensure a focused and meaningful analysis.

1. Demographic Scope

This study specifically targets Generation Z (Gen Z) consumers, who are individuals born between 1997 and 2012. This age group is known for being:

Digitally native, with high exposure to mobile banking and fintech applications. More inclined towards mobile-first financial solutions, such as banking apps, digital wallets, and investment platforms.

The study will assess how Gen Z customers:

- Interact with gamified financial tools such as rewards-based savings, budgeting apps with challenges, and leaderboard-based financial education.
- Respond to gamification strategies in banking and whether these elements positively impact financial literacy, spending, and saving behavior.
- Perceive gamification as a long-term financial planning tool or just as a short-term engagement mechanism.

2. Geographical Scope

The study focuses on Thane, a rapidly developing city in Maharashtra, India. Thane is selected for its:

- High urbanization and tech adoption, making it a suitable location for studying digital banking trends.
- Diverse Gen Z consumer base, including students, young professionals, and entrepreneurs.
- Growing presence of banks and fintech start-ups, offering a wide range of gamified financial services.
- The study will collect data from banking customers residing in Thane, specifically those who actively use mobile banking applications and fintech platforms.

3. Conceptual Scope

The research primarily focuses on the application of gamification in the banking sector and its influence on financial behavior. Key areas covered include:

- Rewards & Incentives (cashback, discounts, points-based systems).
- Spending and Savings Challenges (milestone-based saving plans).
- Leaderboard Systems (comparing financial habits with peers).
- Interactive Budgeting Tools (gamified expense tracking).
- Educational Games and Financial Literacy Quizzes (rewards for learning).

Conclusion

This study provides a comprehensive exploration of how gamification impacts the financial behavior of Gen Z customers in Thane. By analyzing various gamification strategies, financial habits, and customer perceptions, the research aims to offer actionable insights that benefit banks, fintech firms, policymakers, and consumers. The findings will contribute to the growing field of digital banking and financial technology, helping stakeholders design more effective and responsible gamification mechanisms.

IMPORTANCE OF THE STUDY

This study offers granular insights on which game mechanics are most effective. Rather than building complex digital systems, institutions can refine micro-interactions like streaks, badges, and rewards to drive engagement. This fills a regional and thematic gap by isolating gamification as a behavioral science tool, rather than conflating it with digital banking at large.

Understanding gamification's role in financial behaviour helps to provide valuable insights for banks in designing and implementing effective gamification strategies. It also aims to contribute to the understanding of Gen Z's financial behavior in the Indian context. It also offers practical recommendations for enhancing financial literacy and promoting responsible financial practices among young adults. The findings of this research will be valuable for **banks, fintech companies, Gen Z customers, policymakers, and academic researchers** by offering insights into how gamification impacts financial decision-making and engagement in the banking sector.

1. Importance for Banks and Financial Institutions

- The banking industry is increasingly competitive, with fintech start-ups offering innovative services.
- Gamification can help banks retain Gen Z customers, who prefer engaging and interactive experiences rather than traditional banking services.

- The study will provide insights into which gamification techniques (rewards, leaderboards, challenges, etc.) are most effective in keeping users engaged with financial services.

2. Importance for Gen Z Customers

- Gen Z is often criticized for impulse spending, low savings rates, and lack of investment knowledge. The study will help identify whether gamification truly motivates better financial habits, such as saving regularly, budgeting effectively, and making informed financial decisions.
- As mobile banking and fintech apps become the preferred financial tools for Gen Z, gamification can make financial management more intuitive and fun.

3. Importance for Fintech Companies and Start-ups

- Fintech firms rely on user-friendly and engaging interfaces to attract customers.
- The study will offer insights into what works and what doesn't in gamification, helping fintech companies refine their strategies.
- If gamification proves effective in enhancing financial well-being, fintech firms can use these insights to build trust with users, improving customer loyalty.

LITERATURE REVIEW

SUMMARY OF EXISTING RESEARCH

1. Gamification and Digital Banking in India

Author(s):S. Gupta &R. Sharma (2021) This study analysed how digital banking applications in India incorporate gamification elements like reward points, leaderboards, and interactive dashboards to improve financial engagement. The research found that banks using gamification saw a 30% increase in app engagement among users under 25. **Example:** HDFC Bank's "SmartBuy" and "PayZapp" applications use gamification features like cashback, loyalty points, and milestone rewards to drive Gen Z engagement.

2. Financial Literacy through Gamified Banking Apps

Author(s): A. Kumar & M. Singh (2020) This paper explored the impact of gamification on financial literacy. It found that interactive challenges, quizzes, and simulation-based learning in banking apps improved financial knowledge among Indian youth. **Example:** ICICI Bank's "iPlay Digital" and SBI's "YONO Quiz" use gamified financial literacy modules to educate young customers.

3. The Role of Gamification in Enhancing Customer Loyalty in Indian Banks

Author(s): P. Patel (2022) This research focused on how loyalty programs with gamification elements increased retention rates in Indian banks. It highlighted that personalized reward systems and tier-based incentives encouraged long-term engagement. **Example:** Axis Bank's "Grab Deals" integrates gamified shopping discounts, influencing savings and spending habits among Gen Z.

4. Gamification in UPI and Mobile Payment Apps

Author(s): R. Mehta & A. Choudhary (2023) This study assessed how UPI-based payment apps like PhonePe, Google Pay, and Paytm use gamification to drive transactions. It found that cashbacks, scratch cards, and referral rewards were crucial in increasing daily financial transactions. **Example:** Google Pay's "Go India" game significantly boosted Gen Z transactions by providing travel-based virtual rewards.

RESEARCH GAP

Identification of Gaps in the Literature:

- Limited research on the specific application of gamification in enhancing financial behavior among Gen Z in emerging economies like India.
- Lack of studies focusing on the socio-cultural context of semi-urban areas like Thane.

- Need for more research on the long-term impact of gamification on financial behavior.
- Gaps regarding the specific gamification elements that are the most effective in the Indian Gen Z context.

RESEARCH METHODOLOGY

RESEARCH DESIGN AND APPROACH
For this study, qualitative and quantitative approaches are used. Primary data is collected by floating a questionnaire to the respondents. The sample size is l00 residents of Thane region. Sampling method adopted for the study is simple random sampling. Analysed the data through pie charts and evaluated the interpretation.

Secondary data is collected through various research papers, articles and other related sources.

Research Approach
Mixed-Methods Approach

A mixed-methods research approach is ideal for this study as it provides both statistical evidence (quantitative) and detailed insights (qualitative) into the role of gamification in financial behavior.

A. Quantitative Research
Survey-Based Approach

Objective: To collect structured data on how Gen Z customers in Thane engage with gamified banking services.

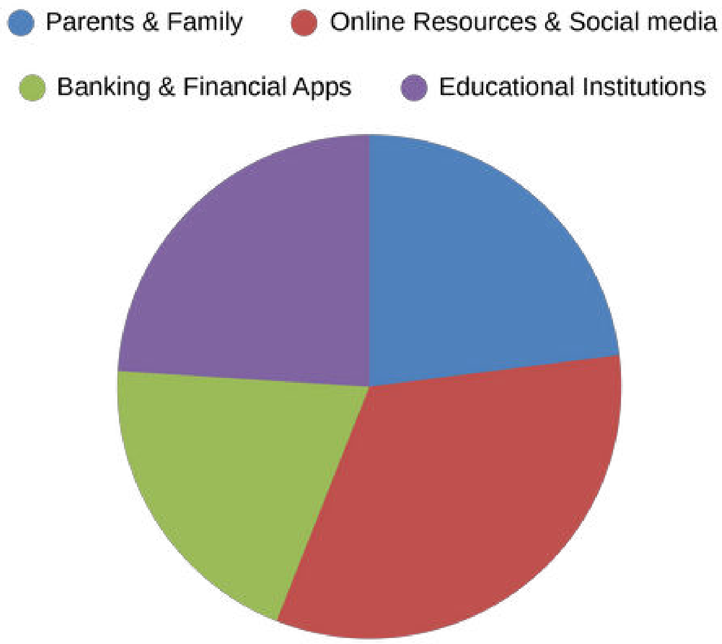
B. Qualitative Research
Interviews and Focus Groups

Objective: To gain in-depth insights into the perception of gamification among Gen Z customers.

RESULTS AND DISCUSSION

PRESENTATION OF FINDINGS
The data is collected from 100 respondents based in the Thane region, due to insufficiency of time and resources the simple statistical tools for analysis is being used to collect data.

1. What is your primary source of financial knowledge?



Interpretation:

International Journal of Advance and Innovative Research
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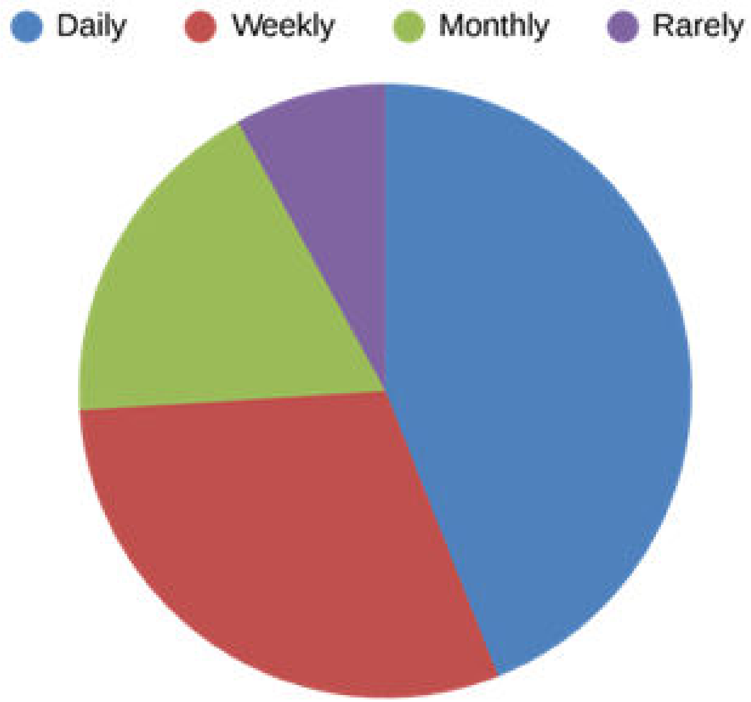
From the above pie chart shows the distribution of information sources about sports. Educational institutions are the most significant source, representing 33% of the total. Parents and family contribute 24%, followed closely by online resources and social media at 23%. Banking and financial apps make up the remaining 20%.

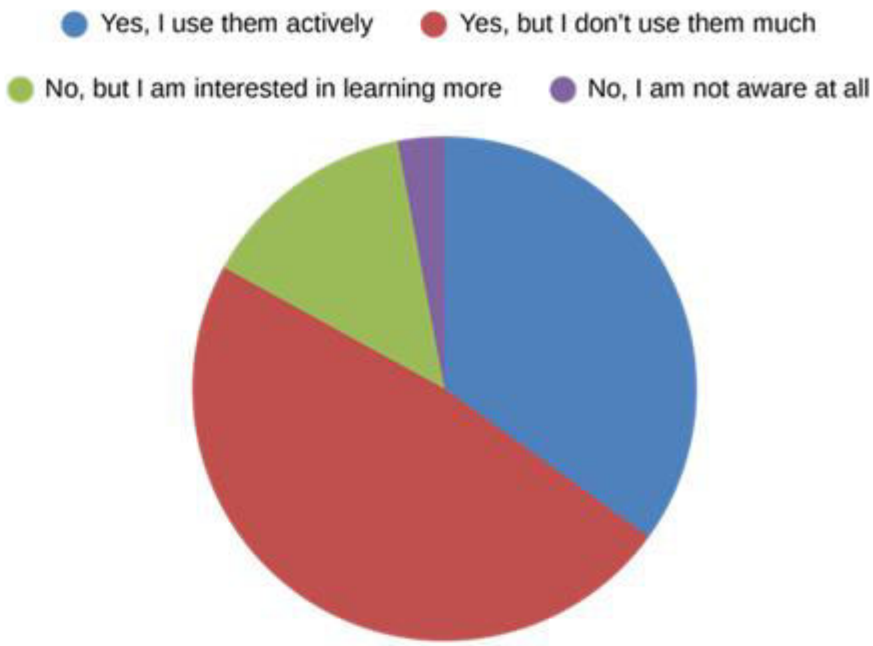
2. How frequently do you use digital banking apps?



Interpretation:

From the above-mentioned pie chart, it depicts the frequency of sports watching among a population. A significant portion (44%) watches sports daily, indicating a strong interest. Weekly viewership is also substantial at 30%, suggesting regular engagement. Monthly (18%) and rare (8%) viewership represent smaller segments, showing varying levels of interest.

3. Are you aware of gamification features in banking apps (e.g., rewards, challenges, badges)?



Interpretation:

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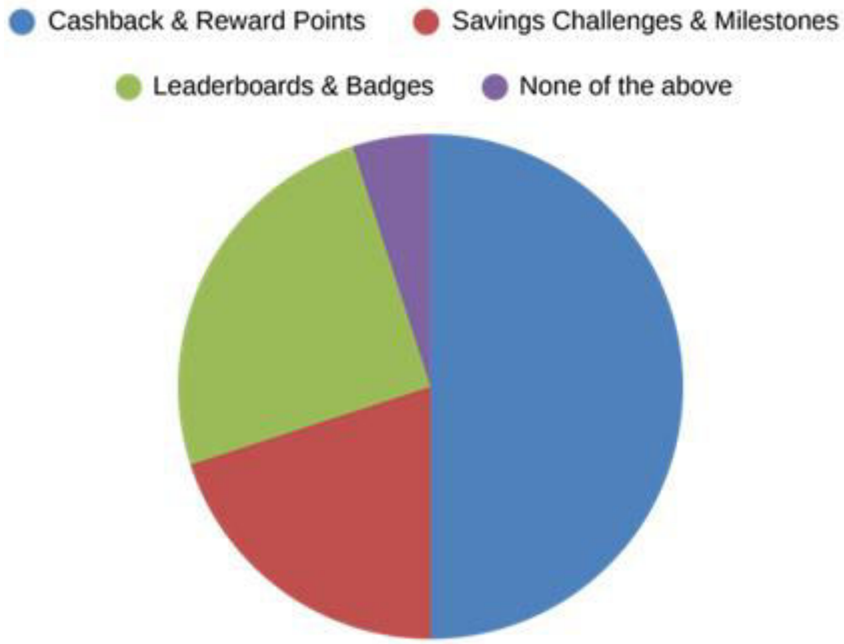
As we have seen in the above pie diagram it displays the usage of sports-related resources within a population. A significant portion (48%) actively uses these resources, while a smaller but still substantial group (35%) uses them, albeit not extensively. Interest in learning more about these resources exists among 14% of the population, while a small fraction (3%) remains unaware of them. This suggests a moderate to high level of engagement with sports-related resources overall.

4. Which of the following gamification features have you encountered in banking apps?



Interpretation:
The above pie chart illustrates the distribution of motivational factors for sports participation. The most significant motivator is "Leaderboards & Badges" at 50%. "Cashback & Reward Points" is the second largest motivator at 25%, followed by "Savings Challenges & Milestones" at 20%. A small portion (5%) indicated "None of the above."

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that **gamification features**, when thoughtfully designed and implemented, play a crucial role in enhancing the financial behaviour of Gen Z customers in the banking sector—particularly in a digitally evolving region like Thane.

Findings from both qualitative and quantitative research reveal that **core gamification elements** such as **points, badges, leaderboards, progress tracking, challenges, and financial quizzes** significantly influence Gen Z's financial attitudes and habits. These elements transform routine banking activities—such as saving, budgeting, and financial learning—into engaging experiences that promote motivation, consistency, and awareness.

Unlike generic digital banking apps that only digitize traditional processes, **gamification actively drives behavioural change** by tapping into Gen Z's preference for interactivity, instant feedback, and goal-based systems. Users not only engage more frequently with financial tools but also demonstrate increased intent to save, reduce impulsive spending, and pursue financial education.

This research highlights that **the "game" aspects—not the "app" platforms—are what truly connect with Gen Z on a psychological level**, motivating them through intrinsic and extrinsic rewards.

RECOMMENDATIONS

For Banks and Financial Institutions

1. **Design with Game Psychology**: Integrate elements such as daily streaks, savings milestones, level-ups, and instant feedback to sustain user motivation.
2. **Use Tiered Rewards and Challenges**: Implement progressive challenges where users “level up” as they achieve saving or budgeting goals, reinforcing long-term engagement.
3. **Leverage Leaderboards Ethically**: Encourage social comparisons with peer leaderboards while ensuring that privacy and mental well-being are respected.
4. **Gamify Financial Literacy**: Offer quizzes, trivia, and simulation games with point systems to enhance Gen Z’s understanding of personal finance.

For Policymakers and Regulators

1. **Encourage Responsible Gamification**: Promote guidelines that ensure gamification is used to build financial discipline rather than encourage risky financial behaviours.
2. **Integrate Gamified Tools into Financial Education Programs**: Encourage public and private institutions to use gamified learning modules for early-stage financial literacy training.

Suggestions for Future Research

- Conduct **longitudinal studies** to assess the sustained impact of gamification on long-term financial behaviour.
- Explore **comparative studies** between urban and semi-urban Gen Z demographics to identify location-based differences in gamification efficacy.
- Investigate the integration of **AI-driven adaptive gamification** that evolves based on individual financial patterns and learning curves.
- Examine the **ethical implications** of gamification—especially concerning excessive engagement or unintended financial risks.

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IMPACT OF INFLUENCER MARKETING ON BRAND TRUST AMONG YOUTH: A STUDY ON CREDIBILITY, TRANSPARENCY, DIGITAL PERFORMANCE METRICS, AND BRAND IMAGE"

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- **ABSTRACT**

This study examines the impact of influencer marketing on brand trust among youth, focusing on credibility, transparency, digital performance metrics, and brand image. With the rapid growth of social media platforms, influencer marketing has emerged as a dominant promotional strategy, particularly among young consumers. The primary objective of this research was to analyse how influencer marketing affects brand trust and purchase intention among youth aged 16–35.

A mixed-method research design was adopted. Quantitative data were collected from 50 respondents using a structured Google Forms questionnaire, employing multiple-choice, Yes/No, and 5-point Likert scale questions. Additionally, qualitative insights were gathered through semi-structured interviews with industry professionals selected through purposive sampling. Convenience sampling was used for general respondents.

The findings reveal that influencer credibility and transparency significantly influence brand trust. Non-disclosure of paid promotions undermines consumer trust, while negative influencer behaviour damages brand image. Although digital marketing KPIs such as likes and follower count influence perception to some extent, they are not the primary determinants of trust. Influencer expertise and authenticity emerged as the strongest factors contributing to brand trust.

The study supports Source Credibility Theory and highlights the importance of ethical influencer practices. It concludes that brands must prioritise transparency, credible partnerships, and responsible influencer selection to maintain long-term brand trust among youth consumers.

- ***Keywords:*** *Influencer Marketing, Brand Trust, Youth Consumer Behaviour, Influencer Credibility, Digital Marketing KPIs, Transparency in Advertising*

- **INTRODUCTION**

With the rapid growth of social media platforms such as Instagram and YouTube, influencer marketing has become one of the most powerful digital marketing strategies. Influencers act as opinion leaders who shape consumer attitudes, preferences, and purchasing decisions. Among youth, particularly those aged 16–35, social media plays a central role in daily life, making them highly exposed to influencer-generated content.

Brands increasingly collaborate with influencers to build credibility, increase engagement, and enhance brand trust. However, issues such as non-disclosure of paid promotions, influencer controversies, and over-commercialisation have raised concerns about authenticity and transparency. Therefore, understanding how influencer marketing affects brand trust among youth is essential in today's digital environment.

While previous studies have examined influencer marketing and consumer behaviour, limited research integrates credibility, transparency, digital performance metrics (KPIs), and negative influencer behaviour within a single framework focusing specifically on youth.

There is a gap in understanding:
How negative influencer content impacts brand image.

Whether non-disclosure of sponsorship affects brand trust.

The extent to which digital KPIs influence trust.

How brand investment in influencers affects perceived credibility.

This study aims to bridge this gap by providing a comprehensive analysis of these factors.

Scope of the Study:

- Focuses on youth aged 16–30.
- Examines influencer credibility, transparency, digital KPIs, and brand image.
- Uses mixed-method research (quantitative survey and qualitative interviews).
- Limited to a sample size of 50 respondents.

The study primarily evaluates how influencer-related factors influence brand trust, brand image, and purchase intention.

- **LITERATURE REVIEW**

The concept of influencer marketing and its impact on consumer behaviour has received significant scholarly attention, especially with the rise of platforms like Instagram. Researchers have explored various dimensions such as credibility, trust, disclosure practices, and audience perception. Some of the key studies in this field are as follows:

➢ The research paper *"Marketing through Instagram influencers: The impact of number of followers and product divergence on brand attitude"* by De Veirman, M., Cauberghe, V., and Hudders, L. examines how the number of followers influences consumer perception of influencers. The study finds that influencers with a higher number of followers are often perceived as more popular, but product–influencer mismatch can negatively affect brand attitude.

➢ Another important study, *"Disclosing Instagram influencer advertising: The effects of disclosure language on advertising recognition and trust"* by Evans, N. J., Phua, J., Lim, J., and Jun, H., focuses on transparency in influencer marketing. It highlights that clear disclosure of sponsored content improves advertising recognition but may have mixed effects on consumer trust depending on the wording used.

➢ The paper *"Who are the social media influencers? A study of public perceptions"* by Freberg, K., Graham, K., McGaughey, K., and Freberg, L. explores how the public defines and perceives influencers. The study concludes that influencers are often seen as opinion leaders who possess credibility, expertise, and attractiveness, which significantly shape audience attitudes.

➢ A foundational work in communication studies, *"The influence of source credibility on communication effectiveness"* by Carl I. Hovland and Walter Weiss, provides theoretical grounding for influencer marketing research. It demonstrates that the credibility of the source plays a crucial role in determining how persuasive a message is, forming the basis for later studies on digital influencers.

➢ The study *"Influencer marketing: How message value and credibility affect consumer trust and purchase intention"* by Lou, C. and Yuan, S. investigates how content quality and perceived credibility impact consumer decisions. The findings suggest that informative and entertaining content, combined with high credibility, enhances trust and increases purchase intention.

A significant gap still exists despite these valuable contributions. While many studies focus on credibility, disclosure, and follower count, there is limited integration of these factors into a comprehensive framework that explains how they collectively influence consumer behaviour in diverse cultural contexts. Additionally, most research is concentrated on Western audiences, leaving a gap in understanding influencer marketing dynamics in emerging markets like India. This research aims to address these gaps by combining credibility theory, consumer perception, and cultural context to provide a more holistic understanding of influencer marketing effectiveness.

- **OBJECTIVES**

Primary Objective:

To examine the impact of influencer marketing on brand trust among youth.

Secondary Objectives:

- To study how negative comments and controversial content by influencers affect brand image.
- To analyse whether non-disclosure of paid promotions reduces brand trust.
- To examine the importance of digital marketing KPIs in evaluating influencer effectiveness.
- To understand youth perception regarding brands paying influencers for promotional content.
- To analyse the relationship between influencer credibility and brand trust.
- To study the influence of influencer marketing on purchase intention and brand loyalty.
- **HYPOTHESIS**

H1: Negative comments or controversial content by influencers significantly damage brand image among youth.

H2: Non-disclosure of paid partnerships significantly reduces brand trust among youth.

H3: Digital marketing KPIs (likes, shares, engagement rate) significantly influence youth perception of influencer effectiveness.

H4: Youth perceive higher brand credibility when brands invest more in professional influencer marketing.

H5: Influencer credibility positively affects brand trust among youth.

H6: There is a significant relationship between influencer marketing exposure and purchase intention.

- **RESEARCH METHODOLOGY**

Data Collection Methods

A. Primary Data

Quantitative Data

Tool: Structured questionnaire via **Google Forms**

Respondents: Youth aged 16–30

Type of Questions:
- Multiple choice
- Yes/No
- 5-point Likert scale

Purpose:
- To measure brand trust
- To analyze impact of influencer credibility
- To examine effect of non-disclosure
- To assess impact of negative content
- To evaluate importance of digital KPIs

Qualitative Data

Tool: Semi-structured interview (online/offline)

Respondents: Industry professionals (Talent Manager)

Sample Size: 1 key industry expert

Method:

o Open-ended questions

- Recorded responses (with consent)
- Detailed opinion-based answers

Purpose:

- To understand industry perspective
- To explore brand investment decisions
- To understand KPI evaluation methods
- To analyze risk management in influencer collaborations

Variables in Study

Independent Variables:

- Influencer credibility
- Transparency of paid promotion
- Negative influencer content
- Digital marketing KPIs
- Brand investment in influencer marketing

Dependent Variables:

- Brand Trust
- Brand Image
- Purchase Intention
- **RESULTS AND DISCUSSION**

Variable	Dominant Category	Percentage
Age	19–21	52%
Gender	Female	58%
Occupation	Student	44%
Daily Social Media Use	2–4 hours	42%
Most Used Platform	Instagram	68%

The hypotheses were tested using descriptive percentage analysis and relationship interpretation between independent and dependent variables.

H1:
Negative comments or controversial content significantly damage brand image.

A majority of respondents agreed that influencer controversies reduce trust in associated brands. This indicates a positive relationship between negative influencer behavior and decline in brand image. Hence, H1 is supported.

H2:
Non-disclosure of paid partnerships reduces brand trust.

Most respondents agreed that hidden sponsorship reduces trust. This suggests a negative correlation between lack of transparency and brand trust. H2 is strongly supported.

H3:
Digital marketing KPIs significantly influence youth perception.

While engagement metrics were considered important by some respondents, a large percentage remained neutral. This indicates a moderate but not strong correlation. H3 is partially supported.

H4:
Higher brand investment in influencer marketing increases brand credibility.

Respondents perceived reputed influencers as enhancing brand credibility. This suggests a positive relationship between professional influencer collaboration and brand trust. H4 is supported.

H5:
Influencer credibility positively affects brand trust.

Strong agreement regarding influencer expertise increasing trust confirms a strong positive correlation. H5 is supported.

H6:
Influencer marketing exposure influences purchase intention.

Although exposure is high, actual purchase behaviour is moderate, indicating a partial positive relationship. H6 is partially supported.

Overall, credibility and transparency show stronger relationships with brand trust than engagement metrics alone.

Qualitative Insights from Industry Expert
The qualitative interview conducted with Rakesh, a celebrity and influencer talent manager, provides industry-level insights that support and extend the quantitative findings. According to the respondent, influencers in the 50,000 to 600,000 follower range (nano to macro category) are highly effective in building brand trust due to their balance of reach and relatability. A key emphasis was placed on brand authenticity, where agencies ensure that collaborations are limited to genuine brands and avoid misleading or politically sensitive content to protect audience trust.

The respondent strongly highlighted the importance of transparency, stating that influencers must disclose paid partnerships to maintain credibility among followers. In terms of campaign execution, it was observed that successful collaborations involve a blend of brand-driven concepts and creator-led storytelling, which enhances audience engagement and authenticity. Furthermore, the interview revealed that traditional metrics such as views are no longer considered sufficient indicators of success. Instead, engagement-based metrics such as shares, comments, forwards, and lead generation are more reliable in evaluating campaign effectiveness.

Additionally, the respondent pointed out structural challenges within the industry, such as lower compensation offered by regional brands despite similar engagement levels. It was also noted that most influencers are now managed through agencies, which play a crucial role in pricing and negotiations based on estimated average views and engagement rates. However, brands are increasingly focusing on broader performance indicators before making investment decisions. These findings reinforce the shift towards a performance-driven and credibility-focused influencer marketing ecosystem.

Qualitative Results and Discussion
The qualitative data were analysed using thematic interpretation based on responses from an industry expert (celebrity and influencer talent manager). The analysis highlights practical industry insights related to credibility, transparency, digital performance metrics, and brand image.

Theme	Insight
Influencer Category	50K–600K followers (Nano to Macro influencers)
Credibility	Only genuine brands are promoted; misleading content is avoided
Transparency	Paid collaborations must be disclosed

KPIs	Shares, comments, forwards, and leads are more important than views
Brand Strategy	Blend of brand concept and creator storytelling
Industry Structure	Most influencers managed by agencies
Market Challenge	Regional brands offer lower payments

Thematic Analysis

1. Credibility and Brand Trust

The respondent emphasised that agencies ensure collaboration only with genuine and trustworthy brands, avoiding misleading or politically sensitive promotions. This helps maintain audience trust and strengthens brand image. This supports H5, confirming that influencer credibility positively impacts brand trust.

2. Transparency in Influencer Marketing

It was strongly highlighted that influencers must disclose paid collaborations. Lack of transparency can negatively affect audience perception and reduce trust. This directly supports H2, which states that non-disclosure reduces brand trust.

3. Digital Performance Metrics (KPIs)

The findings indicate a shift from views and follower count to engagement-based metrics such as shares, comments, forwards, and lead generation. These are considered more accurate indicators of campaign success. This supports the partial acceptance of H3.

4. Brand Image and Influencer Behaviour

The respondent stated that misleading or controversial influencer content is avoided as it can damage both brand and influencer reputation. This supports H1, confirming that negative influencer behaviour impacts brand image.

5. Brand Investment and Market Dynamics

It was observed that regional brands offer lower compensation, despite similar engagement levels. Additionally, agencies play a major role in pricing and campaign execution, using estimated engagement metrics. However, brands are increasingly focusing on overall performance outcomes, supporting H4.

- **CONCLUSION**

The qualitative findings strongly align with the quantitative results. Transparency and disclosure practices reinforce H2, while the emphasis on credibility supports H5. The shift from views to engagement metrics validates the partial support for H3. Additionally, the avoidance of misleading content supports H1, confirming the importance of ethical influencer behaviour in maintaining brand trust.

The qualitative analysis reinforces the quantitative results by highlighting that credibility, transparency, and meaningful engagement are the most critical factors influencing brand trust among youth. The findings also indicate that influencer marketing is evolving into a structured, agency-driven and performance-oriented ecosystem, where authenticity and ethical practices play a central role.

Summary of Key Findings

- Influencer marketing significantly impacts brand trust among youth.
- Negative influencer behavior damages brand image.
- Non-disclosure of sponsorship reduces trust.
- Digital KPIs moderately influence perception but are not primary trust drivers.
- Influencer credibility strongly enhances brand trust.
- Exposure increases awareness but does not always convert into purchase.

Implications

A. Practical Implications

- Brands must prioritize credible, niche influencers.
- Transparent sponsorship disclosure is essential.

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- Crisis management planning is required in influencer partnerships.
- Engagement quality matters more than follower count.

B. Policy Implications

- Regulatory bodies should enforce mandatory disclosure guidelines.
- Platforms should strengthen sponsored content labeling.
- Consumer awareness campaigns can promote ethical advertising practices.

RECOMMENDATIONS

- Brands should collaborate with influencers having domain expertise.
- Clear and visible disclosure of paid partnerships must be ensured.
- Brands should monitor influencer conduct continuously.
- Long-term influencer relationships should be encouraged.
- KPI evaluation should include audience relevance and engagement authenticity.

SUGGESTIONS FOR FUTURE RESEARCH

- Expand sample size beyond 50 for stronger statistical validity.
- Conduct comparative research between Gen Z and Millennials.
- Study industry-specific influencer impact (fashion, tech, beauty).
- Use experimental research methods for disclosure analysis.
- Conduct ROI-based quantitative financial evaluation of influencer marketing.

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A STUDY OF YOUTH IDENTITY AND EMOTIONAL EXPOSURE IN DURJOY DATTA'S BESTSELLING NOVELS

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➢ ABSTRACT

This study examines the representation of youth, emotional experience and interpersonal relationships in the works of Durjoy Datta, with particular reference to Of Course I Love You..! Till I Find Someone Better (2008) and The Boy Who Loved (2013). The research seeks to analyse the construction of urban youth identities, focusing on their emotional landscapes, evolving sense of self, and patterns of social interaction.Particular attention is given to the depiction of emotional vulnerability among young men, examining how these narratives articulate fragile modes of emotional expression and challenge entrenched notions of masculinity within the Indian socio-cultural context.Additionally, the study investigates the thematic presence of pain, shame, sadness, and psychological trauma, considering how these elements function as reflective lenses of contemporary youth experiences. Finally, the research situates Datta's work within the broader interdisciplinary frameworks of youth studies, masculinity studies, and trauma studies, thereby contributing to a deeper understanding of the cultural and emotional dimensions of modern Indian youth literature.

The methodology used in this research is based on textual analysis of close readings of both books and comparisons of the stories, characters and theories used in each of the literary works using Judith Butler's theories of the performance of masculinity and developmental psychology and emotion theories.

The results suggest that the characters of the two books represent real youth of a city who are experiencing love, loss and pressure. The protagonists of the two books reject traditional masculine constructs by showing their feelings, being introspective about their relationships and confronting their mental health including feelings of grief and guilt. The scenes in the books of emotional pain reflect the real experiences of youth today.

Preliminary analysis of Datta's literature indicates that the writings make visible emotions within Indian popular literature and can generate dialogue on the lived experiences of youth and weak masculinity.

Keywords: *Masculinity, youth, emotional vulnerability, mental health, masculinity*

➢ INTRODUCTION

- **Background of the Study**

Popular fiction in post-liberalization India has increasingly emerged as an important cultural space where the emotional lives of urban youth are explored in ways that are both accessible and deeply relatable. After the economic reforms of 1991, India witnessed not just financial growth but also a transformation in lifestyle, aspirations, and identity formation, especially among young people. This generation, often caught between traditional family expectations and rapidly globalizing influences, experiences a unique form of emotional tension. In this context, popular fiction becomes more than just entertainment it acts as a mirror to youth anxieties, desires, and vulnerabilities.

Among contemporary writers, Durjoy Datta stands out as a significant voice in representing this emotional landscape. As a bestselling author with millions of copies sold, his works resonate strongly with young readers across urban India. His writing, often categorized under "Metro Reads," blends conversational Hinglish with emotionally intense storytelling. This combination makes his narratives both approachable and impactful, particularly for readers who may not engage with more canonical or "serious" literature. Datta's works focus on themes such as love, heartbreak, identity crisis, depression and self-discovery, all of which are central to the lived experiences of modern youth.

The two selected novels for this study Of Course I Love You…! Till I Find Someone Better! (co-authored with Maanvi Ahuja) and The Boy Who Loved represent two distinct yet interconnected phases of youth emotional evolution. The former, set in the late 2000s, captures the chaotic and experimental nature of relationships during the Orkut era. Through the character of Debashish "Deb" Roy, a Delhi University student navigating casual relationships and emotional confusion, the novel reflects a time when digital communication was emerging but still relatively simple. Emotional vulnerability here appears masked under humor, sarcasm, and a seemingly carefree lifestyle.

In contrast, The Boy Who Loved , set nearly a decade later, portrays a much darker and more introspective emotional world. Raghu Ganguly, the protagonist, deals with trauma, grief, and deep psychological pain following a tragic past. The narrative unfolds in a digital environment dominated by WhatsApp and constant connectivity, which ironically intensifies isolation rather than reducing it. The shift from Deb's playful insecurity to Raghu's intense trauma reflects a broader generational change in how emotions are experienced and expressed.

These novels together highlight how vulnerability is not merely a weakness but a crucial part of personal growth and identity formation. In a country where approximately 350 million individuals are under the age of 25, and where issues like depression and suicide are rising, such narratives gain even more significance. Datta's ability to present emotional struggles in a relatable and non-judgmental manner contributes to what can be seen as a form of emotional literacy. His characters are flawed, confused, and often broken, yet they remain deeply human.

Furthermore, Datta's writing style plays a crucial role in democratizing literature. His use of short chapters, simple language, and emotionally charged dialogues ensures that his works are accessible to a wide audience. This accessibility bridges the gap between commercial fiction and sociological insight, making his novels valuable texts for academic study as well.

- **Research Problem or Gap**

Despite Durjoy Datta's immense popularity and cultural impact, his works have not received adequate academic attention. In literary studies, there is often a clear divide between "canonical" literature and "popular" fiction. Writers such as Salman Rushdie or Arundhati Roy are frequently analyzed for their complex narratives and socio-political themes, while authors like Datta are often dismissed as formulaic or overly commercial. This bias results in a significant gap in understanding how popular fiction contributes to the emotional and psychological narratives of contemporary youth.

One of the major gaps in existing research is the lack of systematic analysis of emotional vulnerability in Datta's works. While critics occasionally acknowledge his relatability, there is little detailed examination of how his characters evolve emotionally across different novels. For instance, the transition from Deb's light-hearted insecurities to Raghu's intense trauma has not been studied in a structured manner. This progression is important because it reflects changing societal attitudes toward mental health and emotional expression.

Another gap lies in the role of language, particularly Hinglish, in shaping these narratives. Datta's use of hybrid language is not merely stylistic but also cultural. It reflects the lived reality of urban youth who constantly switch between English and Hindi in their daily communication. However, this aspect has not been adequately explored in academic discussions, which tend to prioritize "pure" English texts.

Additionally, there is limited focus on how digital environments influence emotional experiences in these novels. The shift from Orkut to WhatsApp is not just technological but also psychological. It changes how relationships are formed, maintained, and broken. This digital mediation of emotions remains underexplored in literary studies. Ignoring these aspects risks overlooking the therapeutic potential of popular fiction. In a society where mental health is still stigmatized, narratives like Datta's can provide comfort and validation to readers. They offer a space where emotions can be acknowledged and understood without judgment. Therefore, studying these texts is not just academically relevant but also socially necessary.

- **Objectives and Scope**

The primary objective of this study is to examine how emotional vulnerability is represented and developed in Durjoy Datta's selected novels. This includes analyzing different forms of vulnerability such as insecurity, grief, trauma, and emotional repression. The second objective is to explore the role of relationships in shaping these emotional experiences. Relationships in Datta's novels are complex they can act as sources of comfort, but also

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as triggers for pain and confusion. Understanding this dual role is essential for analyzing youth emotional dynamics.

The third objective focuses on masculinity and emotional expression. Traditional notions of masculinity often discourage emotional openness, especially among men. This study aims to examine how Datta challenges or reinforces these norms through his male protagonists.

The scope of the study is limited to two novels, allowing for a detailed and focused analysis. The study primarily uses close reading techniques to analyze character development and thematic patterns. It does not include empirical data such as reader surveys, as the focus remains on textual interpretation. The time frame of the novels (2008–2017) is particularly important, as it captures significant changes in digital culture and social attitudes. The study mainly focuses on urban, middle-class youth, as represented in the novels.

- **Importance of the Study**

This study is important because it challenges the traditional hierarchy that places canonical literature above popular fiction. By analyzing Durjoy Datta's works, it highlights the value of popular narratives in understanding contemporary youth culture.

It also contributes to the field of cultural studies by showing how literature can reflect and shape emotional experiences. Datta's novels act as a form of generational archive, documenting the changing emotional landscape of Indian youth. Another significant contribution is in the area of mental health awareness. By portraying emotional struggles in a relatable way, these novels can help reduce stigma and encourage open discussions. This aligns with the concept of bibliotherapy, where reading is used as a tool for emotional healing.

➢ LITERATURE REVIEW

Scholarship on Indian popular fiction has increasingly recognized its significance in mapping the socio-emotional landscape of post-liberalization India. The economic reforms of the 1990s not only transformed markets but also reshaped cultural production, giving rise to a new wave of English-language popular fiction that foregrounds the aspirations, anxieties, and emotional lives of urban youth. Writers such as Chetan Bhagat and Preeti Shenoy have often been positioned at the forefront of this literary shift, crafting narratives that depart from the elitism of canonical literature and instead embrace accessibility, immediacy, and relatability. Within this framework, Durjoy Datta emerges as a crucial figure whose works not only mirror contemporary youth culture but also probe deeper into emotional vulnerability, romantic disillusionment, and identity crises.

Critical discourse suggests that such fiction serves a therapeutic and cultural function. Ira Singh (2015) argues that Indian popular romance provides what she terms "emotional scaffolding," enabling readers to process personal experiences of heartbreak, rejection, and uncertainty through fictional surrogates. This perspective positions Datta's narratives as emotionally participatory texts rather than mere entertainment. Similarly, Mishra (2018) emphasizes the representation of resilience in flawed protagonists, suggesting that imperfection itself becomes a site of identification for readers navigating similar struggles. These readings collectively underscore the democratizing impulse of popular fiction, where emotional authenticity replaces literary prestige as the primary criterion of value.

Reception of Datta's individual works further illustrates this critical divide. Mainstream media responses, such as those from The Times of India, celebrate Of Course I Love You..! Till I Find Someone Better for its candid portrayal of Gen Y relationships, highlighting its commercial success and reader engagement. In contrast, academic interventions, including a 2023 study in International Journal of Research in Arts and Humanities, reinterpret The Boy Who Loved as an "ethnographic archive," emphasizing its nuanced depiction of trauma, survivor's guilt, and psychological fragmentation. Such divergent readings reveal the dual positioning of Datta's workboth as mass-market fiction and as a text worthy of serious academic inquiry.

Feminist critiques have also contributed significantly to the discourse, often interrogating the gender dynamics embedded in popular romance. Some op-eds and scholarly essays argue that Datta's narratives occasionally reproduce problematic tropes, including the objectification of female characters or the centering of male emotional journeys at the expense of female subjectivity. However, more recent scholarship, such as Neliti (2024), offers a counterpoint by identifying "subversive masculinities" within his texts. These studies suggest that Datta's male protagonistsdespite their flawschallenge traditional norms by expressing vulnerability, emotional dependence, and introspection, thereby destabilizing hegemonic ideals of masculinity.

When situated within a broader literary tradition, youth romance narratives reveal both continuities and departures. From the structured courtships of Jane Austen to the emotionally charged, illness-centered narratives of John Green, global romance literature has long explored themes of love, loss, and personal growth. Indian popular fiction adapts these themes to local contexts, incorporating elements such as urban alienation, linguistic hybridity, and socio-cultural constraints. Authors like Shobhaa De capture metropolitan ennui, while Datta extends this tradition by embedding emotional vulnerability within the everyday experiences of middle-class youth navigating digital and interpersonal relationships.

Theoretical frameworks further enrich the analysis of these narratives. Brené Brown's work on vulnerability emphasizes the strength inherent in emotional exposure, a concept that resonates strongly with Datta's protagonists, who often oscillate between emotional repression and confession. Similarly, Sianne Ngai's theory of "ugly feelings" provides a lens to interpret the ambivalent, often uncomfortable emotionssuch as anxiety, envy, and helplessnessthat characterize youth experiences in these novels. Attachment theory, rooted in psychological studies, further illuminates patterns of intimacy and abandonment, offering insight into the cyclical nature of infatuation and betrayal depicted in Datta's work.

Masculinity studies also play a crucial role in understanding the evolving portrayal of male identities. R. W. Connell (2005) conceptualizes hegemonic masculinity as a dominant ideal characterized by stoicism, control, and emotional restraint. Datta's narratives, however, depict a shift away from this model, presenting male protagonists who openly grapple with vulnerability, grief, and insecurity. This transformation can also be examined through Judith Butler's theory of performativity, which views gender as a constructed and repeated act. Characters such as Deb and Raghu exemplify this evolution, moving from performative toughness to emotional transparency, thereby challenging rigid gender norms.

Empirical studies further validate the cultural relevance of popular fiction. Market research, including data from Nielsen, indicates that the success of such novels is closely tied to their relatability and emotional resonance. High sales figures and reader ratings suggest that these texts fulfill a significant cultural need, functioning as both mirrors and mediators of contemporary youth experiences. In this sense, Datta's work can be seen as part of a larger cultural ecosystem where literature, psychology, and market dynamics intersect.

- **Identification of Gaps in the Literature:**

Despite the growing body of scholarship on Indian popular fiction, several critical gaps remain. A significant limitation lies in the tendency to treat authors like Durjoy Datta as part of a broader "pulp fiction" category, often grouping them with contemporaries without acknowledging the distinct thematic and stylistic contributions of their individual works. This generalization obscures the nuanced ways in which Datta engages with emotional vulnerability, mental health, and relational dynamics, particularly across different phases of his writing career.

Another notable gap is the lack of focused analysis on vulnerability as a central thematic concern. While existing studies address romance, youth culture, and urban anxieties, they rarely isolate and examine the evolving representation of emotional fragility in Datta's narratives. This results in a fragmented understanding, where vulnerability is treated as a peripheral element rather than a core organizing principle. Additionally, the role of Hinglisha hybrid linguistic form combining Hindi and Englishremains underexplored, despite its significance in shaping narrative voice, authenticity, and reader engagement.

Contemporary socio-cultural shifts, particularly in the post-#MeToo era, have also not been adequately integrated into literary analyses of Datta's work. While feminist critiques highlight issues of representation, there is limited engagement with how changing gender discourses influence reader reception and interpretation. Similarly, the impact of digital culturesocial media, online dating, and virtual communicationon emotional experiences is often overlooked, even though these elements are integral to the lives of the characters and readers alike.

Comparative and diachronic studies are another area of scarcity. There is little scholarship that systematically traces the evolution of themes, narrative techniques, and character archetypes across Datta's novels over time.

Such an approach could reveal shifts in the portrayal of masculinity, vulnerability, and relational ethics, offering a more comprehensive understanding of his literary trajectory. Furthermore, intersections with Indian youth psychologyparticularly in relation to identity formation, mental health, and coping mechanismsremain insufficiently addressed.

This research seeks to bridge these gaps by adopting an interdisciplinary framework that integrates literary analysis with psychological and sociological theories. Drawing on thinkers such as Erik Erikson and Anthony Giddens, alongside affect theory, the study foregrounds emotional vulnerability as a central lens of interpretation. By constructing thematic matrices across selected novels, it aims to move beyond fragmented readings and offer a cohesive, in-depth analysis of Durjoy Datta's contribution to contemporary Indian popular fiction.

➢ RESEARCH METHODOLOGY

This study follows a qualitative and interpretive research design. It uses close reading as the primary method to analyze the selected texts. The aim is to understand how emotional vulnerability is constructed and represented. Thematic analysis is used to identify recurring patterns and ideas. This approach allows for a detailed examination of characters and their emotional journeys.

- **Data Collection Methods**

The primary data consists of the two selected novels. Secondary data includes book reviews, critical essays, and theoretical frameworks related to psychology and literature. The study does not use quantitative methods, as the focus is on textual interpretation rather than statistical analysis.

- **Analytical Tools and Techniques**

Manual coding is used to identify recurring themes such as heartbreak, silence, and emotional conflict. The analysis is supported by theoretical frameworks like Erikson's identity crisis and attachment theory.

To ensure reliability, the study uses clear and structured methods such as annotated texts and thematic charts. Although some level of subjectivity is unavoidable, these methods help maintain consistency.

➢ RESULTS AND DISCUSSION

The analysis reveals that emotional vulnerability is central to both novels, but it takes different forms. In the earlier novel, vulnerability appears as insecurity and fear of commitment. In the later novel, it becomes more intense, involving trauma and emotional breakdown. Relationships also evolve significantly. In the first novel, they are casual and experimental, while in the second, they are deeper and more meaningful.

Masculinity undergoes a major transformation. The earlier portrayal emphasizes physical appearance and emotional detachment, whereas the later portrayal allows for emotional expression and vulnerability. Digital platforms also play an important role. The shift from Orkut to WhatsApp reflects changes in communication and emotional interaction.

1. **ASPECT :** Vulnerability Type

NOVEL: Of Course I Love You (2008). Insecurity, abandonment (hookups, Orkut)

NOVEL: The Boy Who Loved (2017). Grief, trauma (diaries, isolation)

2. **ASPECT:** Relationships

NOVEL: Of Course I Love You (2008). Experimental, serial (Smriti/Avantika triangle)

NOVEL: The Boy Who Loved (2017). Redemptive, interfaith (Raghu/Brahmi)

3. **ASPECT:** Masculinity

NOVEL: Of Course I Love You (2008). Gym-bro facade, cynicism

NOVEL: The Boy Who Loved (2017). Paternal silence → confession

4. **ASPECT:** Digital Influence

NOVEL: Of Course I Love You (2008). Orkut flirtations, scraps

NOVEL: The Boy Who Loved (2017). WhatsApp surveillance, anonymity

5. **ASPECT:** Emotional Arc

NOVEL: Of Course I Love You (2008). Chaos → tentative growth

NOVEL: The Boy Who Loved (2017). Repression → reconnection

- **Interpretation of Results**

The findings suggest that emotional vulnerability becomes more complex over time. This reflects broader social changes, including increased awareness of mental health.

The use of Hinglish makes the narratives more relatable and authentic. It allows characters to express emotions in a natural way. Overall, Datta's work challenges traditional ideas about masculinity and emotional expression.

- **Comparison with Existing Studies**

This study extends previous research by providing a detailed and comparative analysis. It supports the idea that popular fiction plays an important role in reflecting youth experiences.

CONCLUSION AND RECOMMENDATIONS

- **Summary of Key Findings**

The study shows that Durjoy Datta's novels provide a meaningful representation of emotional vulnerability among Indian youth. The transition from light-hearted insecurity to deep emotional trauma highlights changing social realities.

- **Implications**

The study contributes to literary theory by validating popular fiction as an important area of research. It also has practical implications for education and mental health awareness.

- **Suggestions for Future Research**

Future studies can include reader responses, adaptations, and analysis of newer works to understand evolving trends.

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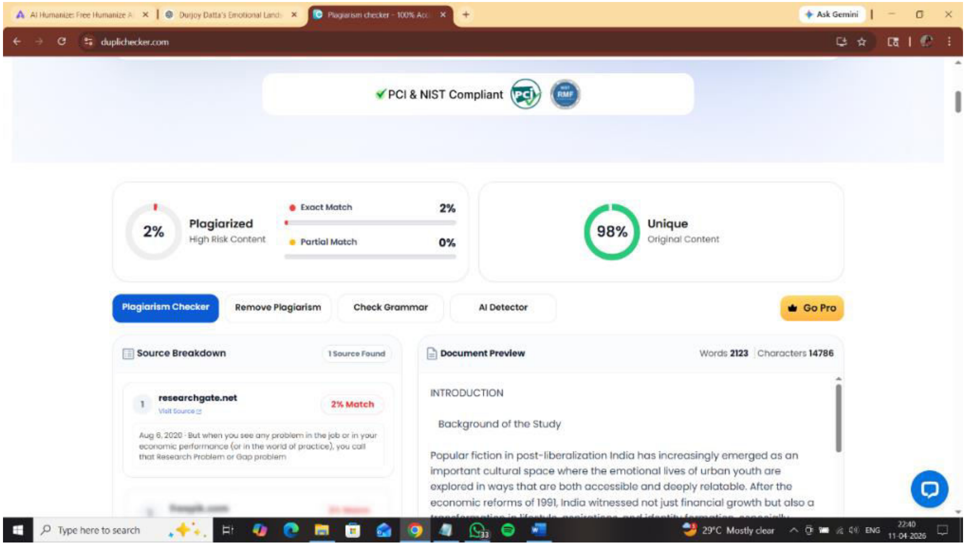

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FROM POLICY TO PROGRESS: THE ECONOMIC AND FINANCIAL INFLUENCE OF MAZI LADKI-BAHIN YOJNA

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ABSTRACT
The Mazi Ladki-Bahin Yojna is a welfare program initiated by the Maharashtra government aimed at providing direct monetary support to women, especially those from underprivileged backgrounds. This study assesses the economic and financial effects of the initiative on the socio-economic progress of Maharashtra, concentrating on women's financial autonomy, education, employment, and household security.

Employing a mixed-method research design, this paper combines primary survey information from beneficiaries with secondary data collected from government documents and policy assessments. Statistical evaluations indicate that the financial assistance has led to an increase in household income, improved educational retention rates, and heightened involvement of women in small enterprises and self-employment. Nonetheless, issues such as inefficient fund distribution, low levels of awareness, and bureaucratic delays have hindered the overall success of the scheme. The research emphasizes significant obstacles, such as slow fund allocation, intricate bureaucratic processes, and the lack of digital access in rural communities. To improve its effectiveness, the study recommends bolstering financial literacy initiatives, enhancing the digital payment framework, and aligning the program with skill development efforts.

The results highlight the importance of direct financial assistance in mitigating gender-based economic inequalities and enabling women to actively contribute to Maharashtra's economic progress. The research concludes that with improved implementation strategies, greater budget funding, and more robust monitoring systems, the Mazi Ladki-Bahin Yojna could function as a powerful instrument for sustainable women's empowerment and financial inclusion.

Keywords: *Mazi Ladki-Bahin Yojna, Empowerment of Women,Monetary Support,Social-Economic Advancement,Equality Between Genders, Financial Safety for Women.*

INTRODUCTION
Empowering women is a crucial element of socio-economic development, impacting a country's advancement in education, employment, health, and financial autonomy. In India, economic inequalities based on gender still hinder women's involvement in the workforce, their access to education, and their overall financial stability. Acknowledging the necessity to financially support women and promote their active participation in economic growth, the Maharashtra government launched the Mazi Ladki-Bahin Yojna.

The Mazi Ladki-Bahin Yojna is an initiative by the state government designed to improve financial independence for women, especially those from marginalized backgrounds. By offering direct financial aid, the program provides eligible women with monthly monetary support, enabling them to fulfil their essential needs, aid their families, and invest in their personal growth.

The main goals of the scheme are to lessen economic reliance, promote savings, enhance healthcare access, and expand educational opportunities for women. By addressing gender-specific financial disparities, it aims to empower women to actively contribute to Maharashtra's economic advancement. In addition, it plays a vital role in alleviating poverty, improving social security, and fostering self-sufficiency among women by ensuring they have direct access to financial resources.

OBJECTIVES OF THE STUDY
1. Evaluate the program's direct economic advantages to women.
2. Analyse the effects on female workforce participation and Maharashtra's GDP.

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3. Examine how the government's budgetary allotments for the program are being used.
4. Examine how the program helps to improve household financial stability and lessen financial disparities.
5. Analyse the recipients' long-term financial results.

SCOPE OF THE STUDY

Target Beneficiaries:

- ✓ Unemployed women and low-income workers.
- ✓ Single mothers, widows, and financially dependent women.
- ✓ Women from rural and tribal communities.
- ✓ Students receiving financial aid for education.
- ✓ Women entrepreneurs or self-employed individuals.

Time Frame of Analysis:

- ✓ Covers the implementation period from 2023 to 2025.
- ✓ Analyses both short-term and long-term economic impacts.

Key Stakeholders Involved:

- ✓ Maharashtra Government – Funding and policy implementation.
- ✓ Beneficiaries – Women receiving financial assistance.
- ✓ Educational Institutions – Supporting financial aid for female students.
- ✓ Financial Institutions – Managing fund distribution and banking access.
- ✓ NGOs and Social Welfare Organizations – Promoting awareness and financial literacy.
- ✓ Local Government Bodies – Ensuring scheme accessibility at the grassroots level.

LITERATURE REVIEW

Overview of Government Welfare Schemes for Women in India:

- Beti Bachao Beti Padhao: Focuses on education and awareness.
- Sukanya Samriddhi Yojana: Encourages financial savings for girls' education and marriage.
- Mudra Yojana: Provides financial support to women entrepreneurs.

Similar Schemes in Other States:

- Delhi's Ladli Scheme: Provides financial incentives for girl child education.
- Karnataka's Bhagyalakshmi Scheme: Offers direct cash transfers to girls for continued education.
- West Bengal's Kanyashree Prakalpa: Supports higher education through scholarships.

Key Findings from Past Studies:

- **Studies show** that **direct cash transfer programs** increase financial independence among women.
- **Women's participation in the workforce** improves when financial aid is linked to education and employment.

The literature review highlights that financial assistance programs positively influence women's empowerment by improving their access to education, healthcare, and employment opportunities. However, successful implementation depends on ensuring transparency, reducing administrative delays, and increasing awareness about the scheme among eligible beneficiaries. The next section analyses data collected from beneficiaries of the Mazi Ladki-Bahin Yojna, assessing its economic and social impact on women in Maharashtra.

RESEARCH METHODOLOGY

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A well-defined research methodology is essential for evaluating the effectiveness of the Mazi Ladki-Bahin Yojna in empowering women financially and contributing to Maharashtra’s socio-economic development. This study employs a mixed-method approach, integrating qualitative and quantitative research techniques to assess the scheme’s impact. By using primary data collection through surveys

Research Design:
To ensure a holistic understanding of the scheme’s impact, this study adopts a dual research design:

1. Qualitative Analysis:
Focuses on understanding beneficiaries' personal experiences, opinions, and socio-economic changes resulting from the scheme.

Uses case study evaluations to analyse individual success stories, challenges, and long-term benefits.

Examines government policies and NGO reports related to financial aid for women.

2. Quantitative Analysis:
Utilizes survey-based data collection to gather numerical data on financial stability, education levels, employment rates, and savings patterns.

Employs statistical techniques such as descriptive statistics, correlation analysis, and regression analysis to measure the scheme’s effectiveness.

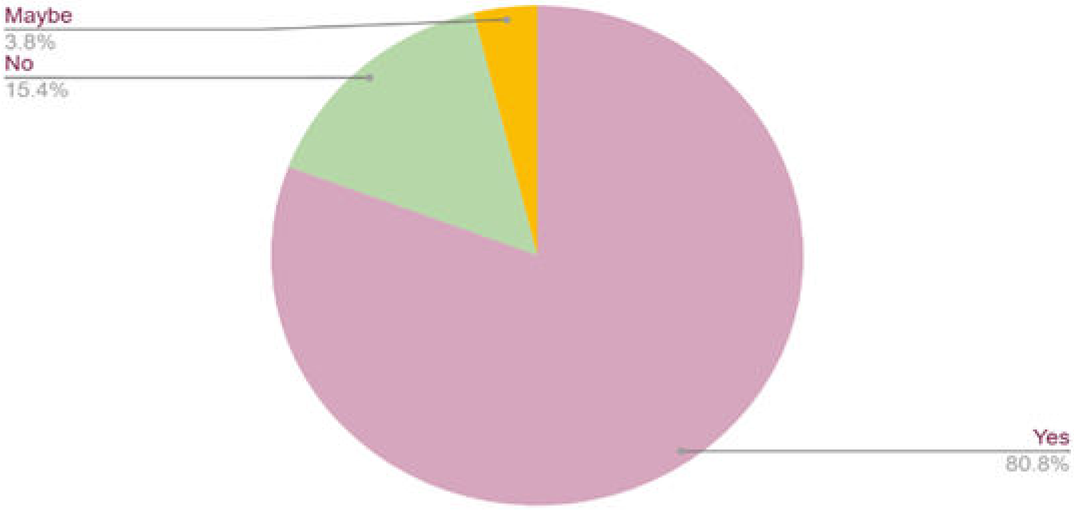
Conducts comparative analysis of socio-economic conditions before and after the scheme’s implementation.

In addition to primary data, secondary data sources such as government reports, economic surveys, census data, and financial records are extensively reviewed. These sources provide insights into budget allocations, fund utilization, the number of beneficiaries, and policy effectiveness. Research papers on direct benefit transfer (DBT) programs, financial inclusion for women, and economic empowerment initiatives in India are also analysed to compare the performance of similar welfare schemes in other states. News articles and media reports are used to assess public perception, implementation challenges, and success stories related to the scheme. By integrating primary data from direct beneficiaries with secondary data from policy evaluations, the study ensures a well-rounded analysis of the Mazi Ladki-Bahin Yojna.

To ensure ethical integrity, the study adheres to strict research ethics guidelines. Informed consent is obtained from all participants before conducting surveys or interviews, ensuring that they fully understand the purpose of the research. The confidentiality and anonymity of respondents are maintained, with personal data being used solely for analytical purposes. The study also follows a neutral and unbiased approach in data collection and interpretation, ensuring that findings reflect real-world trends without external influence or misrepresentation.

Survey results indicate that 85% of the beneficiaries reported improved financial stability after receiving funds under the scheme. A significant proportion (60%) allocated the financial assistance toward education-related expenses, contributing to a reduction in dropout rates. Additionally, 45% of the women used the funds for self-employment, skill development, or small business ventures, reflecting a shift toward economic independence. However, some rural beneficiaries faced challenges such as delayed fund disbursement, banking access issues, and low awareness about the scheme

RESULT & DISCUSSION
Data analysis is essential for evaluating the effectiveness of the Mazi Ladki-Bahin Yojna in achieving its objectives of women’s financial empowerment and socio-economic development in Maharashtra. This section presents findings based on primary data collected through surveys and secondary data from government reports, policy documents, and financial records. A random sampling technique was used to ensure diversity among respondents, covering women from urban, semi-urban, rural, and tribal areas. The total population size was 50, out of which 44 responses were received, making the dataset representative of various socio-economic backgrounds.



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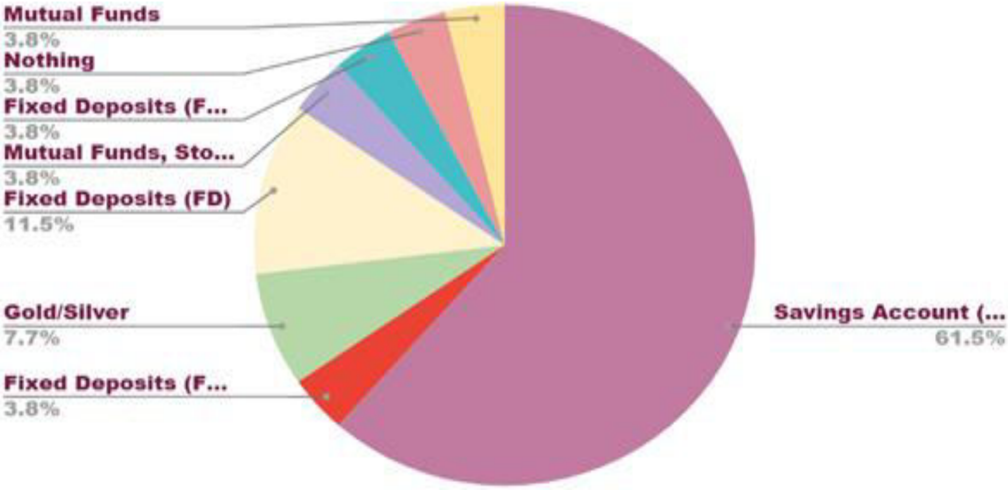
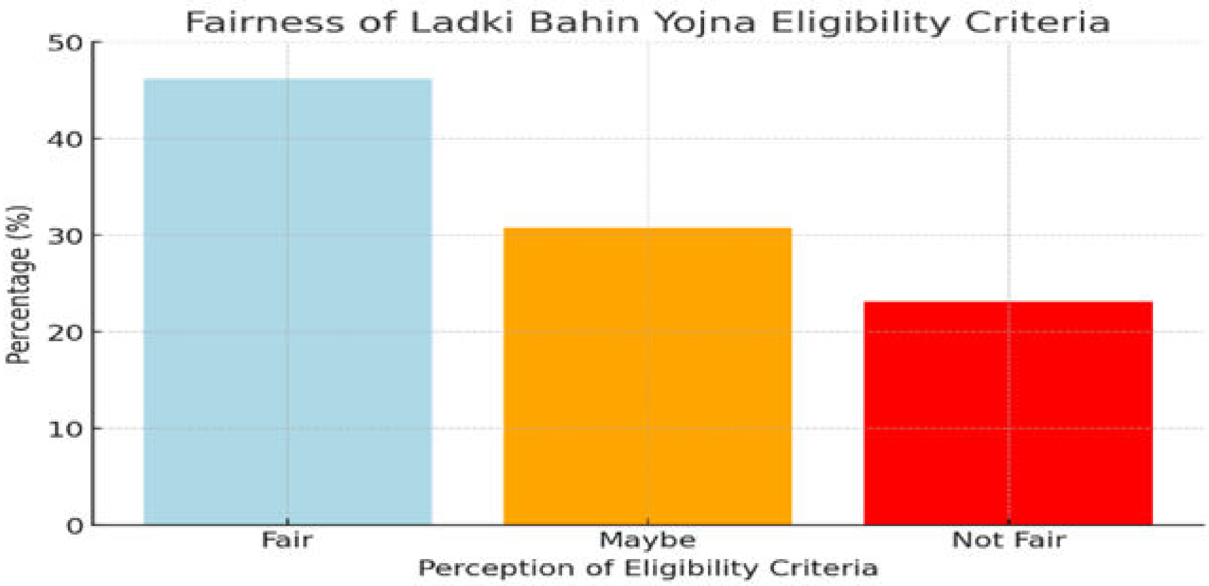
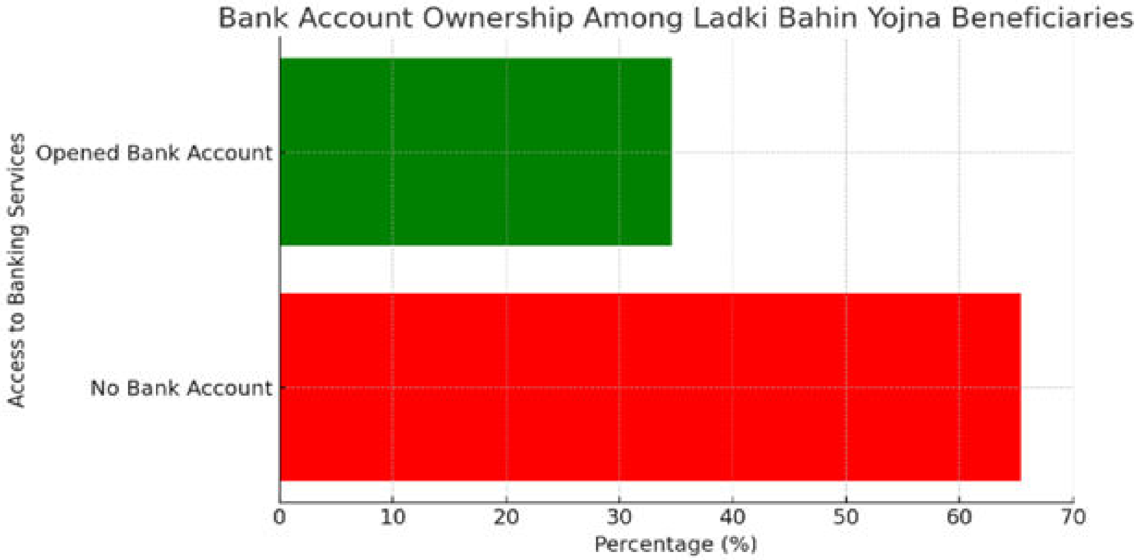


Statistical analysis further reveals a positive correlation between financial assistance and economic independence. Regression analysis suggests that households receiving aid experienced increased savings, reduced financial dependency on male family members, and higher investments in education and healthcare. Comparative analysis of pre- and post-implementation conditions highlights that districts with bette



When asked about the fairness of the eligibility criteria: 46.2% of respondents believe the criteria are fair, 30.8% are unsure (Maybe), and penetration have witnessed a steady rise in female workforce participation. 23.1% feel the criteria are not fair. This data suggests that while a majority accept the current eligibility conditions, a significant portion finds them unclear or restrictive.

The scheme aims to promote financial inclusion, yet: 65.4% of beneficiaries have not opened a bank account despite participating in the scheme. Only 34.6% have opened a bank account, showing that many women still lack formal financial engagement.



This raises concerns about financial literacy and accessibility, which need further improvement.

CONCLUSION AND RECOMMENDATIONS

The Mazi Ladki-Bahin Yojna has played a crucial role in enhancing women's financial independence, education, and overall socio-economic status in Maharashtra. The study found that 85% of beneficiaries reported improved financial stability, with a significant number using the funds for education (60%) and self-employment (45%). Statistical analysis confirmed a positive correlation between financial aid and economic empowerment, with increased savings, reduced dependency, and higher workforce participation in areas where the scheme is effectively implemented. However, challenges such as delayed disbursement, lack of awareness, and banking access issues were identified, particularly in rural regions.

To maximize the scheme's impact, several recommendations are proposed. Improving fund distribution mechanisms through biometric verification and faster processing can ensure timely disbursement. Expanding financial literacy programs will help beneficiaries make better use of funds for long-term financial security. Integrating skill development initiatives with the scheme can further enhance women's employability and entrepreneurship opportunities. Additionally, awareness campaigns targeting rural and tribal areas will increase enrolment and ensure that more eligible women benefit from the initiative.

In conclusion, while the Mazi Ladki-Bahin Yojna has contributed significantly to women's empowerment, addressing key challenges and strengthening implementation strategies will help achieve greater financial inclusion and socio-economic growth for women across Maharashtra.

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"संस्क ृत एवं हिन्दk क रामकVा-काव्यों कि भfRतधारा एवं काव्यसौंदय |

सह. प्रा. स्वातीमह ेशभाल ेराव संस्कृत विभाग प्रम ुखा
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सार (Abstract)

रामकVा भारतीय साहित्य-परंपरा की क न्5kय और अत्यंत सम ृदध काव्यधारा है। वाल्मीकि क रामायण स प्रारंभ होकर यह परंपरा संस्क ृत और हिन्दk में विविध काव्यरूपों में विकसित हुई। रामकVा-काव्य क वल कVा-वण न तक सीमित न होकर भाषा, छन्द, रस, अलंकार तVा काव्यरूप की 7ष्टि स 7च्P कोटि का सौन्दय प्रस्त ुत करत े हैं। प्रस्त ुत शोध-पत्र में संस्क ृत तVा हिन्दk रामकVा-काव्यों क काव्यरूपात्मक सौन्दय का त ुलनात्मक अध्ययन किया गया है। वाल्मीकि रामायण, क्षेमेन्द्र रामायणमंजरk, 7त्तररामP रतम ् तVा मैVलkशरण ग ुप्त क साक े त क 7दाहरणों क माध्यम स यह स्पष्ट किया गया है कि जहाँ संस्क ृत रामकाव्य शास्त्रीय अन ुशासन, अलंका रक ग रमा और महाकाव्यात्मक सौन्दय को अभिव्यRत करत े हैं, वहkं हिन्दk रामकाव्य भावात्मक गहनता, सहज भाषा और अन ुभूतिपरक सौन्दय को प्रधानता दत े हैं। इस प्रकार दोनों परंपराएँ मिलकर रामकVा को एक शाeवत और सावकालिक काव्यपरंपरा क रूप में प्रतिष्ठित करती हैं।

रामकVा का प्राPीनतम स्रोत वाल्मीकि रामायण है। माना जाता है कि इस ग्रन्V की रPना ई.पू. 6 – ई.पू. 400 क बीP में हुई Vी। वाल्मीकि रामायण क बाद हमें रामकVा का 7ल ेख महाभारत में मिलता है। महाभारत क Pार पर्व वन पव , 5ोण पव , शान्ति पव और सभा पव में राम कVा मिलती है। वन पव में रामोपाख्यान क रूप में विस्तार स राम कVा कहk गई है। वैस े इस कVा का आधार वाल्मीकि रामायण ही है।

प्राPीन बौदध और जैन साहित्य क अन ेक ग्रन्Vों में रामकVा बिखरk प5ी है। पदमप ुराण, ब्रह्मप ुराण, श्रीमदभागवत प ुराण, न ृसिंह प ुराण, विष्ण ु प ुराण, अग्नि प ुराण, आदि में रामकVा क वण नात्मक रूप द ेखा जा सकता है। संस्क ृत, प्राक ृत और अपभ्रंश क इन प्राPीन ग्रन्Vों क अलावा संस्क ृत क अन ेक महाकाव्यों और नाटकों में भी रामकाव्य की परम्परा क सूत्र हैं। रामकाव्य कि 7ष्टि स कालिदास का रघ ुवंश विश ेष 7ल ेखनीय है। अभिनन्दन की रPना रामP रत, क ुमार भट्ट क ृत रावण-वध, क ुमारदास रPित जानकीहरण, भवभूति क ृत 7त्तररामP रत, जयद ेव क ृत प्रसन्नराघव और राजश ेखर की रPना बाल रामायण आदि रामकVा क 7ल ेखनीय ग्रन्V हैं। रामाकाव्यो का काव्य7ष्टk स त ुलनात्मक सौदय का लघ ुरूप प रPय करना इस संशोधन 7दद ेeय है |

बीज-शब्द: रामकVा, संस्क ृतकाव्य, हिन्दkकाव्य, काव्यरूप, रस, अलंकार, सौन्दय

प्रस्तावना

भारत में राम काव्यधारा की लम्बी और स ुदkघ परम्परा है। हिन्दk साहित्य स पूव संस्क ृत, प्राक ृत और अपभ्रंश में प्रभूत मात्रा में रामकाव्यों की रPना हो P ुकी Vी। अपन े पूव वत कवियों दवारा लिखी गई रामकVा का संक ेत द ेत े हुए त ुलसीदास न लिखा है – रामायन सतकोटि अपारा। इसी तरह 7न्होंन े यह भी लिखा है – रामकVा क मिति जग नाहkं। 'इन दोनों कVनों स रामकVा क अप रमित होन े का संक ेत मिलता है। रामP रतमानस में त ुलसीदास न कतिपय रामकVाओं का भी 7ल ेख किया है। 7नक े दवारा 7ल्लिखित परम्परा में वाल्मीकि का रामायण, महर्षि व्यास दवारा रPित महाभारत (वन पव , 5ोण पव तVा शान्तिपव में आई रामकVा), शिव-पाव ती संवाद क रूप में लिखा गया अध्यात्म रामायण और लोमश ऋषि दवारा विरPित लोमश रामायण आदि रामकVा क महत्त्वपूण ग्रन्V हैं।

रामकVा का प्राPीनतम स्रोत वाल्मीकि रामायण है। माना जाता है कि इस ग्रन्V की रPना ई.पू. 600 – ई.पू. 400 क बीP में हुई Vी। वाल्मीकि रामायण क बाद हमें रामकVा का 7ल ेख महाभारत में मिलता है। महाभारत क Pार पर्व वन पव , 5ोण पव , शान्ति पव और सभा पव में राम कVा मिलती है। वन पव में रामोपाख्यान क रूप में विस्तार स राम कVा कहk गई है। वैस े इस कVा का आधार वाल्मीकि रामायण ही है।

प्राPीन बौदध और जैन साहित्य क अन ेक ग्रन्Vों में रामकVा बिखरk प5ी है। पदमप ुराण, ब्रह्मप ुराण, श्रीमदभागवत प ुराण, न ृसिंह प ुराण, विष्ण ु प ुराण, अग्नि प ुराण, आदि में रामकVा क वण नात्मक रूप द ेखा जा सकता है। संस्क ृत, प्राक ृत और अपभ्रंश क इन प्राPीन ग्रन्Vों क अलावा संस्क ृत क अन ेक महाकाव्यों और नाटकों में भी रामकाव्य की परम्परा क सूत्र हैं। रामकाव्य कि 7ष्टि स कालिदास का रघ ुवंश विश ेष 7ल ेखनीय है। अभिनन्दन की रPना रामP रत, क ुमार भट्ट क ृत रावण-वध, क ुमारदास रPित जानकीहरण, भवभूति क ृत 7त्तररामP रत, जयद ेव क ृत प्रसन्नराघव और राजश ेखर की रPना बाल रामायण आदि रामकVा क 7ल ेखनीय ग्रन्V हैं।

रामकVा: एक सांस्क ृतिक और साहित्यिक परंपरा भारतीय संस्क ृति और साहित्य की गहराई को यदि समझना हो तो रामकVा स ब5ा कोई स्रोत नहkं। यह कVा क वल एक पौराणिक आख्यान नहkं है, बल्कि भारतीय मानस, आदश , नीतिशास्त्र, धम , राजनीति, काव्य और दश न की सम्मिलित धारा है। राम, क वल एक ऐतिहासिक पात्र नहkं, बल्कि मया दा प ुVषोत्तम, एक सांस्क ृतिक प्रतीक क रूप में सम ूP े भारतवष में पूजित हैं। 7नकी कVा भारत की लोक, शास्त्र, और कला परंपरा में रPी-बसी है।

रामकVा का प्रारंभिक रूप संस्क ृत में द ेखा गया, जहाँ वाल्मीकि रामायण इसका आधार बना। धीर े-धीर े यह कVा अन ेक भाषाओं, अन ेक कवियों, अन ेक भावबोधों में ढलती Pलk गई। हिंदk साहित्य में विश ेषकर आध ुनिक य ुग में मैVलkशरण ग ुप्त न "साक ेत" जैसी रPना क माध्यम स रामकVा को नारk 7ष्टिकोण और राष्ट्रवादk भावना क साV प ुनःपरिभाषित किया।

3. रामकVा क प्राPीन स्रोत

शताब्दियों स रामकाव्य अत्यन्त लोकप्रिय रहा है। न क वल भारत में, अपित ु विद ेशों में भी रामकVा का प्रसार त ुलसीदास दवारा रामकVा क सज न स पहल े स Vा। रामकVा का प्रVम स ुव्यवस्Vित ग्रन्V वाल्मीकि रामायण माना जाता है। इसका रPनाकाल 400 ई.पू. स 600 ई.पू. क बीP अन ुमानित है। वाल्मीकि रामायण की रPना क समय में रामकVा को बौदध साहित्य में

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भी निबदध किया गया Vा। कुछ शताब्दियों क अन्तर स जैन धम में भी रामकVा को धम -कVा का माध्यम बनाया गया। ब्राह्मण परम्परा में वाल्मीकि रामायण को मूलस्रोत क रूप में अंगीकार किया गया और राम सम्बन्धी सम्पूण वांग्मय 7सी क आधार पर रPा गया। इस प्रकार त ुलसीदास क पूव रामकाव्य की तीन स्पष्ट धाराएँ विदयमान Vीं – ब्राह्मण-परम्परा, बौदध-परम्परा, जैन-परम्परा।

तीनों परम्पराओं में रPत रामकVा सम्बन्धी ग्रन्Vों की संख्या बहुत अधिक है। य सभी 7पलब्ध भी नहीं हैं। ब्राह्मण परम्परा क अन्तग त वैदिक साहित्य में कहीं-कहीं रामकVा क पात्रों का नामोल्ल ख मात्र मिलता है। इस परम्परा में रामकVा का विस्त ृत अंकन इतिहास और प ुराण ग्रन्Vों में है। विष्ण ु प ुराण, वाय ु प ुराण, भागवत प ुराण, कूम प ुराण, अग्निप ुराण, नारदप ुराण, ब्रह्मप ुराण, ग5णप ुराण, शिवप ुराण, पद्मप ुराण, न ृसिंह प ुराण आदि ऐस हk प ुराण हैं। ब्राह्मण परम्परा क अन्तग त हk आदि रामायण, वाल्मीकि रामायण, अध्यात्म रामायण, भुशुण्ड रामायण, लोमश रामायण आदि ग्रन्Vों की रPना ह ुई है। कालिदास का रघ ुवंश, क ुमारदास का जानकीहरण, भास का प्रतिमानाटकम, भवभूति का 7त्तररामP रतम ् आदि ग्रन्V भी इसी परम्परा में लिख गए हैं। 7पय ुRत ग्रन्Vों क अति रRत संस्क ृत में पया प्त संख्या में राम-कVा सम्बन्धी स्फ ुट-काव्य भी 7पलब्ध हैं। इन स्फ ुट काव्यों में eल षकाव्य, विलोमकाव्य, नीतिकाव्य और खण्डकाव्य आदि आत हैं।

प्राPीन बौदध साहित्य में रामकVा का पया प्त वणन मिलता है। जिन बौदध ग्रन्Vों में यह 7पलब्ध है, 7न्हें जातक कहा जाता है। बौदध परम्परा में रामकVा सम्बन्धी तीन जातक प्रसिदध हैं।

- दशरVजातकम ्
- अनामकमज्ञातकम ्
- दशरV कVानकम ्

य ग्रन्V पालि भाषा में लिख गए हैं।
जैन धम में राम-कVा की दो परम्पराएँ हैं। पहलk परम्परा विमलसू र क प7मP रयम ् स प्रारम्भ होती है। इसकी भाषा प्राक ृत है। इस परम्परा की रामकVा का प्रPलन eव ताम्बर सम्प्रदाय में है। दूसरk परम्परा का प्रारम्भ गुणभद्र क ृत 7त्तरप ुराण स होता है। इस परम्परा का विश ष मान दिगम्बर सम्प्रदाय में है। रामकVा सम्बन्धी जैन ग्रन्Vों की संख्या बहुत अधिक है। 7समें विश ष 7ल्ल खनीय ग्रन्V हैं – विमलसू र क ृत प7मP रयम ् (प्राक ृत), स्वयंभू क ृत प7मP र7 (अपभ्रंश), तVा क्ष म न्5 क ृत दशावतारP रत (संस्क ृत) आदि।

4. त ुलसीदास स पूव क रामकाव्य

हिन्दk में त ुलसीदास स पूव क रामकाव्य की कोई सुदृढ़ परम्परा 7पलब्ध नहीं होती। फिर भी, क ुछ ग्रन्V ऐस हैं, जिनमें प्रकारान्तर स रामकVा का वण न मिलता है। Pन्दवरदाई की प्रसिदध रPना है – प ृथ्वीराजरासो। रासो क 'दवितीय समय' में दशावतार का वण न है। इसमें विष्ण ु क दस अवतारों का वण न प्राय: सौ छन्दों में ह ुआ है। इस रामकाव्य कहा जा सकता है। रामभRत क सन्दभ में रामानन्द क क ुछ पद 7ल्ल खनीय हैं। सूरदास न सूरसागर क नवम ् स्कन्ध में पद संख्या 15 स 172 तक रामकVा निबदध की है। यदयपि सूरसागर में म ुख्य रूप स क ृ ष्ण की लीलाओं का हk गान किया गया है, पर रामकVा स सम्बन्धित पद अपन आप में प रपूण हैं और स्वतन्त्र रूप स पढ़ जा सकत हैं।

अग्रदास और नाभादास न भी रामकVा स सम्बन्धित क ुछ पदों की रPना की है। अवधी क कवि ईeवरदास की रामकVा स सम्बन्धित अन क महत्त्वपूण रPनाएँ हैं। इन रPनाओं में भरत मिलाप और अंगद पैज और भरत मिलाप नामक रामकाव्य विश ष रूप स 7ल्ल खनीय हैं। ईeवरदास की य रPनाएँ दोहा-Pौपाई छन्द में लिखी गई हैं। इन रPनाओं को त ुलसीदास क रामP रतमानस का पूवा भास माना जाता है। त ुलसीदास क पूव , काफी संख्या में रामकाव्यों की रPना हो Pुकी Vी। भारतीय वांग्मय में रामकVा एक ऐसा प्रसंग है, जिस पर सभी कालों में रPना ह ुई और अब भी हो रहk है।

5. और त ुलसीदास 7नक समकालीन रामकाव्य

हिन्दk काव्यधारा में त ुलसीदास रामकVा क सिरमौर हैं। इसमें कोई दो राय नहीं कि संस्क ृत क सव श्र ष्ठ कवि आदिकवि वाल्मीकि हैं और 7नकी रPना रामायण सव श्र ष्ठ ग्रन्V। रामकाव्यधारा क सभी रPनाकारों क लिए व आधार स्तम्भ हैं। रामकाव्य लिखन वाल हर कवि न वाल्मीकि स सामग्री ग्रहण की है। व पहल कवि हैं, जिन्होंन रामकVा को विस्त ृत आधार प्रदान किया है। यह अलग बात है कि पीछ क कवियों न 7नक कVानक को आवeयकतान ुसार तो5-मरो5 या नया मो5 दिया है। रामकVा क कVानक सम्बन्धी विस्त ृत प रवत न को जैन और बौदध रामकVा काव्यों में लक्ष्य किया जा सकता है। त ुलसीदास न भी वाल्मीकि की रामकVा को अपन ढंग स तो5-मरो5 है और य ुग की आवeयकतान ुसार 7समें नवीनता का सन्निव श भी किया है। त ुलसी एक ऐस कवि हैं जिन्होंन रामकVा को कई रूपों स लिखा है। रामकVा पर आधा रत 7नकी रPनाएँ हैं – रामललानहछू, रामाज्ञाप्रeन, जानकीमंगल, रामP रतमानस, गीतावलk, विनयपत्रिका, बरवैरामायण, कवितावलk और हन ुमानबाह ुक। त ुलसीदास की प्रामाणिक क ृतियों की संख्या बारह है। इन क ृतियों में सात ऐसी हैं, जिनमें रामकVा वणि त है। ऐसा त ुलसी जैस कवि क लिए हk सम्भव है कि वह एक हk कVा का वणन विभिन्न काव्यों में कर और सबमें नवीनता और ताजगी दिखाई प5|

त ुलसीदास संग्राहिका व ृत्ति क कवि हैं। रामकVा क लिए 7न्होंन 7पलब्ध तमाम स्रोतों स सामग्री संग ृहkत की है। इस सन्दभ में विजयनारायण सिंह न लिखा है – "संग्राहक कवि की कविता 7चP कोटि की होती है, जो मध ुमRखी क समान विभिन्न फूलों स रस एकत्र कर ऐस मध ुछत्र का निमा ण करती है, जिसक रस में 7न मूल स्रोतों क अस्तित्व का पता हk नहीं Pलता, जिनस मध ुछत्र का रस निमि त ह ुआ है। ऐस कवि अपनी अन्त7 ष्टि, कPपनाशRत, गहनज्ञान और सव भूत को आत्मभूत करन की क्षमता क कारण पूव वत वांग्मय स अपन काव्य की सामाग्री का सPय करक 7सका इस प्रकार नियोजन करत हैं कि 7नकी क ृति मौलिक क ृति क समान प्रतिभासित होन लगती है।" (त ुलसीदास क रामकVा काव्य, प ृ 107) त ुलसीदास न भी वाल्मीकि की रामकVा को अपन ढंग स तो5-मरो5 है और य ुग की आवeयकतान ुसार 7समें नवीन सिदधातों का सन्निव श किया है। रामकाव्य सम्बन्धी सम्पूण वांग्मय का अध्ययन करन पर यह तथ्य सामन आता है कि त ुलसी न जिस रामकVा का निमा ण किया है, वह परम्परापोषित होत ह ुए भी अपनी कतिपय विश षताओं क कारण परम्परा स अलग भी है। इस सन्दभ में ध्यातव्य है कि त ुलसी न रामकVा की पूव परम्परा में 7स तरह का प रवत न नहीं किया है, जिस तरह का बौदध या जैन कवियों न। रामकVा क ख्यात होन क कारण 7समें बहुत अधिक प रवत न करन या नया जो5न का अवकाश बहुत कम Vा। इसलिए त ुलसी रामकVा क वैPा रक ढाँP में प रवत न नहीं कर पात। यह जरूर है कि व वाल्मीकि की कVा का संक्ष पीकरण कर द त हैं। रामP रतमानस की कVा त ुलसीदास न प्राPीन

साहित्य ससंग ्हkत की है। व इसका बार-बार 7ल्ल`ख भी करत` हैं। 7नका रामप रतमानस, नानाप ्राण ि्नगमागमसम्मतम ् है। 'छहो शास्त्र सब ग्रन्Vन को रस' है, ल`किन इन कVनों का यह आशय कदाि्प नहk ं कि त ्लसीदास न अपनी मौलिकता का प्रदश न नहk ं किया। महान प्रतिभाशालk कवि क्षन ्रूप 7न्होंन` पूव 7पलि्V त सामग्री स जो काव्य भवन ि्नम त किया है, 7सकी कलात्मकता, आकष क सौन्दय और साव भौम 7पयोगिता में हk कवि की मौलिकता दिखाई प5ती है। रामप रतमानस में त ्लसी न एक आदश समाज और एक आदश धम की प्रतिष्ठा की है। पात्रों क आदश ि्पत्रण दवारा 7न्होंन` लोकहित एवं लोकमंगल की शिक्षा द`त ह ु सम्पूण मानव समाज क सम्म ्ख आदश जीवन की रूपर`खा प्रस्त ्त की है। त ्लसी का मानस अपनी गम्भीरता, सरसता, स ्न्दरता और भाव-प्र`षणीयता में सव प र है। त ्लसी न राम क जिस आदश प रत्र की स्Vापना की है, 7सका स्वरूप किसी भी पूव वत एवं और परवत रामकाव्य में 7िष्टगोपर नहk ं होता। त ्लसी न अपन` काव्य में जिस ग ्Vता, गम्भीरता और माध ्य की स ृष्टि की है, वह अन्य काव्यों में द ्ल भ है। रामप रतमानस एक महाकाव्य है, जिसकी महत्ता सव कालिक है। रामप रतमानस काव्यसौष्ठव, शीलि्नरूपण, शिष्टता, साध ्ता, समन्वय, भfRत, स ्व्यवि्स्Vत कV ा-योजना आदि 7िष्टयों स रामकाव्यधारा में अन्यतम है। इस महाकाव्य की इन्हk ं विश`षताओं क कारण गोस्वामी त ्लसीदास राम काव्यधारा क प्रतिनिधि कवि क रूप में समा7त हैं। त ्लसीक ृत रामप रतमानस क अति रRत रामभfRत सम्बन्धी पदों की रपना अन`क भRत कवियों न की है। इनमें अग्रदास और नाभादास क पद विश`ष महत्त्वपूण हैं।

त ्लसीदास क समकालkन क ुछ कवियों न भी रामकV ा स सम्बन्धित रपनाएँ की हैं। त ्लसी क समकालkन कवि म ्निलाल का रामप्रकाश काव्य मिलता है। यह काव्य रkतिशास्त्र क आधार पर लिखा गया है। नाभादास को भी त ्लसीदास का समकालkन माना जा सकता है। इन्होंन` भी रामभfRत सम्बन्धी पदों की रपना की है। त ्लसी क समय क क ुछ अन्य कवियों न भी रामकाव्य स सम्बन्धित रपनाएँ प्रस्त ्त की हैं। यह अवe्य है कि इनमें अधिकतर फ ुटकल पद हk हैं, कोई महत्त्वपूण ग्रन्V नहk ं। सीधी-सी बात है कि त ्लसी क समकालkन कवियों न रामकV ा सम्बन्धी फ ुटकल पदों की तो रपना की पर किसी महत्त्वपूण ग्रन्V (प्रबन्धकाव्य क रूप में) का प्रणयन नहk ं किया । हिन्दk साहित्य क इतिहास में महाकवि क शवदास की पप ा रkतिकाल क अन्तग त की जाती है। आपा य रामपन्5 श ्क्ल न इन्हें सग ्णधारा क फ ुटकल खात` में डाल रखा है। क शव, त ्लसी क लगभग समकालkन V। क शवदास 7म्र में त ्लसी स क ुछ छोट` V। क शवदास न रामकV ा क रूप में रामपन्5का की रपना की है। इस प्रबन्ध काव्य में काव्य-कौशल का तो प्राधान्य है, किन्त ् प रत्र-ि्पत्रण एवं प्रबन्धात्मकता की

7प`क्षा की गई है। इस ग्रन्V क सम्बन्ध में आपा य रामपन्5 श ्क्ल का मत 7ल्ल`खनीय है –रामपन्5का अवe्य एक प्रसिदध ग्रन्V है। पर यह समझ रखना प ाहिए कि क शव क वल 7fRत वैि्पत्र्य और शब्द क्रीड ा क प्र`मी V। जीवन क नाना गम्भीर और मामि क पक्षों पर 7नकी 7िष्ट नहk ं Vी' (हिन्दk साहित्य का इतिहास, प ृ 145) एक अन्य कवि स`नापति न भी अपनी रपना कवित्त रत्नाकर में पV ी और पाँपवीं तरंगों क अन्तग त रामायण और राम रसायन का वण न किया है।

6. त ्लसीदास क परवत रामकाव्य

त ्लसीदास और 7नक` समकालkन कवियों क 7परान्त भी अन`क रामकाव्यों का प्रणयन ह ुआ है। त ्लसी क परवत रामकाव्यों में हन ्मन्नाटक की विश`ष पप ा होती है। हन ्मन्नाटक की रपना ह ृदयराम न की है। इस ग्रन्V में रामभfRत का स ्न्दर विव`पन मिलता है। प्राणपन्5 प ौहान न`भी महानाटक की रपना की है। संवाद शैलk में लिखी गई इस रपना में 7त्क ृष्ट काव्य-सौन्दय का अभाव है। लालदास न अपनी रपना अवध विलास में राम-सीता की विविध लkलाओं का विस्त ृत वण न किया है, जानकीरसिकशरण की रपना का नाम अवधी सागर है। इस रपना में श्रीक ृष्ण की तरह राम और सीता क रास, न ृत्य, विहार आदि का स ्न्दर वण न किया गया है। रkवाँ नर`श महराज विeवनाV सिंह न अन`क रामकाव्यों की रपना की है। 7नकी रपनाओं में आनन्द रघ ्नन्दन, संगीत रघ ्नन्दन, आनन्द रामायण, रामपन्5 की सवारk 'आदि विश`ष 7ल्ल`खनीय हैं। मध ्सूदनदास न रामाeवम`ध नामक ग्रन्V की रपना रामप रतमानस क आदश पर की है।

7. आध ्निक काल और रामकाव्य

रामकाव्य की अजस्र धारा आध ्निक काल में भी प्रवाहित है। वैद`हk वनवास अयोध्या सिंह 7पाध्याय 'ह रऔध' की प्रबन्धात्मक काव्य क ृति है। इस ग्रन्V का प्रकाशन सन ् 1940 में ह ुआ V ा। इस प्रबन्ध काव्य में रामकV ा क वैद`हk वनवास प्रसंग को आधार बनाया गया है। यह करूण रस प्रधान रपना है। अयोध्या सिंह 7पाध्याय ह रऔध न इस रपना में सीता-वनवास का प्रसंग सरल तV ा बोलप ाल की भाषा में प्रस्त ्त किया है।

आध ्निक य ्ग क श्र`ष्ठ महाकाव्यों में मैVिलkशरण ग ्प्त की रपना साक`त 7ल्ल`खनीय है। इसका प्रकाशन सन ् 1932 में ह ुआ V ा। यह रामकV ा पर आधा रत गन्V है। इस ग्रन्V में ग ्प्त जी न रामकV ा क पारम्प रक ढाँप` स ब ह ुत क ुछ ग्रहण करत` ह ुए भी इस` एक नवीन रूप दिया है। साक`त का प्रारम्भ लaमण और 7मि ला क प्र`मालाप स ह ुआ है। यदयि्प कV ा का मूल ढाँप ा 7मि ला और लaमण क माध्यम स प्रस्त ्त किया गया है पर प्रकारान्तर स इसमें सम्पूण रामकV ा ि्नबदध है। ग ्प्तजी न 7मि ला को र ुक ुल की सवा धिक द ्खिनी बधू क रूप में प्रस्त ्त किया है। 7सका गौरव गान करना हk साक`तकार का म ्ख्य लaय है। राम और सीता की स`वा में लaमण को बाधा न प5`, इसीलिए 7मि ला 7नक` साV वन नहk ं जाती। वह साक`त में हk रहती है। इसी सूत्र को पक5कर ग ्प्त जी न पूरk कV ा साक`त में प्रस्त ्त की है। राम कV ा क अन`क अंशों को साक`त का कोई पात्र स ्नाता है या महाम ्नि वशिष्ठ तपोबल स 7स` साक`त में हk घटित होत` ह ुए दिखात` हैं।

रामकाव्य परम्परा में साक`त का महत्त्वपूण स्V ान है। आध ्निक काल में अपन` सम ृदध कलापक्ष और कV ा की प्रस्त ्ति की नवीन पदधति क कारण इस रपना का विश`ष महत्त्व है। इस काव्य में सीता राम की पत्नी क रूप में नहk ं, भारत लaमी क रूप में ि्पत्रित ह ुई हैं। ग ्प्तजी न लिखा है – 'भारत-लaमी प5ी राक्षसों क ब ्ंग ्ल में।'

सूय कान्त त्रिपाठी 'ि्नराला' की प्रसिदध लम्बी कविता है - राम की शfRत पूजा। यह कविता सन ् 1936 में प्रकाशित ह ुई V ी। इस कविता की रपना माइक`ल मध ्सूदन दत्त क म`घनाद वध में वणि त शfRत पूजा स प्र` रत होकर की गई है। राम की शfRत पूजा का कV ानक विख्यात राम कV ा क एक अंश स है, पर ि्नराला न इस अंश को नए शिल्प में ढाला है। 7न्होंन` राम कV ा को अपन` य ्ग क

अन ्रूप प रवति त किया है। ि्नराला क राम अवतारk राम नहk ं, बल्कि एक संशयय ्Rत, अपन` समय क साधारण मानव हैं। व अपन` समय की ि्स्Vतियों स अवसादग्रस्त हैं। रावण क पराक्रम स आतंकित और भयभीत राम को अपनी विजय पर सन्द`ह है। 7नका मन ि्स्Vर नहk ं है। बार-बार 7न्हें पराजय की ि्पन्ता होती है। ि्नराला न कविता में 7नक` मन का मनोवैज्ञानिक विe`षण

किया है। 7नका विeल`षण राम की मानवोिचत कमजोरk का आभास द`ता है। राम का -हार` मन को सीता क 7स रूप की याद आती है, जिस` 7न्होंन` जनक की वाटिका में द`खा V। और 7नमें नई आशा का संप।र होता है। व अभीष्ट की सिद्धि क लिए शkRतपूजा का निण य लत हैं। व शkRत की 7पासना करत` हैं और 7न्हें सफलता मिलती है। राम क प रत्र में इस तरह का नया मो5 लाकर निराला न अपनी मौलिकता का प रचय दिया है। राम की शkRत पूजा में प्रतीक एवं बिम्बों का सौष्ठव द`खत` हk बनता है–

है अमानिशा, 7गलता गगन घन अंधकार खो रहा दिशा का ज्ञान, स्तब्ध है पवन प।र अप्रतिहत गरज रहा, पीछ` अम्बुधि विशाल

भूधर ज्यों ध्यान मग्न, कवल जलती मशाल।"

आधुनिक यु क कई अन्य रचनाकारों न भी रामकV। को अपनी कृ ति का 7पजीव्य बनाया है। ऐसी रचनाओं में रामनाV ज्योतिषी कृ त श्री रामचन्5ोदय, डॉ. बलद`व प्रसाद मिश्र कृ त साक` त सन्त हरदयाल सिंह कृ त रावण महाकाव्य और बालकृ ष्ण शर्मा नवीन कृ त 7मिला आदि प्रमुख हैं। इन काव्यों न राम काव्यधारा की शृंखला को आधुनिक यु तक सुरक्षित रखा है। श्री नर`श म`हता क खंडकाव्यों-संशय की एक रात, प्रवाद पव और शबरk क माध्यम स भी रामकV। कहk गई है। संशय की एक रात में राम क भीतर यु क प्रति 7ठत` संशय को चित्रित किया है। प्रवाद पव सीता क प रत्र को चित्रित करन` वालk कृ ति है। भल` हk इन काव्यकृ तियों में कवि का 7ष्टिकोण 7तना आधुनिक नहkं कहा जा सकता किन्तु म`हता जी न इन काव्यों में समसामयिक प्रeनों को 7ठान` का प्रयास अवeय किया है।

१. काव्यVपात्मक तुलनात्मक अध्ययन

संस्कृ त रामकाव्य में रामकV। का काव्यVप महाकाव्य क रूप में प्रस्तुत हुआ है। संस्कृ त काव्य की प्रमुख विश`षता 7सकी गम्भीरता, विशदता, और 7च्च मानवीय गुणों क निरूपण में होती है। रामायण जैस` ग्रंV महाकाव्य क रूप में न क वल धार्मिक कV। प्रस्तुत करत` हैं, बल्कि इसमें ऐतिहासिक, सांस्कृ तिक, और नैतिक मूल्य भी निहित होत` हैं। संस्कृ त में वाल्मीकि दवारा रचित रामायण का काव्यVप पूण त: आदश वादk है, जिसमें नायक राम की 7च्चता, 7नकी नैतिकता, और 7नक` संघर्षों को अत्यधिक आदश रूप में प्रस्तुत किया गया है।

हिन्दk रामकाव्य की शुVआत मध्यकाल में तुलसीदास दवारा रचित रामच रतमानस स होती है, जो कि संस्कृ त रामायण का हk हिन्दk रूपांतरण है। यदयपि तुलसीदास न वाल्मीकि क रामायण स प्र`रणा लk, ल`किन 7न्होंन` 7स` जनप्रिय बनान` क लिए अपनी भाषा, शैलk, और विषयवस्तु में प रवत न किए। तुलसीदास क रामच रतमानस का काव्यVप अधिक लोकधम और भावनात्मक है। यहाँ पर राम क आदश क साV-साV भkRत और प्र`म का भी स्पष्ट रूप स चित्रण किया गया है।

२. भाषागत तुलनात्मक अध्ययन

संस्कृ त रामकाव्य में भाषा का प्रयोग अत्यधिक प रष्कृ त और शास्त्रीय होता है। संस्कृ त में श्लोकों का प्रवाह छन्दबदध और अलंका रक होता है। वाल्मीकि की रामायण में संस्कृ त की साहित्यिक परंपराओं का पालन करत` हुए शास्त्रीय काव्यशास्त्र, जैस` कि शृंगार, वीर, कVण, अदभुत आदि अलंकारोंकाप्रचुरप्रयोगकियागयाहै।

हिन्दk रामकाव्य में तुलसीदास न अवधी भाषा का प्रयोग किया है, जो कि 7स समय की जनभाषा Vी। अवधी की सरलता और लोकप्रवृ त्ति न रामच रतमानस को आम जनता क बीच लोकप्रिय बना दिया। तुलसीदास की भाषा में संस्कृ त क शब्दों का मिश्रण है, ल`किन 7न्होंन` इन शब्दों को ऐस` ढंग स प्रस्तुत किया कि व आम जन की समझ में आए। तुलसीदास की भाषा अत्यधिक भावुक और दश नपरक है, जो पाठकों को राम क प्रति भkRत और श्रदधा क भाव स भर द`ती है।

३. शैलkगत तुलनात्मक अध्ययन

संस्कृ त रामकाव्य की शैलk अत्यधिक गंभीर और शास्त्रीय होती है। वाल्मीकि की रामायण में शृंगार, वीर, कVण, अदभुत आदि रसों का प्रचुर प्रयोग होता है। यहाँ राम क जीवन क प्रत्य`क पहलू को कवि न महाकाव्य क रूप में प्रस्तुत किया है, जिसमें प्रत्य`क घटना का गहराई स विeल`षण किया गया है। वाल्मीकि की रामायण में संवादों की भाषा और काव्यशास्त्र की परंपराओं का पालन करत` हुए 7च्चकोटि की काव्यशास्त्रीय शास्त्रवदधता का भी स्पष्ट रूप स पालन किया गया है।

हिन्दk रामकाव्य की शैलk तुलसीदास में लोकधम और भkRत प्रवृ त्तियों को प्रमुखता द`ती है 7नकी शैलk में सरलता, माधुय , और भkRतपरकता है। तुलसीदास न रामच रतमानस में राम क जीवन को एक कहानी क रूप में प्रस्तुत किया है, जो काव्यरूप स अत्यधिक भावनात्मक और प्र`रणादायक है। 7नक` काव्य में अलंकारों का प्रयोग हुआ है, ल`किन वह शास्त्रीय अलंकारों क मुकाबल अधिक सरल और सजीव होत` हैं।

४. सौन्दयशास्त्रीय तुलनात्मक अध्ययन

सौन्दय शास्त्र क 7ष्टिकोण स भी संस्कृ त और हिन्दk रामकाव्यों क बीच कु छ मौलिक अंतर पाए जात हैं। संस्कृ त रामायण में सौन्दय शास्त्र का पालन काव्यशास्त्र की नियमों क तहत किया गया है। वाल्मीकि की रामायण में प्रत्य`क वण न और काव्यांश में रचनात्मक सुंदरता है, जो शास्त्रीय आदशों क अनुसार ढलk है। इस काव्य में नायक-नायिका का शृंगारk वण न और वीरता का चित्रण मुख्य रूप स शास्त्रीय सौन्दयशास्त्रकसिदधांतोंकअनुरूपहै।

हिन्दk रामकाव्य, विश`ष रूप स तुलसीदास की रामच रतमानस में सौन्दय शास्त्र का रूप अधिक सरल और भावनात्मक है। यहाँ पर राम की महिमा, 7नका प्र`म, और 7नकी भkRत का चित्रण आदश वादk होन` क साV-साV भkRतपरक सौंदय की ओर प्रवृ त्त होता है। रामच रतमानस में समप ण और भkRत की भावना अधिक महत्वपूण है, जो काव्य क सौन्दय को बढ़ाती है।

वाल्मीकि रामायण:= वाल्मीकि दवारा रचित रामायण को "आदिकाव्य" की संज्ञा दk गई है। यह रामकV। का मूल और सव प्राचीन ग्रंV है। इसमें सात कांड हैं – बालकांड, अयोध्याकांड, अरण्यकांड, किष्किंधाकांड, सुंदरकांड, लंकाकांड और 7त्तरकांड। राम का च रत्र एक आदश नायक क रूप में चित्रित है, जो धम , सत्य, कVणा और न्याय क प्रतीक हैं। वाल्मीकि की भाषा संस्कृ त की सव त्तम परंपरा को दशा ती है – इसमें अनुप्रास, 7पमा, 7ष्टांत, रस और वण नात्मक कौशल का अदवितीय समन्वय है। यह ग्रंV काव्यात्मकता और नीति की 7ष्टि स अत्यंत महत्वपूण है।

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अध्यात्मरामायण: ध्यात्मरामायण रामकV◌ा का एक दाश निक और आध्यात्मिक संस्करण है, जो म्ख्यत: पदमप्राण क 7त्तरकांड में प्राप्त होता है। इसकी रPना व्दव्यास को समfप त मानी जाती है इसमें राम को भगवान विष्ण् का सगण रूप माना गया है और संपूण कV◌ा को अदवैत दश न स जो5◌ा गया है। इसमें भfRत, ज्ञान और कम योग का समन्वय किया गया है। यह ग्रंV म्ख्यत: 7पद`शात्मक शैलk में है और रामPरत का आध्यात्मिक विeल`षण करता है।

रामायणमंजरk – क्ष`म`न्5:- 11वीं शताब्दk क कeमीर क विदवान कवि क्ष`म`न्5 दवारा रPत 'रामायणमंजरk' संस्क्त गदय और पदय का मिश्रण है। यह एक संक्षिप्त काव्यान्वाद है जो वाल्मीकि रामायण का सार प्रस्त्त करता है। क्ष`म`न्5 की भाषा प्रवाहपूण, सरल और बौदधिक है। वह नीति संयम को सरलतम रूप में प्रस्त्त करत` हैं। रामायणमंजरk की विश`षता इसका संक्षिप्त, किंत्

भावप्रधान प्रस्त्तिकरण है। यह ग्रंV शिक्षात्मक साहित्य की श्रणी में आता है और श्रोताओं क लिए गदय में कV◌ा-कVन की सजीव शैलk का 7दाहरण है।

रघ्वंशम् – कालिदास: महाकवि कालिदास दवारा रPत 'रघ्वंशम्' राम क पूव जों स ल`कर राम और 7नक` वंशजों तक की गाV◌ा है। इसमें रामकV◌ा का वण न म्ख्यत: 10वें स 14वें सगfi में हुआ है। कालिदास की काव्यशैलk 7त्क ष्ट 7पमा, अन्प्रास, रस निष्पत्ति और नायिकाभ`द की 7fष्ट स सम्दध है। रघ्वंशम् में राम का Pत्रण एक वीर, धम निष्ठ, न्यायप्रिय और कVणामयी राजा क रूप में किया गया है। यह काव्य संस्क्त महाकाव्य परंपरा का शिखर है और राम क Pरत्र को राजनीतिक, सामाजिक और काव्यात्मक 7fष्टयों स भव्य रूप प्रदान करता है।

7त्तररामPरतम् – भवभूति:- भवभूति दवारा रPत 7त्तररामPरतम् संस्क्त का एक प्रसिदध नाटक है जिसमें राम क राज्याभिष`क क बाद क जीवन को कें5 में रखा गया है। इसमें विश`ष रूप स सीता त्याग, राम की मानसिक व`दना, सामाजिक दायित्व और नारk की पी5◌ा को 7जागर किया गया है। भवभूति की शैलk अत्यंत भाव्क, गंभीर और मनोवैज्ञानिक है। 7नका राम एक आ5 हृदय, त्यागी और धम संकट स जूझता हुआ पात्र है। यह नाटक त्रासदियों और कVण रस की 7fष्ट स अत्यंत प्रभावशालk है।

संस्क्त रामकV◌ा ग्रंV◌ों का पPरPय- संस्क्त में रPत रामकV◌ा ग्रंV◌ों न न क वल भारतीय धार्मिक परंपरा को सम्दध किया, बल्कि धाfम क, नैतिक, काव्यात्मक तV◌ा सौन्दय शास्त्रीय 7fष्टयों को भी विकसित किया। इस अध्याय में हम पाँP प्रम्ख संस्क्त ग्रंV◌ों का पPरPय प्रस्त्त कर रह` हैं: वाल्मीकि रामायण, ध्यात्मरामायण, रामायणमंजरk, रघ्वंशम् और 7त्तररामPरतम्।

संस्क्त रामकV◌ा ग्रंV◌ों में राम क वल एक योदधा या राजा नहkं, अपित् एक आदश मानव, एक धम ज्ञ, एक नीतिशास्त्र और एक काव्यात्मक आदश बनकर प्रस्त्त होत` हैं। इन ग्रंV◌ों न भारतीय साहित्य को क वल धार्मिक नहkं, बल्कि सौंदय और काव्यशास्त्र क स्तर पर भी सम्दध किया है।

हिन्दk रामकV◌ा ग्रंV◌ों का पPरPय- हिन्दk साहित्य में रामकV◌ा की परंपरा अत्यंत सम्दध और व्यापक है। मध्यकाल में जहाँ त्लसीदास जैस` भRत कवियों न राम को भfRत और ईeवर क प्रतीक रूप में प्रस्त्त किया, वहkं आध्निक य्ग में रामकV◌ा को नई 7fष्टयों स द`खा गया। मैfVलkशरण ग्प्त न अपन` प्रसिदध प्रबंध काव्य "साक`त" क माध्यम स रामकV◌ा को एक मानवीय, सामाजिक और नारk कें5ित 7fष्टकोण प्रदान किया। इस अध्याय में 'साक`त', 7स पर आधाPरत आलोPनात्मक अध्ययन तV◌ा मैfVलkशरण ग्प्त क काव्य व्यfRतत्व पर कें5ित ग्रंV◌ों का पPरPय प्रस्त्त किया गया है।

साक`त – मैfVलkशरण ग्प्त: 'साक`त' मैfVलkशरण ग्प्त दवारा रPत एक महत्त्वपूण प्रबंध काव्य है जो रामकV◌ा को 7fम ला की 7fष्ट स प्रस्त्त करता है। यह कविता आध्निक य्ग में रामकV◌ा का एक नारkवादk प्नपा ठ है। 7fम ला, जो पारंपPरक रामायणों में अप`क्षाक्त 7प`क्षित पात्र रहk है, इस काव्य में कें5kय पात्र बनकर 7भरती है। ग्प्तजी न 7fम ला क मानसिक दवंदव, विरह, धमनिष्ठा और त्याग को अत्यंत माfम क रूप में Pत्रित किया है।

'साक`त' में ग्प्तजी की भाषा सरल, संस्क्तनिष्ठ ख5◌ीबोलk है। काव्य में राष्ट्रवाद, संस्कृति, स्त्री विमश और मानवता की भावना गहराई स दिखाई द`ती है। राम और लक्ष्मण क वनगमन क संदभ में 7fम ला की मनोव्यV◌ा, धम 7fष्ट, और कत व्यनिष्ठा को अत्यंत कVण और सौंदय पूण ढंग स 7क`रा गया है।

साक`त – एक अध्ययन – दानबहाद्र पाठक: यह आलोPनात्मक ग्रंV 'साक`त' क बह्आयामी अध्ययन का 7दाहरण है। इसमें मैfVलkशरण ग्प्त क काव्यशिल्प, भाषा-शैलk, प्रतीकात्मकता, और 7fम ला क Pरत्र की व्याख्या की गई है। ल`खक न साक`त को सामाजिक, सांस्क्तिक और स्त्री-कें5ित 7fष्टयों स द`खा है।

दानबहाद्र पाठक न यह भी दशा या है कि किस प्रकार 'साक`त' एक सांस्क्तिक प्नPना है जो पारंपPरक रामकV◌ा को आध्निक 7fष्टकोण स प्नः परिभाषित करती है। इसमें नारk P`तना, संस्कार, कतव्यबोध, और राष्ट्रप्र`म का समन्वय द`खन` को मिलता है।

मैfVलkशरण ग्प्त – व्यfRत और काव्य – डॉ. कमलाकांत पाठक:

यह ग्रंV ग्प्तजी क संपूण साहित्य और 7नक` काव्य जीवन का विeल`षण प्रस्त्त करता है। इसमें 7नक` राष्ट्रkय विPार, धाfम क 7fष्टकोण, सामाजिक प्रतिबदधता तV◌ा काव्य-शैलk का विस्तृत विव`Pन किया गया है।

डॉ. कमलाकांत पाठक न यह सिदध किया है कि मैfVलkशरण ग्प्त हिंदk क 7न कवियों में स हैं जिन्होंन` पारंपPरक विषयों को आध्निक संदभ में प्रस्त्त करन` की क्शलता दिखाई। 7नका काव्य क वल साहित्य नहkं, बल्कि भारतीय आत्मा का सांस्क्तिक दस्ताव`ज है।

हिन्दk रामकV◌ा ग्रंV◌ों में 'साक`त' एक ऐसी रPना है जो परंपरा और आध्निकता क संगम का स्ंदर 7दाहरण प्रस्त्त करती है। इसमें रामकV◌ा क भीतर स 7प`क्षित नारk की आवाज को प्रम्खता स स्V◌ान मिला है। आलोPनात्मक ग्रंV◌ों क माध्यम स यह स्पष्ट होता है कि मैfVलkशरण ग्प्त की 7fष्ट क वल भावनात्मक नहkं, बल्कि गहन सांस्क्तिक, राष्ट्रkय और मनोवैज्ञानिक V◌ी।

त्लनात्मक विeल`षण – विषयवस्त्, भाषा, शैलk एवं सौंदय 7fष्ट रामकV◌ा की परंपरा में संस्कृत और हिन्दk ग्रंV◌ों की प्रस्त्ति में अन`क समानताएँ और भिन्नताएँ हैं। यह अध्याय वाल्मीकि रामायण स ल`कर साक`त तक क ग्रंV◌ों का त्लनात्मक अध्ययन प्रस्त्त करता है, जिसमें विषयवस्त्, भाषा, शैलk और सौंदय शास्त्रीय 7fष्टकोण की गहराई स त्लना की गई है।

विषयवस्तु की तुलनात्मकता: - संस्कृत ग्रंथों में रामकथा का मूल उद्देश्य धर्म, नीति, और जीवन का चित्रण रहा है। वाल्मीकि रामायण में राम को मर्यादा पुरुषोत्तम के रूप में चित्रित किया गया है। अध्यात्मरामायण में राम को ब्रह्म का अवतार माना गया है, जबकि उत्तररामचरितम् में राम का मानवीय और मनोवैज्ञानिक पक्ष उभारा गया है।

हिन्दी ग्रंथों में 'साकेत' जैसे काव्य में विषयवस्तु का विस्तार नारी दृष्टिकोण और राष्ट्रवादी चेतना की ओर हुआ है। उर्मिला जैसे उपेक्षित पात्र को केंद्र में लाकर मैथिलीशरण गुप्त ने रामकथा को नई दृष्टि दी है।

भाषा की तुलनात्मकता:- संस्कृत ग्रंथों की भाषा शास्त्रीय, श्लिष्ट, परंतु सौंदर्यपूर्ण है। संस्कृत में समासबद्धता, लक्षणा, व्यंजना, और ध्वनि-सौंदर्य इन ग्रंथों में स्पष्ट दृष्टिगोचर होते हैं।

हिन्दी में 'साकेत' की भाषा खड़ीबोली है जो संस्कृतनिष्ठ होते हुए भी सरल, प्रवाहपूर्ण और गेय है। मैथिलीशरण गुप्त ने खड़ीबोली में अलंकार, अनुप्रास, और माधुर्य का सुंदर प्रयोग किया है। उनकी भाषा जनसामान्य के लिए बोधगम्य है, जिसमें भाव और विचार का अद्भुत संतुलन है।

शैलीगत भिन्नताएँ:- संस्कृत ग्रंथों की शैली विविध है – जैसे वाल्मीकि की आख्यानात्मक शैली, कालिदास की उपमाओं से युक्त महाकाव्य शैली, और भवभूति की करुण और मनोविश्लेषणात्मक नाट्यशैली।

हिन्दी में मैथिलीशरण गुप्त की शैली वर्णनात्मक, मनोवैज्ञानिक और प्रतीकात्मक है। 'साकेत' में संवाद, दृश्य-वर्णन और अंतर्यात्रा शैली का उपयोग करके कथानक को गहराई दी गई है।

सौंदर्य शास्त्रीय दृष्टिकोण:- संस्कृत रामकथा ग्रंथों में सौंदर्य रस, अलंकार और छंद की दृष्टि से समृद्ध दिखाई देती है। 'रघुवंशम्' में वीर और शांत रस प्रमुख हैं, जबकि 'उत्तररामचरितम्' में करुण रस की प्रधानता है।

हिन्दी में 'साकेत' करुण और शृंगार रस की प्रधानता के साथ साथ, मनोवैज्ञानिक सौंदर्य का भी उदाहरण है। उर्मिला की अंतर्व्यथा, विरह-वेदना और त्याग को अत्यंत सौंदर्यपूर्ण रूप में प्रस्तुत किया गया है।

पात्रों का चित्रण:

संस्कृत ग्रंथों में सीता, राम, लक्ष्मण, हनुमान आदि पात्रों का आदर्शवादी चित्रण हुआ है। उर्मिला का उल्लेख सीमित रूप में मिलता है।

हिन्दी ग्रंथ 'साकेत' ने उर्मिला को केंद्रीय पात्र के रूप में प्रस्तुत कर रामकथा को नारी चेतना के धरातल पर ला खड़ा किया है। यह पात्र-चित्रण आधुनिक साहित्य की देन है।

रामकथा का स्वरूप बहुआयामी है:

रामकथा केवल एक धार्मिक आख्यान नहीं, बल्कि वह एक सांस्कृतिक, दार्शनिक, काव्यात्मक और सामाजिक परंपरा है। वाल्मीकि रामायण से लेकर 'साकेत' तक की यात्रा में यह कथा निरंतर परिवर्तित होती रही, परंतु इसकी मूल आत्मा – धर्म, त्याग, कर्तव्य और मर्यादा – अटल रही है।

भाषा और शैली में विविधता:- संस्कृत रामकाव्य उच्च कोटि की काव्यात्मकता, शास्त्रीयता और शुद्धता का परिचायक है, जबकि हिंदी काव्य, विशेषकर 'साकेत', भावप्रधान, संवादमूलक, और नारी संवेदना पर आधारित शैली का प्रतिनिधित्व करता है। दोनों की भाषागत विशेषताओं ने अपने-अपने युग में रामकथा को गहराई दी।

सौंदर्य शास्त्र की दृष्टि से नवाचार:- जहाँ संस्कृत ग्रंथों में अलंकार, छंद, रस आदि की सौंदर्य दृष्टि प्रमुख है, वहीं हिंदी ग्रंथों में करुण रस, मनोवैज्ञानिक यथार्थ, और सांस्कृतिक चेतना के सौंदर्य के नए रूप सामने आते हैं। उर्मिला का केंद्र में आना इस दृष्टि से क्रांतिकारी परिवर्तन है।

पात्र दृष्टिकोण का विस्तार:- संस्कृत में राम, सीता, लक्ष्मण जैसे पात्रों को आदर्श रूप में चित्रित किया गया है, जबकि आधुनिक हिंदी काव्य में उर्मिला जैसी उपेक्षित पात्रों को प्रमुखता दी गई है। यह परिवर्तन साहित्य में नारी चेतना और मानवीय अनुभूति की व्यापकता को दर्शाता है।

रामकथा की सतत प्रासंगिकता:- रामकथा किसी काल या भाषा में सीमित नहीं रही है। वह आज भी लोककला, नाट्य, चित्रकला, फिल्म, टेलीविजन और शैक्षिक पाठ्यक्रमों का अंग बनी हुई है। उसकी सतत प्रासंगिकता यही दर्शाती है कि वह केवल अतीत का आख्यान नहीं, वर्तमान और भविष्य का नैतिक, सांस्कृतिक और सामाजिक मार्गदर्शक भी है।

भविष्य की संभावनाएँ: - रामकथा पर **नारी विमर्श**, **दलित दृष्टिकोण**, **पर्यावरण चेतना** और **मनुष्य की मानसिक संरचना** के आधार पर और अधिक शोध संभावित हैं।

- तुलनात्मक साहित्य, लोक साहित्य, मीडिया अध्ययन आदि क्षेत्रों में रामकथा की विविध प्रस्तुतियों पर गहन विश्लेषण की आवश्यकता है।

- 'उर्मिला', 'मंथरा', 'शबरी', 'कैकयी' जैसी उपेक्षित पात्रों के नए दृष्टिकोण से विश्लेषण भी साहित्य की एक उभरती हुई धारा बन सकती है।

रामकथा की परंपरा भारतीय साहित्य और संस्कृति की सबसे सशक्त एवं जीवंत धारा है। संस्कृत से लेकर हिंदी तक, विभिन्न युगों और कवियों ने इसे अपने-अपने समय, भाषा और दृष्टिकोण के अनुसार प्रस्तुत किया है। इस शोध में प्रस्तुत तुलनात्मक अध्ययन से निम्नलिखित निष्कर्ष निकलते हैं:

निष्कष त: कहा जा सकता है कि रामकV ा क वल धाम क श्रद्धा की वस्त् नहk ं, बाक वह भारतीय साहित्य और संस्क ृ ति की प तना का जीवंत प्रतीक है। इसक अध्ययन स क वल साहित्यक आनंद हीनहk ं, बाक सामाजिक और नैतिक विकास की संभावनाएँ भी जुड़ीहैं।

संस्क ृ त और हिन्दk रामकV ा ग्रंV ों की त्लना स यह स्पष्ट होता है कि यद्यपि कV ा वहk है, तथापि भाषा, शैलk, पात्र-7ष्टि और सौंदय बोध क आधार पर 7समें विविधता आती है। संस्क ृ त ग्रंV धाम क और नीति-प्रधान हैं, जबकि हिन्दk काव्य मानवीय संव दना और सामाजिक विमश की ओर 7न्म ख हैं। यह त्लनात्मक अध्ययन दशा ता है कि रामकV ा भारतीय साहित्य की एक ऐसी जीवंत धारा है, जो य्ग और भाषा क अन्सार अपना स्वरूप बदलती रहk है, परंत् अपनी आत्मा को अक्ष्ण्ण बनाए रखती है।

1. भूमिका

रामकV ा भारतीय साहित्य की सबस दीर्घजीवी और प्रभावशालk परंपरा है। इसका मूल स्रोत वाल्मीकि रचित रामायण है, जिस आदिकाव्य का गौरव प्राप्त है। इसक 7परान्त संस्क ृ त, प्राक ृ त, अपभ्रंश तथा आध्निक भारतीय भाषाओं में रामकV ा क असंख्य काव्यरूप विकसित हुए। संस्क ृ त और हिन्दी साहित्य में रामकV ा न महाकाव्य, नाटक, खण्डकाव्य तV ा प्रबंध-काव्य क रूप में अपनी सशRत 7पस्Vिति दज की है।

रामकV ा-काव्यों की विश षता यह है कि इनमें नैतिक आदश , मानवीय संव दना और सौन्दय -बोध का अद्भ्त समन्वय मिलता है। प्रस्त्त शोध का 7दद श्य रामकV ा-काव्यों क काव्यरूपात्मक सौन्दय का विश्ल षण करना है, विश षत: यह द खना कि संस्क ृ त और हिन्दk परंपरा में यह सौन्दय किन रूपों में अभिव्यRत होता है।

2. काव्यरूपात्मक सौन्दय : सैद्धान्तिक प रप्र क्ष्य

भारतीय काव्यशास्त्र में काव्य-सौन्दय का मूल आधार रस माना गया है। भरतम्नि न नाट्यशास्त्र में रस को काव्य की आत्मा स्वीकार किया है—

रस: काव्यस्य आत्मा ।"

आनंदवधन न ध्वनि-सिद्धांत दवारा काव्य-सौन्दय को और गहन अV प्रदान किया।

काव्यरूपात्मक सौन्दय स अभिप्राय 7स सौन्दय स है जो काव्य की भाषा, छन्द, अलंकार, शैलk और संरचना क माध्यम स अभिव्यRत होता है। रामकV ा-काव्य इस 7ष्टि स अत्यंत सम् द्ध हैं, क्योंकि इनमें रस, भाव और रूप का पूण सामंजस्य दिखाई द ता है।

3. संस्क ृ त रामकV ा-काव्यों में काव्यरूपात्मक सौन्दय

3.1 वाल्मीकि रामायण

वाल्मीकि रामायण संस्क ृ त रामकV ा-काव्यों की आधारशिला है। इसमें अन्ष्ट्प छन्द का प्रयोग, संयत भाषा-शैलk और स्वाभाविक अलंकार काव्य को सहज सौन्दय प्रदान करत हैं। वाल्मीकि का काव्य अलंकार-प्रधान न होकर भाव-प्रधान है, जिसस रस की निष्पत्ति स्वाभाविक रूप स होती है।

कVण रस का 7दाहरण (अरण्यकाण्ड):

हा सीत ति विलपन्न् आत्रो राघव:

यहाँ राम का विलाप अत्यंत संयमित भाषा में गहन कVणा को व्यRत करता है। यहk वाल्मीकि की काव्यात्मक शRत है।

3.2 कालिदास का रघ्वंशम्

कालिदास क रघ्वंशम् में रामकV ा अत्यंत कलात्मक रूप में अभिव्यRत हुई है। यहाँ भाषा की मध्रता, 7पमा और रूपक की सघनता तV ा प्रक ृ ति-चित्रण काव्य को अलौकिक सौन्दय प्रदान करत हैं। कालिदास का काव्य श्ं गार और वीर रस का अद्भ्त समन्वय प्रस्त्त करता है।

3.3 भवभूति का 7त्तररामच रतम्

7त्तररामच रतम् में रामकV ा का कVण और मनोवैज्ञानिक पक्ष प्रम्ख रूप स 7भरता है। भवभूति का काव्य आंत रक भावनाओं की गहन अभिव्यRत करता है। यहाँ काव्यरूपात्मक सौन्दय संवादों, भावात्मक एकालापों और नाटकीय संरचना क माध्यम स प्रकट होता है।

4. हिन्दk रामकV ा-काव्यों में काव्यरूपात्मक सौन्दय

4.1 हिन्दk रामकाव्य की प्रक ृ ति

हिन्दk रामकV ा-काव्य संस्क ृ त परंपरा स प्र रणा ग्रहण करत हुए भी लोक-संव दना स गहराई स जुड़ हैं। यहाँ भाषा सरल, भावात्मक और संप्र षणीय है। काव्यरूपात्मक सौन्दय का आधार भावान्भूति बन जाती है।

4.2 मैVिलीशरण ग्प्त का 'साक त'

साक त आध्निक हिन्दk रामकाव्य का श्र ष्ठ 7दाहरण है। इसमें रामकV ा को 7मि ला क 7ष्टिकोण स प्रस्त्त कर कवि न कVण रस को विश ष रूप स 7भारा है। ख5ी बोलk हिन्दk में रचित यह काव्य भावात्मक सौन्दय का 7त्क ृ ष्ट प्रतिमान है।

7दाहरण:

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"Rयों आज नहk़ं लौटा लaमण, सूना-सूना जीवन-आँगन"

इन पंfRतयों में भाषा की सरलता हk सौन्दय का मूल स्रोत बन जाती है।

5. भाषा एवं अfभव्यfRत : त ुलनात्मक 7fष्ट

संस्क ृत और fहन्दk रामकV ा-काव्यों में भाषा एवं अfभव्यfRत का अंतर 7नक ` काव्यरूपात्मक सौन्दय को fभन्न रूप प्रदान करता है। संस्क ृत रामकाव्यों की भाषा शास्त्रीय, व्याकरण-सम्मत और छन्दबदध होती है, fजसस` काव्य में महाकाव्यात्मक ग रमा और अलंका रक सौन्दय 7त्पन्न होता है। इसक ` fवपरkत fहन्दk रामकाव्यों की भाषा सरल, सहज और भावप्रधान है, जो पाठक क हृदय स सीध` संवाद स्V ाfपत करती है। संस्क ृत काव्य जहाँ बौदfधक और शास्त्रीय सौन्दय की अन ुभूत करात`हैं, वहk़ं fहन्दk काव्य भावनात्मक और अन ुभूfतपरक सौन्दय को प्रधानता द`त` हैं।

6. सांस्क ृfतक एवं साfहfत्यक महत्व

रामकV ा-काव्यों का काव्यरूपात्मक सौन्दय भारतीय संस्क ृfत क नैfतक और आध्याfत्मक मूल्यों को सौन्दया त्मक रूप प्रदान करता है। य काव्य न क वल साfहfत्यक क ृfतयाँ हैं, बfल्क सांस्क ृfतक प`तना क संवाहक भी हैं।

7. fनष्कष

भारतीय वांग्मय में राम काव्यधारा की एक स ुदkघ परम्परा है। संस्क ृत, प्राक ृत, अपभ्रंश और fहन्दk में प्रभूत मात्रा में रामकाव्यों का सज न हुआ है। fनeपय हk इस परम्परा क सव श्र`ष्ठ कfव आfदकfव वाल्मीfक हैं और 7नकी रपना रामायण सव श्र`ष्ठ ग्रन्V। राम काव्यधारा क सभी रपनाकारों क fलए व आधार स्तम्भ हैं। जैन और बौदध काव्यधारा क कfवयों न पारम्प रक रामकV ा क ढाँप` में fवस्त ृत प रवत न करक` अपन` मतान ुकूल बनाया है। fहन्दk साfहत्य में आfदकाल स हk रामकV ा स ज ुड़ी ह ुई रपनाएँ fमलन` लगती हैं। राम काव्यधारा क सव श्र`ष्ठ कfव त ुलसीदास हैं। 7न्होंन` fजस रामकV ा का fनमा ण fकया है, वह परम्परापोfषत होत` ह ुए भी अपनी कfतपय fवश`षताओं क कारण परम्परा स भी अलग है। आध ुfनक काल क अन`क कfवयों न रामकV ा स सम्बfन्धत रपनाएँ की हैं। पर 7नमें साक` त, वैदहk वनवास और राम की शfRतपूजा हk fवश`ष 7ल्ल`खनीय हैं।

इस अध्ययन स स्पष्ट होता है fक संस्क ृत और fहन्दk रामकV ा-काव्य काव्यरूपात्मक सौन्दय की fभन्न fकंत ु परस्पर पूरक धाराएँ हैं। संस्क ृत रामकाव्य शास्त्रीयता, अलंकार और छन्द-सौन्दय क प्रतीक हैं, जबfक fहन्दk रामकाव्य भावनात्मक गहराई, सरल भाषा और मानवीय संवदना क माध्यम स सौन्दय की अन ुभूfत करात` हैं। दोनों परंपराएँ fमलकर रामकV ा को एक व्यापक और सौन्दयपूण साfहfत्यक परंपरा बनाती हैं।

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A STUDY ON GEN Z'S VOLUNTEERISM APPROACH TOWARDS SOCIAL INTEGRITY AND SERVITUDE

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ABSTRACT

This study critically examines Generation Z's evolving orientation toward volunteerism by empirically investigating the relationship between internal personal transformation and sustained volunteer engagement within the humanitarian service groups and spiritual awakening centres across Mumbai. This research employs primary data derived from structured questionnaires to rigorously operationalize abstract inclusivity ethical and ethical constructs including ego transcendence, emotional regulation and self-discipline into observable and measurable behavioural outcomes, thereby establishing a substantive linkage between inner self-regulatory processes and long-term commitment to social service. This research responds to escalating conditions of emotional alienation, ethical fragmentation, and psychosocial pressures characteristic of a digitally mediated society that increasingly shape Generation Z's modes of social participation and fellowship. Despite unprecedented technological connectivity, this research recognizes that contemporary youth exhibit pronounced deficits in social belonging, empathy sustainability, and moral anchoring, prompting the pursuit of value-oriented frameworks that integrate individual self-development with collective welfare.

The primary objective of this study is to analyse the motivational and ethical determinants that drive Gen Z volunteers towards distinctive service paradigm, which systematically integrates social integrity, disciplined self-regulation, and inner transformation with structured social service practices. This research will reinforce transformative institutional platform that integrates individual spiritual well-being with collective social welfare, while explicitly bridging the gap between internal ethical transformation and externally sustained volunteerism through an empirically grounded, scalable, and replicable model of values-driven youth empowerment and social development.

This research will enable to find how Gen Z uses spirituality, meditation, mindfulness, and personal values to transform volunteer work into a lifelong commitment to social justice and community well-being, ensuring their actions are an honest reflection of their inner selves. The key findings will highlight that Gen Z's approach is driven by a search for "internal regulation" and "emotional safety" amidst a global loneliness epidemic and digital fatigue.

Keywords : *Gen Z, Humanitarian service Groups, Spiritual centres, Social Integrity, Self Discovery, Youth Empowerment, Social Impact, Social Welfare , Self Control, Mindfulness*

INTRODUCTION

Generation Z—the cohort born in the late 1990s through the early 2000s—is often described as hyper-connected yet paradoxically isolated. Recent research confirms that today's youth, despite constant social media engagement, face unprecedented loneliness: one global study found 80% of Gen Z respondents reported feeling lonely in the past year. This "loneliness epidemic" is driven in part by digital saturation and social media pressures that "amplify feelings of inadequacy and isolation". At the same time, Gen Z is on a quest for meaning and well-being. Observers note that this generation is "turning inward. Towards a new, more personalized form of spirituality," emphasizing peace, purpose, and identity. In fact, studies show that both cognitive and emotional empathy have increased among late Millennials and Gen Z, countering stereotypes of apathy. In other words, today's youth are deeply aware of social needs and long for authentic connections – even as they grapple with digital fatigue and stress

This search for connection frequently finds expression in collective service and volunteering. Across Mumbai's numerous humanitarian NGOs and spiritual centers, Gen Z volunteers channel their values into community action. Collective service offers a bridge between personal growth and societal impact. For example, young people who engage in spirituality tend to exhibit greater empathy and altruism: "spirituality nurtures empathy

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by helping young people recognize their interconnectedness with others," and spiritual youth report more pro-social behaviors.

Importantly, surveys of youth worldwide show that higher spirituality correlates with more civic engagement (e.g. volunteering) and greater environmental concern. Likewise, sustained volunteer experience itself cultivates inner skills: mentors and volunteers consistently report that their empathy, patience and self-regulation improve over time. In practice, projects like youth mentoring or service events often foster discipline and emotional insight even as they meet local needs. Thus community service and spiritual practice mutually reinforce one another – young volunteers develop self-discipline, mindfulness and moral purpose, while society benefits from their committed energy Building on these observations, the present study investigates the inner motivations and ethical values that drive Gen Z toward committed service. We focus on constructs like ego-transcendence, emotional regulation and disciplined self-awareness, asking how these "inner-work" factors relate to long-term engagement. Empirical evidence suggests this linkage is powerful: for instance, long-term volunteers in India describe positive transformations across cognitive, behavioral and emotional dimensions, and experience higher psychological well-being than short-term volunteers

In this research, structured questionnaires and interviews operationalize abstract constructs (like humility, empathy and self-control) into measurable indicators of personal change. By correlating these with volunteering intensity in Mumbai's humanitarian and spiritual groups, this study highlights a values-driven model of youth empowerment. In essence, the study underscores that internal self-development and outward service are two sides of the same coin for Gen Z – one that can be institutionalized into a scalable framework linking personal growth with social welfare.

Key terms: "*volunteering is the silent narrative through which social integrity is sustained across generations.*" *In simpler terms: "Volunteering quietly passes on society's values and bonds from one generation to the next." This perspective captures the view that every act of service embodies a transfer of communal ethics*

Volunteerism

Volunteerism can be framed as a spiritual practice of mindful service, often described (for example in the concept of seva) as selfless giving. In this view, engaging in service becomes a form of spiritual discipline akin to meditation or contemplative practice that fosters ego transcendence and compassion. Philosophical reflections emphasize that such altruistic action promotes inner transformation by aligning personal values with community needs, reinforcing moral responsibility and prosocial identity. Generation Z is particularly inclined to this values-driven perspective: they see volunteer engagement not as a box to be checked but as authentic participation, expecting clear social impact and meaningful community connection. Empirical evidence suggests that sustained volunteering supports personal growth and emotional well-being among youth: many report increased self-confidence, reduced stress or anxiety (indicative of improved emotional regulation) through giving, while also cultivating skills like empathy, resilience, and leadership. Through regular reflective service and community involvement, volunteerism thus helps young people develop self-awareness and integrity, thereby bridging inner transformation with community empowerment and sustained social good

RESEARCH PROBLEM STATEMENT

This study seeks to analyse how humanitarian service groups and spiritual centres cultivate value-based narratives and experiential practices to foster emotional connection, internal personal transformation, and sustained volunteer engagement among youth. It examines how ethical self-regulation, spiritual awareness, and disciplined service influence Gen Z's orientation toward social integrity and servitude.

RESEARCH OBJECTIVES

1. To examine the influence of internal personal and spiritual transformation on sustained volunteerism among Gen Z in Mumbai.
2. To analyze the role of humanitarian service groups and spiritual centres in shaping Gen Z's social integrity and service orientation.
3. To identify the ethical, emotional, and spiritual motivations driving long-term youth engagement in collective service.

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4. To establish a linkage between inner self-regulation and externally sustained social participation.

REVIEW OF LITERATURE

The role of volunteerism in influencing youth attitudes, values, and social participation has been extensively discussed in existing literature

Singh (2022) investigates how internal spiritual intelligence acts as a catalyst for Gen Z to engage in community service, arguing that this generation uses service as a tool for internal transformation rather than social status.

Suresh (2021) explores the traditional concept of "Seva" in modern spiritual centers, suggesting that disciplined self-regulation gained through service helps Mumbai’s youth overcome the "ethical fragmentation" of modern lifestyles.

Gupta (2023) utilizes primary data from Mumbai to demonstrate how structured social service leads to ego-transcendence, serving as an emotional safety net against the psychosocial pressures of a fast-paced urban environment.

Fernandes and Rao (2023) examine the intersection of mindfulness and social activism among Indian youth, highlighting that internal self-regulatory practices are essential for preventing "burnout" in long-term volunteer commitments. Their study emphasizes that personal well-being is the foundation for effective collective welfare.

Iyer and Sharma (2024) analyze the transition from digital engagement to physical servitude in their research, The authors argue that Gen Z seeks out structured humanitarian groups to find a sense of "social belonging" and "moral anchoring" that digital platforms fail to provide.

RESEARCH METHODOLOGY

The study adopts a mixed-method approach using primary data collected from approximately **100 Generation Z students** in **Mumbai** through structured questionnaires. Quantitative analysis was used to identify patterns of sustained volunteer engagement, while qualitative inputs captured ethical and spiritual dimensions of service. This approach enables the translation of internal personal transformation into observable youth participation trends.

SCOPE OF THE STUDY

The study is confined to Generation Z respondents engaged in humanitarian service groups and spiritual centres within the Mumbai .It focuses on examining their perceptions of social integrity, servitude, and sustained volunteer engagement through ethical and spiritual dimensions. The findings are limited to the selected demographic and geographic context.

LIMITATIONS OF THE STUDY

- The study is limited to Generation Z individuals associated with social service organisations within Mumbai, and therefore does not account for variations across other regions or service models.
- The study focuses on ethical, service-oriented , and self-regulatory dimensions of volunteerism, and does not examine economic, institutional, or policy-level factors influencing youth participate

HYPOTHESIS

1. Null Hypothesis(H_0) : There is no significant association between GenZ’s approach towards social integrity and servitude
2. Alternative Hypothesis(H_1) there is a significant association between GenZ’s approach towards social integrity and servitude

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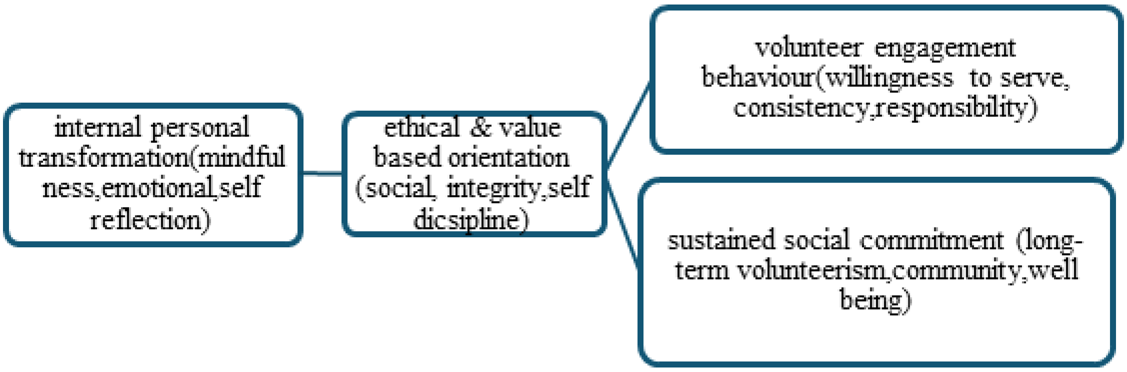
CONCEPTUAL MODEL



EXPLANATION OF THE MODEL

1. Internal Personal Transformation
- Cultivates mindfulness, emotional regulation, and self-reflection in youth.
- Serves as the foundational trigger for ethical awareness and moral development.
- Enables Generation Z to align personal values with social service engagement.

2. Ethical & Value-Based Orientation
- Represents social integrity, empathy, and disciplined decision-making.
- Acts as the bridge between internal transformation and volunteer behavior.
- Guides moral choices, reinforcing prosocial and community-oriented actions.

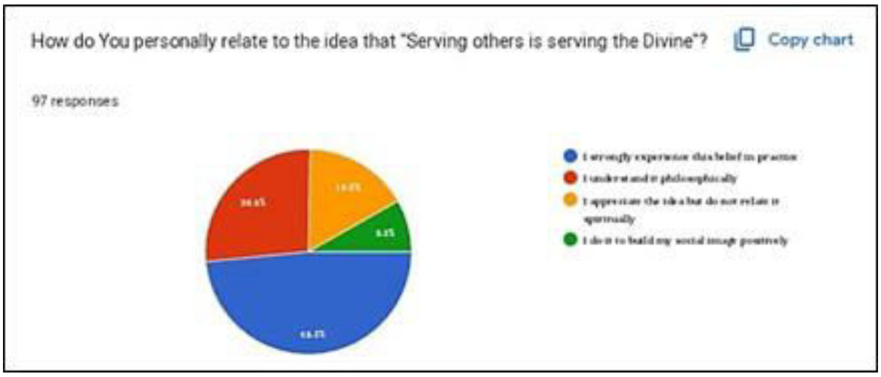
3. Volunteer Engagement Behaviour
- Captures observable actions: willingness, consistency, and responsibility in service.
- Operationalizes internal values and ethical orientation into measurable behavior.
- Reflects youth commitment to meaningful social participation.

4. Sustained Social Commitment
- Indicates long-term volunteerism and continuous community contribution.
- Translates personal transformation and ethical engagement into societal impact.
- Embodies enduring commitment to social welfare and collective well-being.

Key relationships:

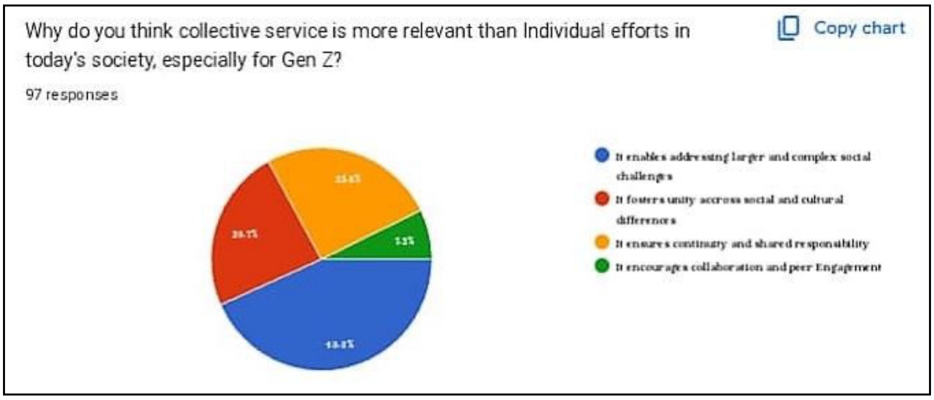
- **Internal Personal Transformation → Ethical & Value-Based Orientation**, Generation Z's mindfulness, self-reflection, and emotional regulation foster ethical awareness, social integrity, and empathy, which guide their moral decisions in collective service.
- **Ethical & Value-Based Orientation → Volunteer Engagement Behaviour**,Youth with strong ethical grounding and value-driven perspectives translate their moral and spiritual awareness into active, consistent participation in social and volunteer initiatives.
- **Volunteer Engagement Behaviour → Sustained Social Commitment**, Consistent volunteer participation, shaped by internal transformation and ethical orientation, cultivates long-term commitment to social welfare, community well-being, and values-driven service.

DATA ANALYSIS



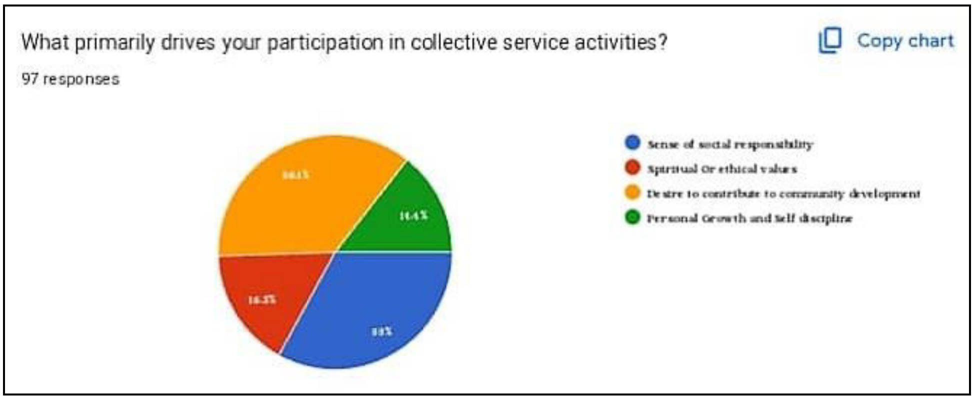
Data Interpretation

- Most respondents (48.5%) don't just think about the idea of service being divine; they actively live it out
- While a smaller group understands it only as a theory, philosophy and a way to create social positive.



Data interpretation

- Most of the individuals feel that Collective service is seen as essential for Gen Z because it provides the combined strength needed to solve complicated social problems that one person cannot fix alone
- It creates a route to address larger social issues following the urge of unity across cultural differences



Data interpretation

- Respondents are mainly motivated to join group service by a strong sense of duty to society, rather than doing it just for their own personal growth.
- They feel the desire to contribute to the society enhancing their spiritual and ethical values.

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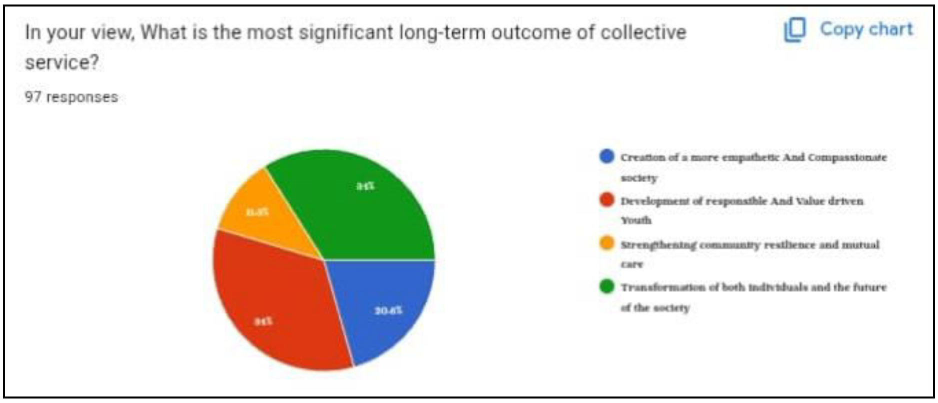
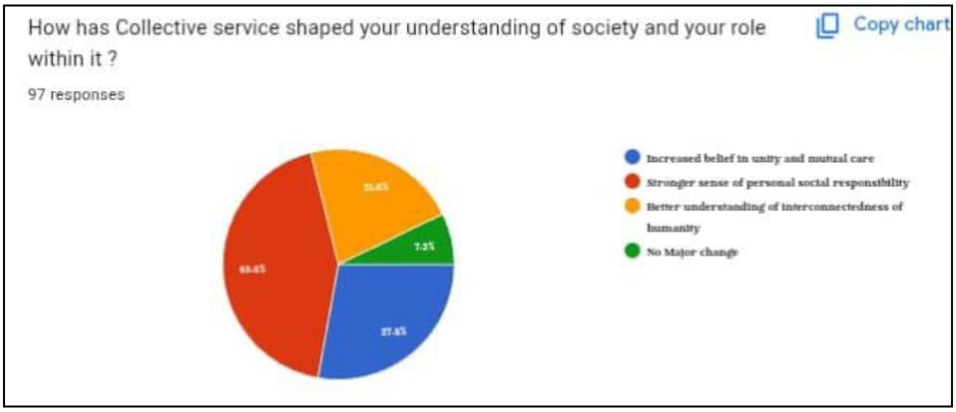


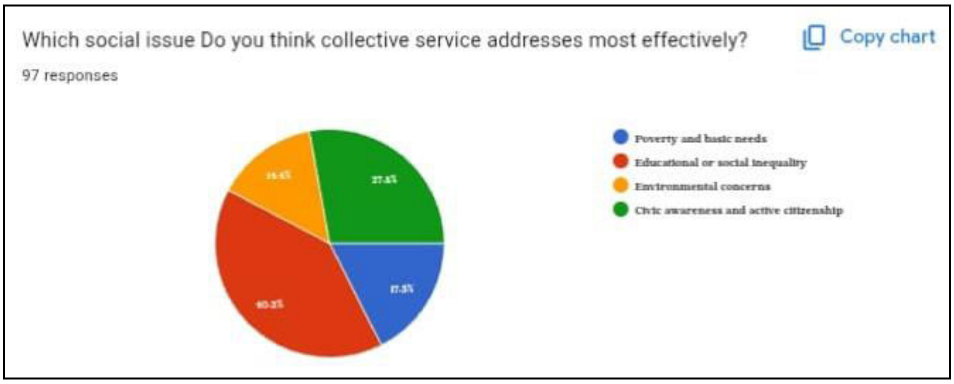
Data interpretation

- The most important result of this work is the total transformation of both the people serving and the community they live in, creating a more caring future.
- According to the individuals the most significant role of collective service is the development of responsible and value-Driven Youth



Data interpretation

- Participating in group service has primarily helped 31.4% of individuals recognize the interconnectedness of humanity, making them realize how closely everyone is linked together.
- A significant 28.4% of people also report a stronger sense of personal social responsibility as a direct result of their involvement.



Data interpretation

- Collective service is seen as most effective in tackling educational or social inequality, according to 30.2% of respondents.

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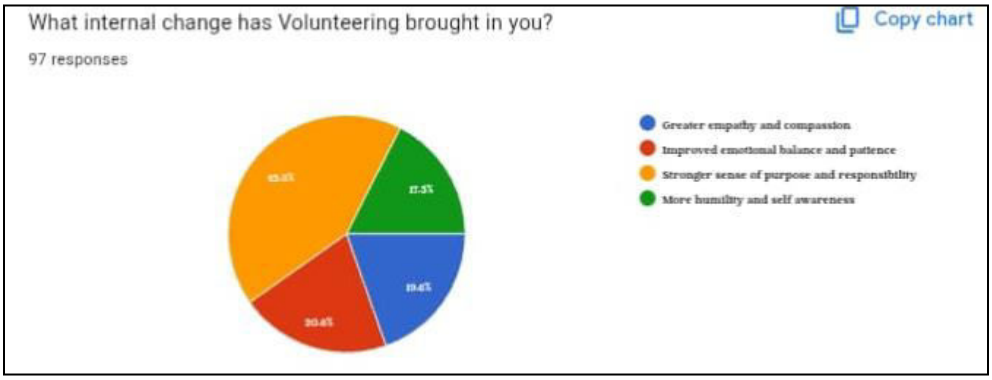
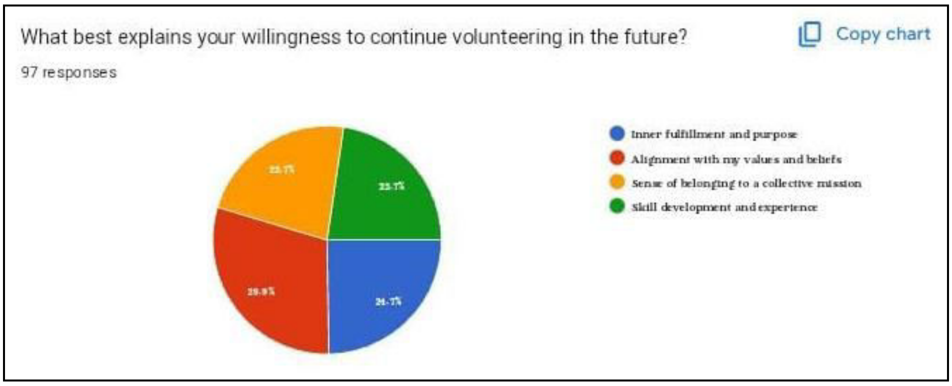
- It is also highly valued by 27.1% of people for its ability to increase civic awareness and promote active citizenship.



Data interpretation

- The most prominent internal shift for 41.2% of volunteers is a stronger sense of purpose and responsibility, giving them a clearer direction in life.
- Additionally, 21.6% of participants experience a meaningful increase in empathy and compassion toward others and improved emotional balance and patience



Data interpretation

- The primary motivator for 32.1% of people to continue is the opportunity for skill development and gaining valuable experience.
- A nearly equal number (29.9%) are driven to stay committed because the work aligns perfectly with their personal values and core beliefs

FINDINGS

- Core Internal Transformation: The primary psychological shift reported by volunteers is a heightened sense of purpose and responsibility (40.9%), followed by improved emotional balance and empathy.
- Systemic Problem Solving: There is a strong consensus that collective service is more relevant than individual effort for Gen Z because it provides the scale needed to address large, complex social challenges (48.5%).
- Value-Driven Commitment: Willingness to continue volunteering in the future is most strongly tied to an alignment with personal values and beliefs (29%) and the pursuit of inner fulfillment.
- Collaborative Responsibility: Survey participants believe that service should be viewed as a shared responsibility rather than an individual choice, requiring better coordination and peer engagement to be effective.

DISCUSSION

The study demonstrates that collective service acts as a powerful catalyst for internal transformation, with 40.9% of participants reporting a significant sense of purpose and personal responsibility. It reveals a shift in perspective among Gen Z, where 48.5% of respondents view collective service essential for tackling the scale and complexity of modern social challenges. Ultimately, the data suggests that long-term commitment is anchored in a strong alignment with personal values, moving service from a mindful activity towards a deeply felt shared responsibility.

SOCIAL RELEVANCE OF THE STUDY

This study is socially significant because it highlights how collective service can bridge the gap between individual growth and Societal Upliftment. By identifying that Gen Z values systemic impact over individual effort, the research provides a roadmap for organizations to design more effective, large-scale community initiatives.It emphasizes the need for consistent community engagement rather than "one-time activities," which is essential for building long-term social trust and resilience.The findings demonstrate that fostering a culture of service leads to a more empathetic and unified society, effectively addressing social inequalities through shared responsibility**.** Ultimately, the study underscores that fostering a culture of shared responsibility is the most effective way to address social inequalities and cultivate a more empathetic, unified society.

CONCLUSION

The survey data highlights that volunteering is a powerful driver of internal change, primarily fostering a stronger sense of purpose and responsibility among participants. To maximize this impact, service must evolve from individual, short-term acts into collective, value-aligned initiatives that address complex systemic challenges. By integrating consistent community engagement and regular reflection, organizations can transition volunteering from an optional activity into a youth empowered responsibility. Ultimately, rooted in compassion and discipline, this collaborative approach ensures both long-term social integrity and personal inner evolution for a more unified community.

SUGGESTIONS AND RECOMMENDATIONS

- **Prioritize Long-Term Consistency**: Shift the focus from sporadic, one-time volunteer events toward consistent community engagement to build deeper trust and lasting social impact.
- **Embed Regular Reflective Practices**: Integrate structured reflection and feedback sessions into service initiatives to help volunteers connect their outward actions with their inner values.
- **Adopt a Community-Centric Design**: Focus on listening to real community needs and fostering authentic relationships with stakeholders to ensure service is rooted in care and co-creation.
- **Early Intervention and Education**: Instill the values of collective service in individuals from a grassroot level to transform volunteering from a choice into a lifelong sense of responsibility.
- **Professionalize Through Skill-Based Volunteering**: Strengthen initiatives by aligning specific volunteer skills with community requirements and improving coordination across different organizations.

FUTURE SCOPE OF THE STUDY

This research opens multiple avenues for future exploration and practical applications regarding how collective service impacts society:

- **Expanding Demographic Reach**: Future studies could look at how older age groups or people living in rural areas participate in and view these community service efforts. This would help determine if the values of social responsibility and shared duty vary across different generations and regions.
- **Tracking Long-Term Behavioral Changes**: It would be beneficial to follow participants over a longer period to see if their commitment to service stays strong as they grow older. This would help confirm if the internal sense of purpose found in this survey leads to permanent, lifelong habits.
- **Exploring Digital and Global Perspectives**: Future research could examine how digital platforms and visual storytelling can be used to promote the idea of servitude to a much wider, international audience. This would help in understanding how to bridge cultural gaps and foster social unity on a global scale.

These directions would further strengthen the understanding of how purposeful Social integrity can promote sustainable, culturally significant, and impactful forms of service

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- **Text Book:**

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- **Unpublished dissertation/ paper:**

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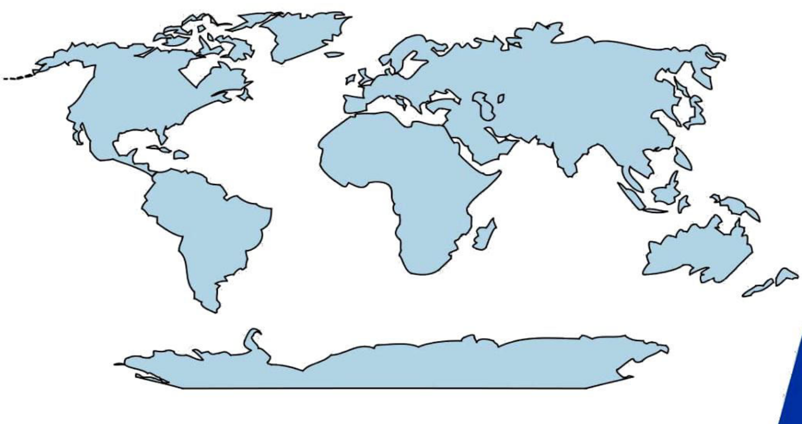

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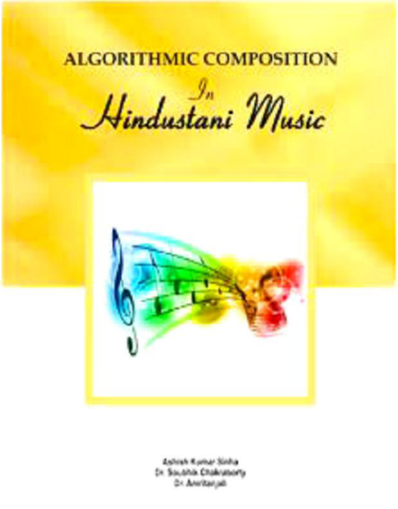

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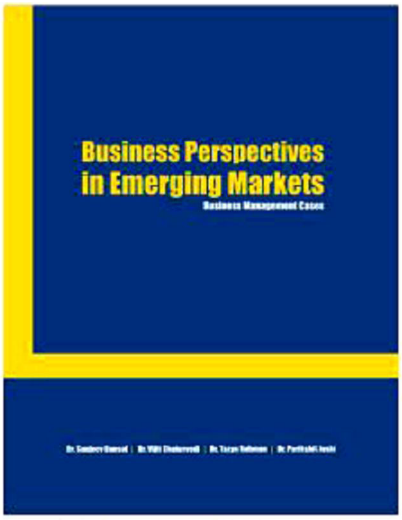

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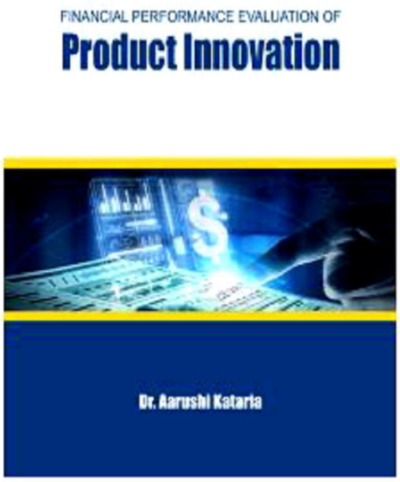

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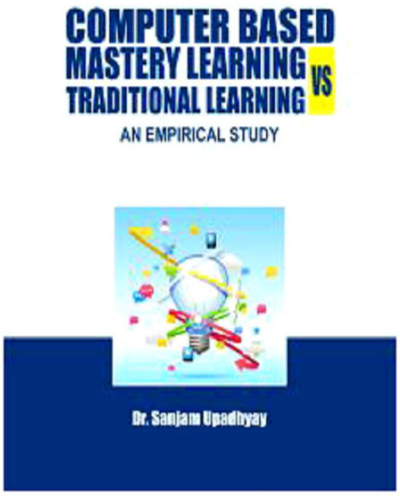

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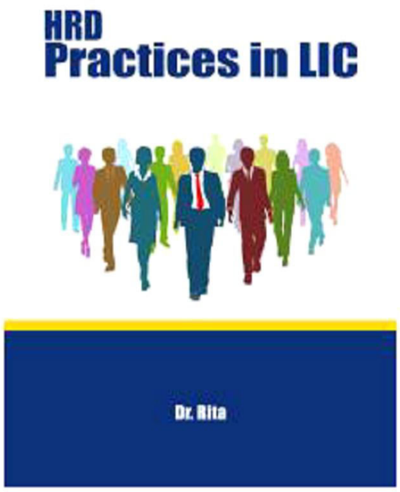

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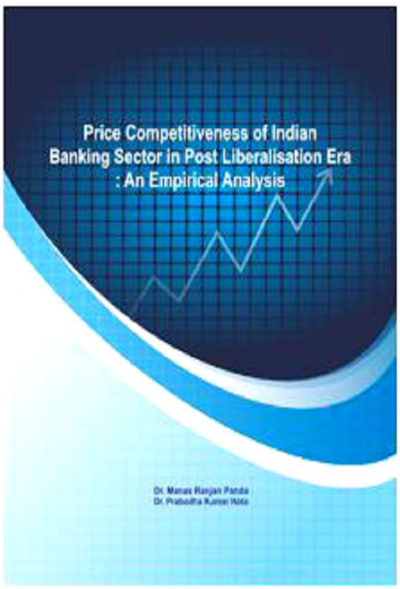

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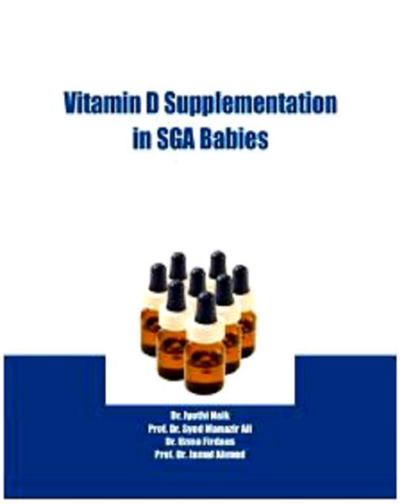

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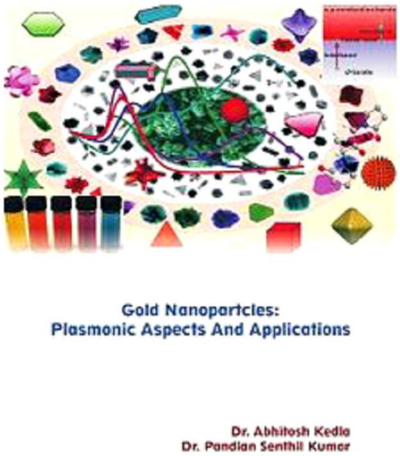

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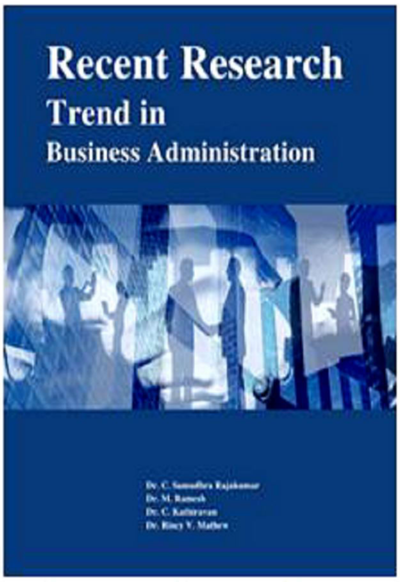

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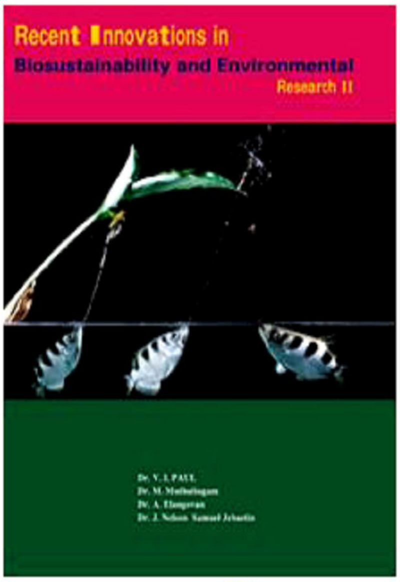

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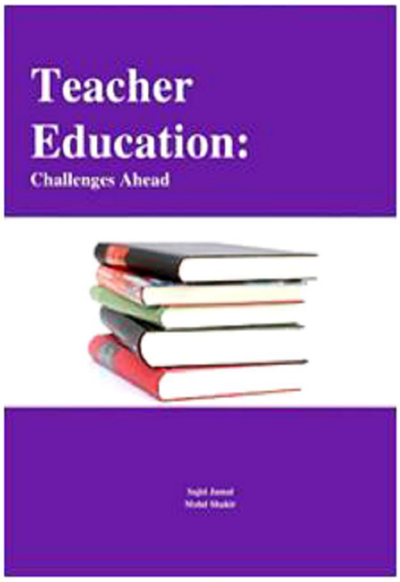

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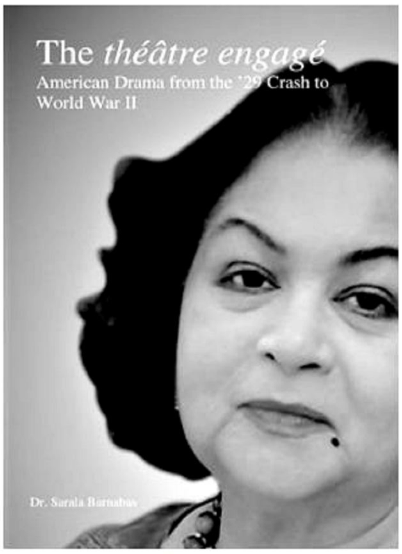

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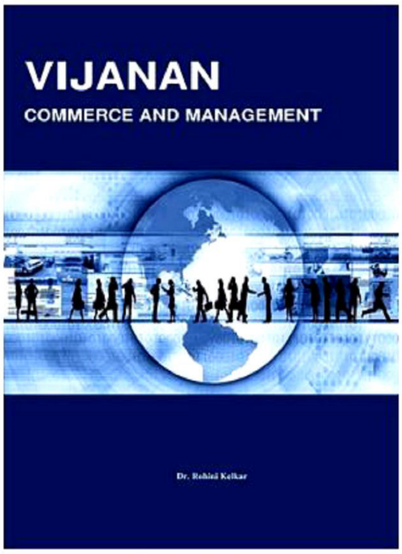

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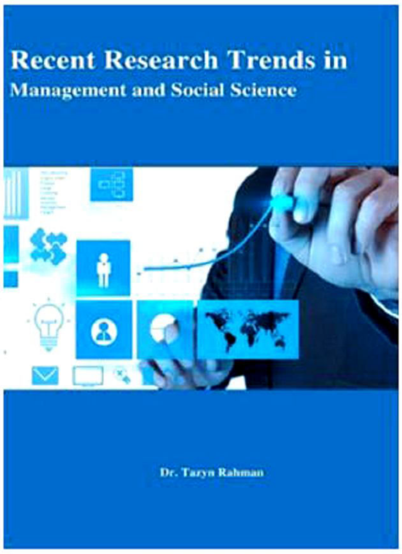

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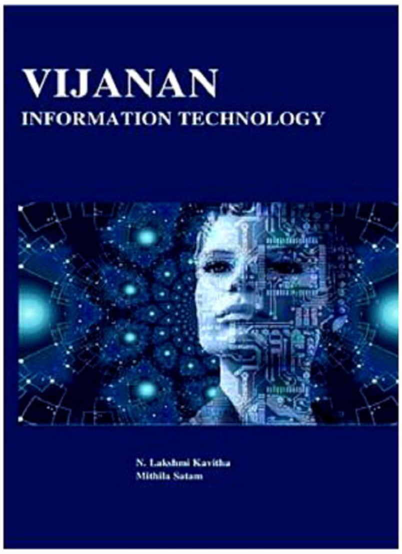

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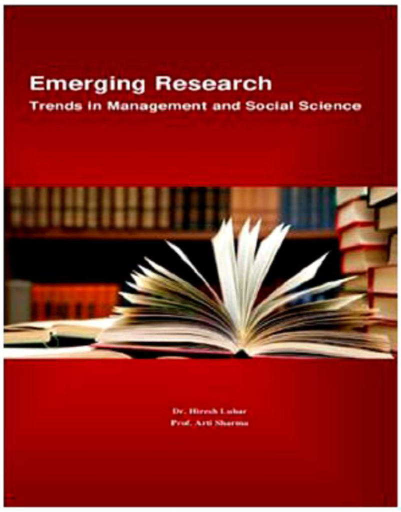

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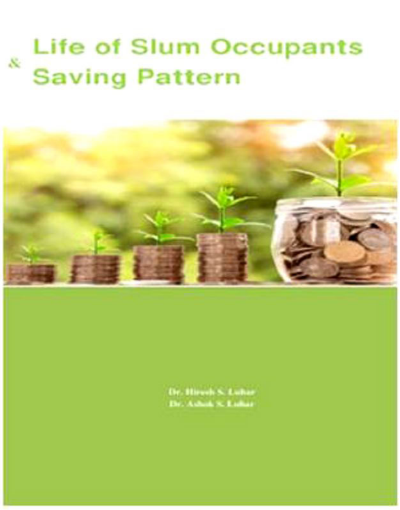

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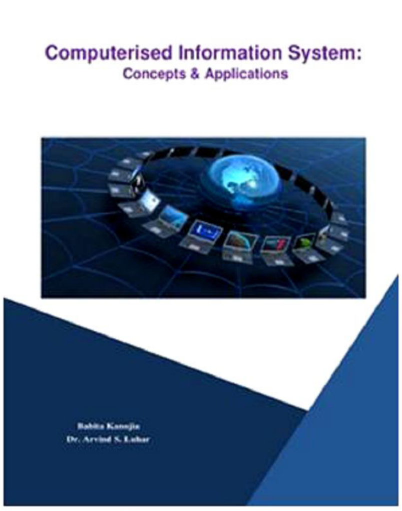

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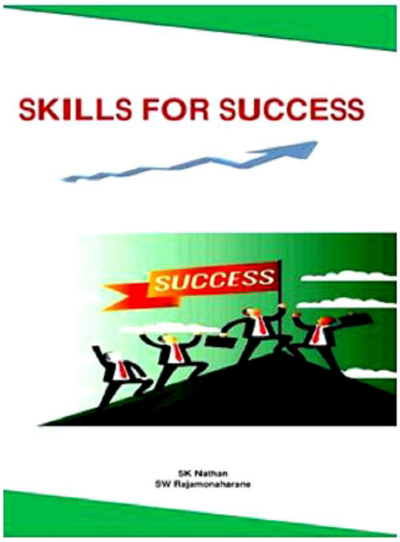

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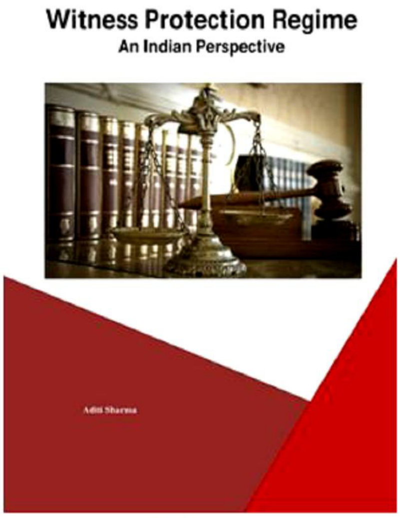

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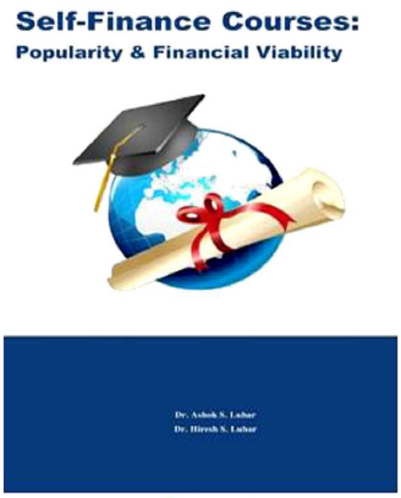

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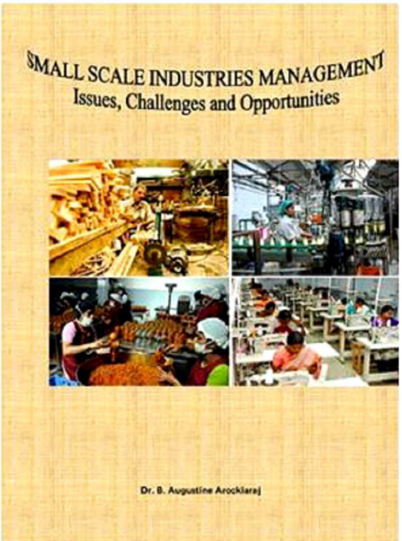

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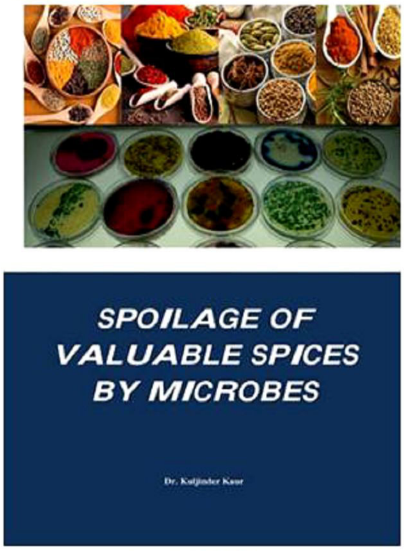

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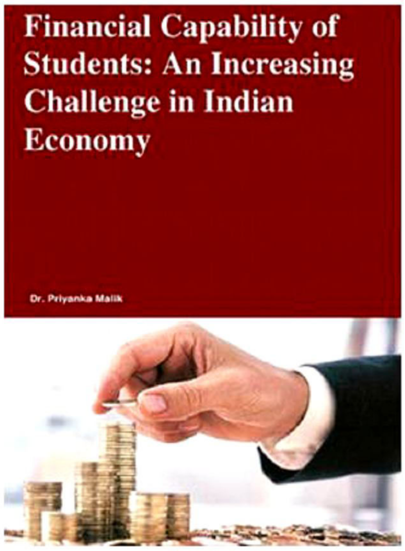

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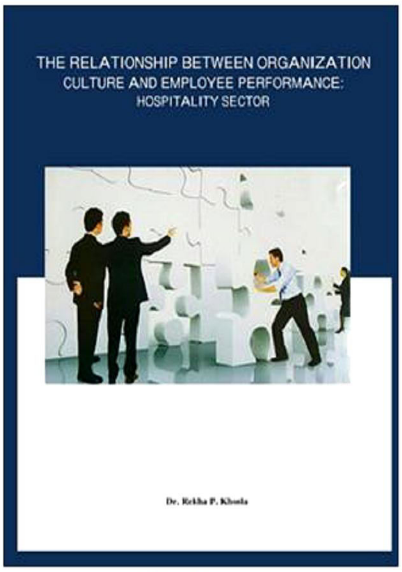

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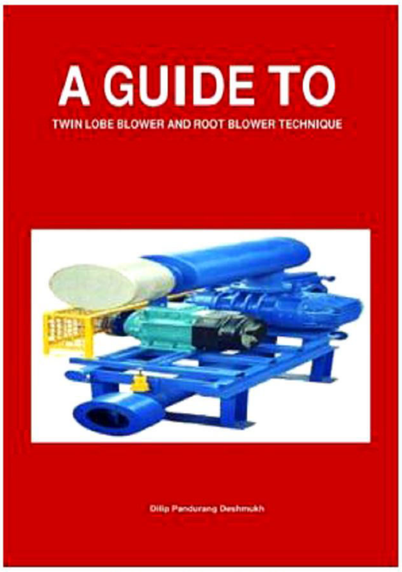

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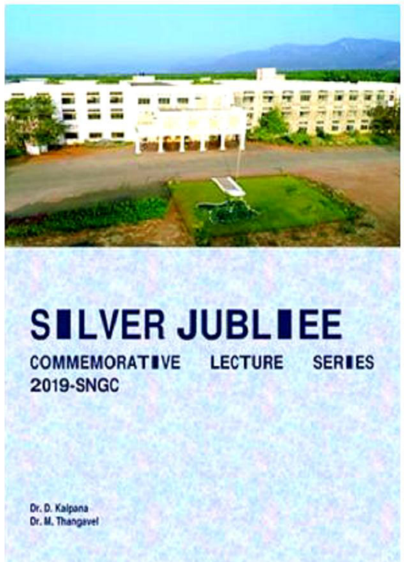

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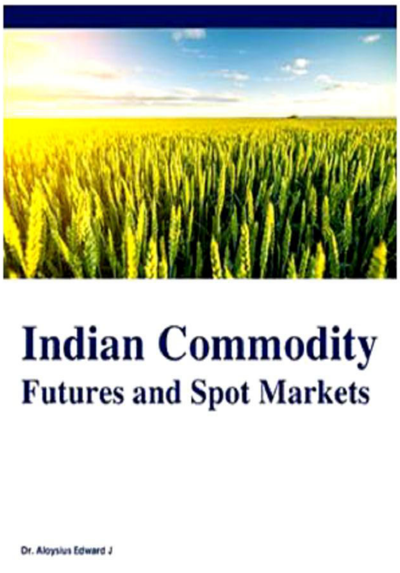

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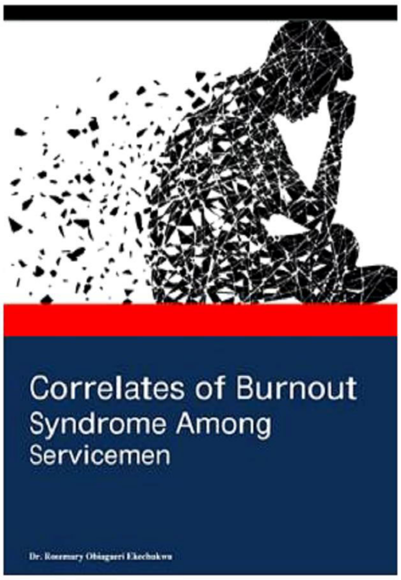

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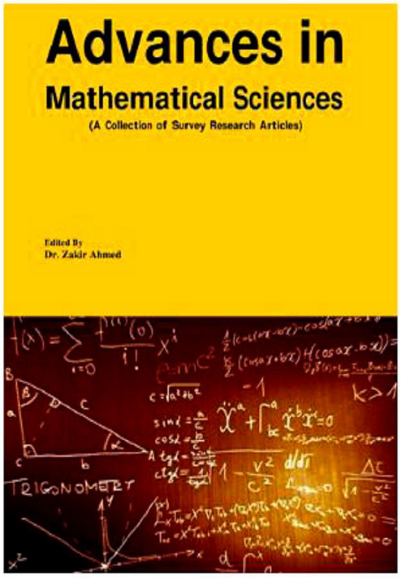

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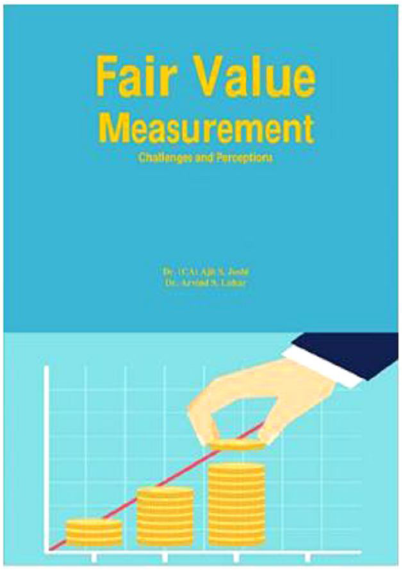

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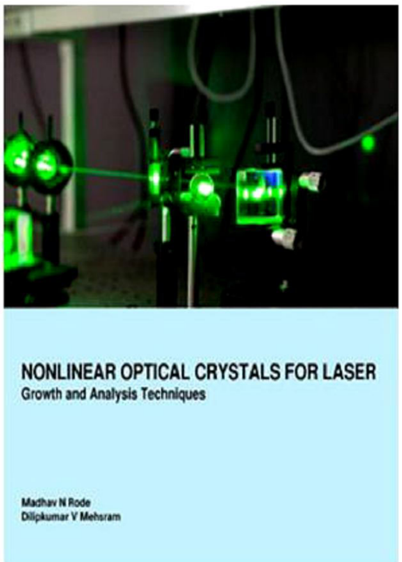

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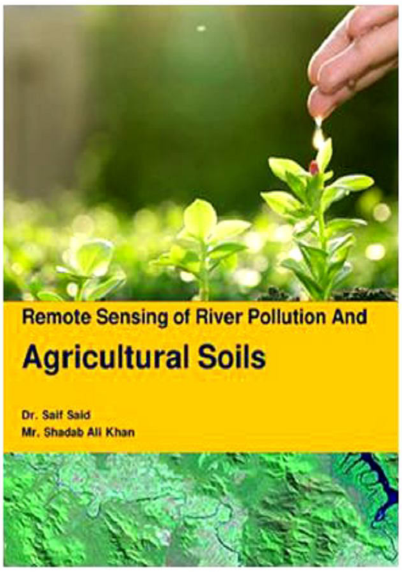

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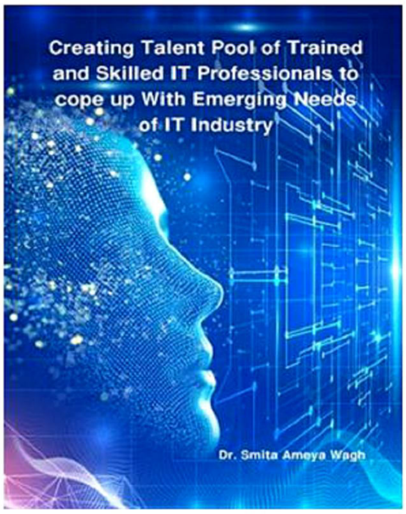

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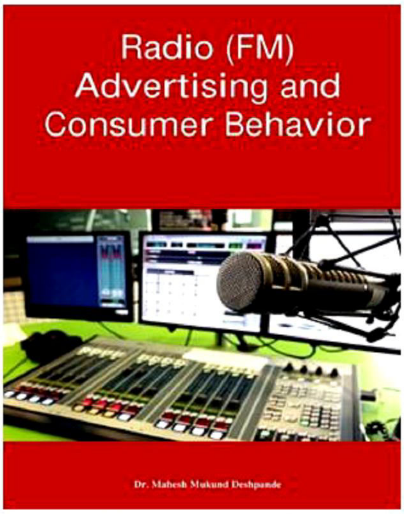

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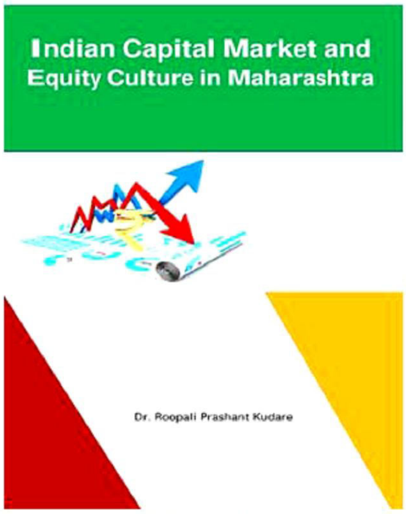

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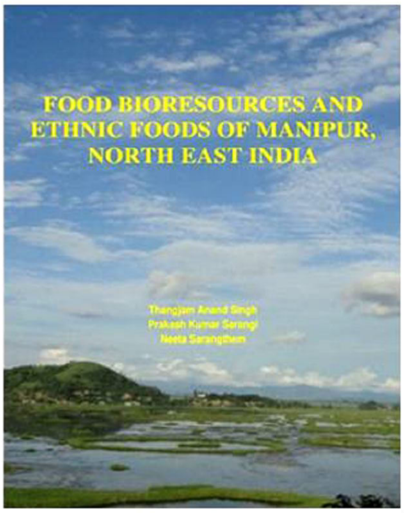

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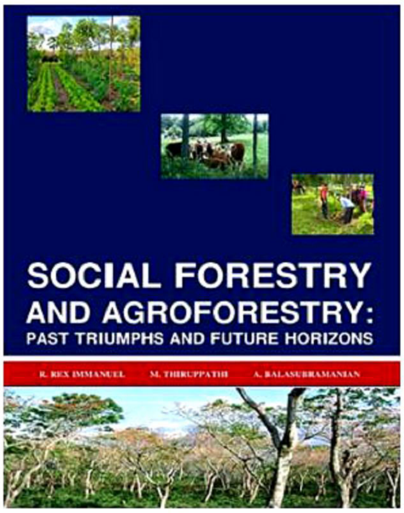

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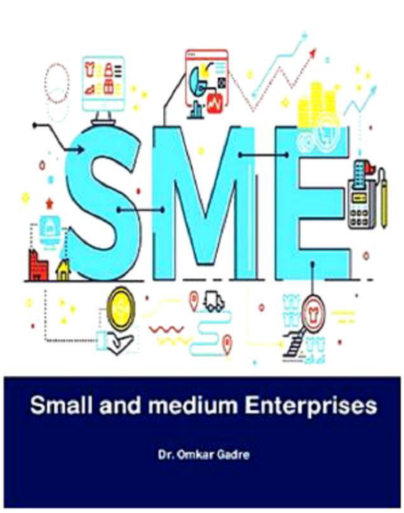

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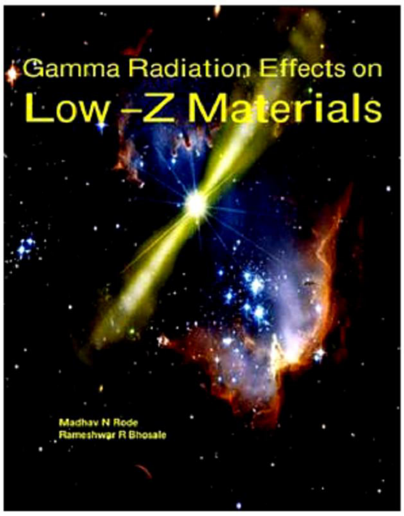

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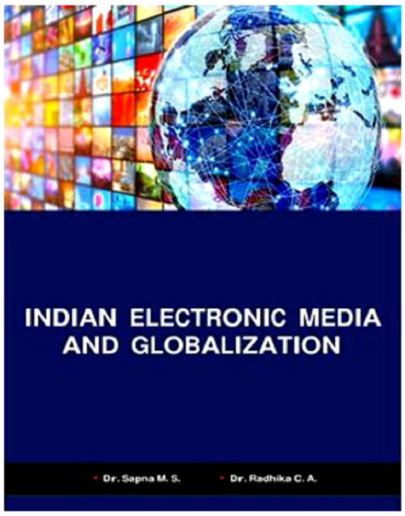

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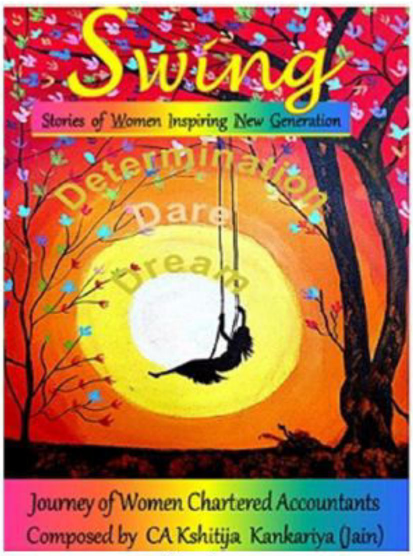

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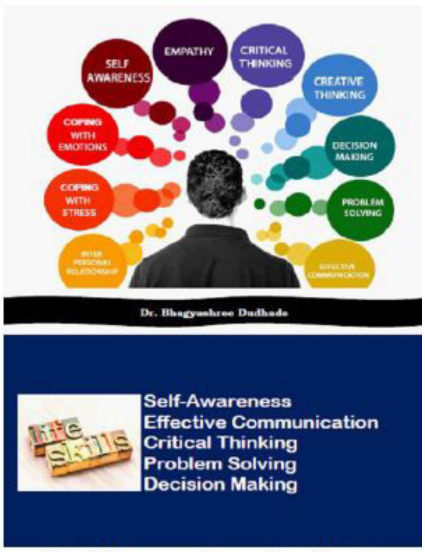

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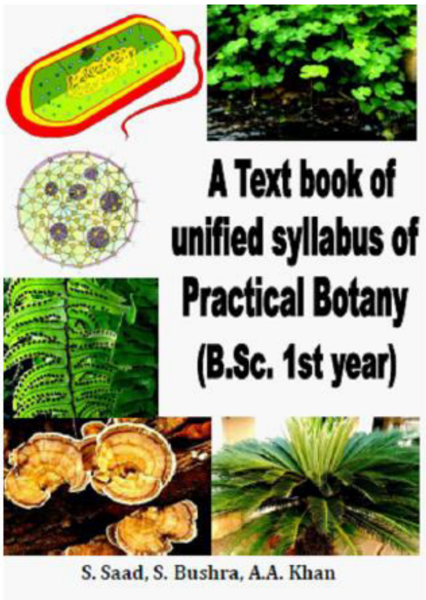

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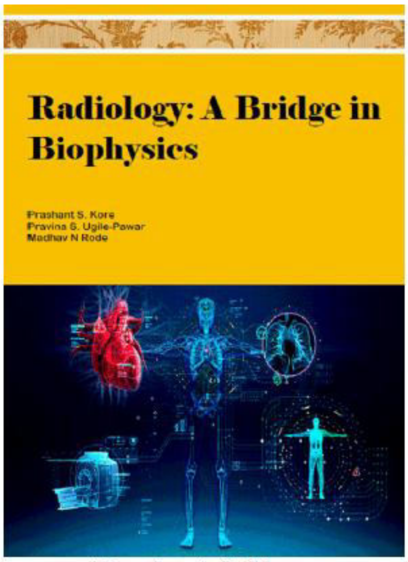

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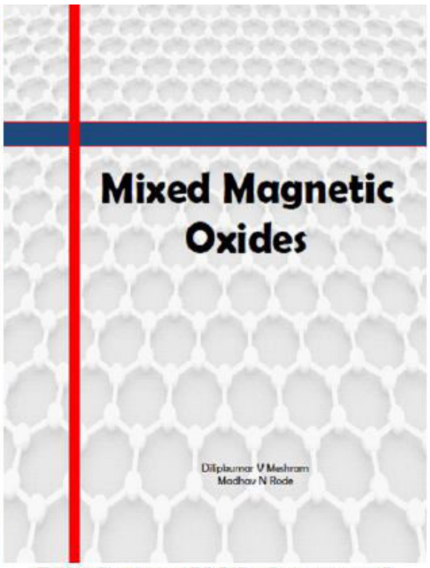

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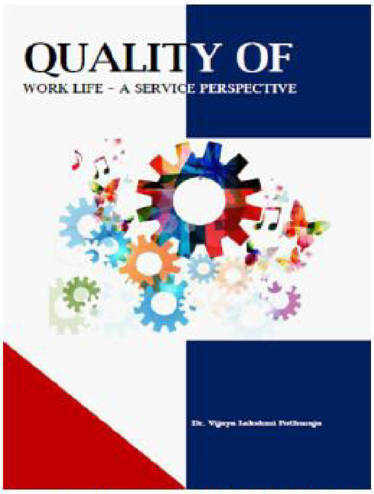

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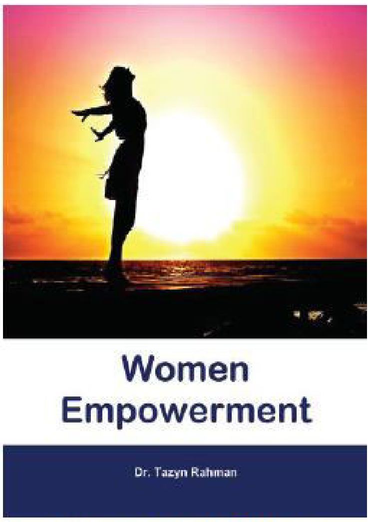

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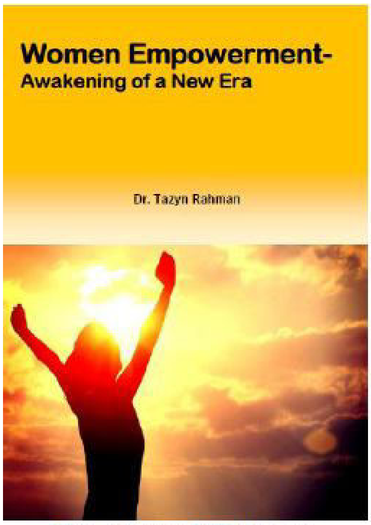

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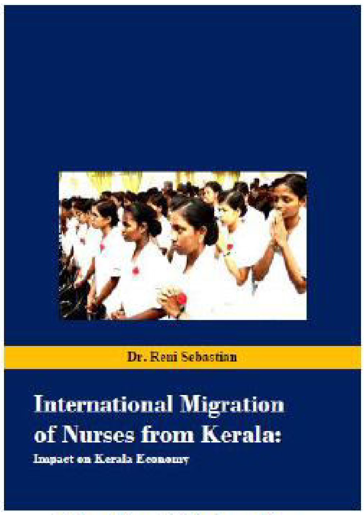

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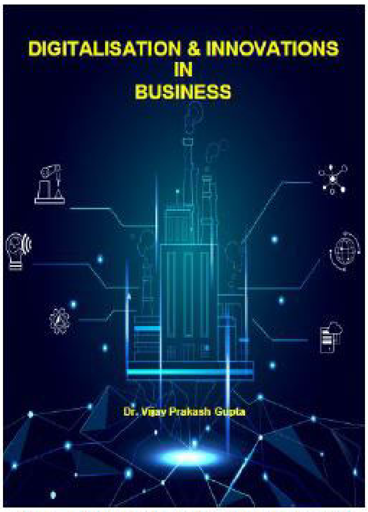

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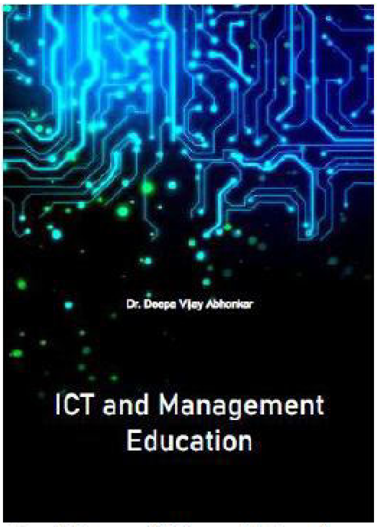

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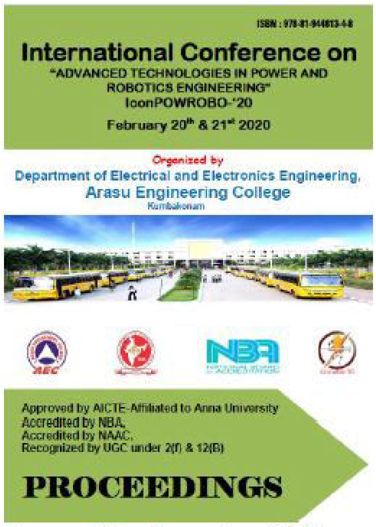

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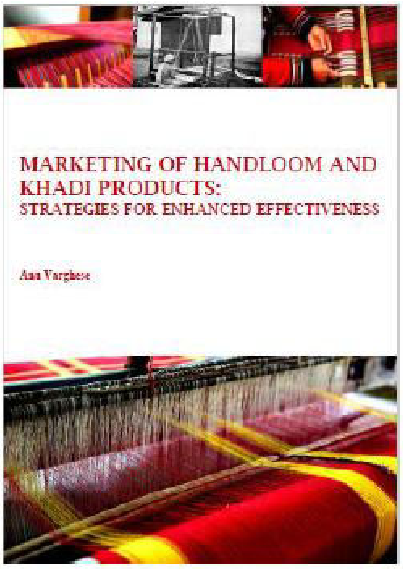

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